

## YOU HAVE MADE Our Success Possible *Now Share in Our Success*

### Consumers Ice Co. Offers You, Direct, One or More Shares 8% Cumulative Stock Preferred

Both as to dividends and to assets; due and payable March 15, 1931; the right reserved to redeem at par, plus 5% premium at any previous dividend period, beginning March 15, 1924; backed by \$500,000 common stock that has paid dividends steadily for 15 years; free from all present city, county and state taxes and the dividends free from federal normal income taxes.

The Consumers Ice Company has no debts—the stock is being sold merely to provide funds for building a new plant and is being offered to the public solely to enable them to share in our success. Holders of the company's common stock have taken a considerable portion of this issue—the balance is offered to you.

Subscriptions are payable either in cash with application or 10% with application, 15% April 15, 25% May 15, 25% June 15 and 25% July 15, 1921. Interim receipts will be given drawing 8% interest from date of payment to September 15, 1921, when the stock certificate will be issued. "In case of oversubscription the company reserves the right to pro-rate same. Also to withdraw any portions of the subscription before it is all sold.

#### **The Company is Managed by the Following Well Known Business Men:**

President—A. B. Knowlson	of A. B. Knowlson Co., Coal Dealers
Vice President—A. S. Ainsworth	Owner Bennett Fuel and Ice Co.
Secretary—C. C. Follmer	Lumberman.
Treasurer—N. Fred Avery	Real Estate.
Director—Frank M. Clark	President G. R. Ice and Coal Co.
Director—Curtis M. Wylie	Lumberman.
Manager—Joseph Horner	26 years with this Company.

#### **Phone Your Order, or Send Coupon and Check**

This is your opportunity to own and benefit from stock in a company that has been in successful business for 26 consecutive years—a company that supplies a necessity—a company whose assets give its stockholders the most complete protection. Act now and protect your own interests.

#### **Interim Receipt Draws 8% Interest Also**

Consumers Ice Company,  
Grand Rapids, Mich.

Gentlemen:

Inclosed find check for \$\_\_\_\_\_ as  
(payment in part)  
(payment in full)

for\_\_\_\_\_ shares Consumers Ice  
Company 8% Cumulative Preferred Stock at \$10.00 per  
share par value.

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_



# Putnam's CANDY

"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



INSTANT  
SERVICE

## Canned Meats

**Pork and Beans**  
**Chili Con Carne**  
**Mince Meat**

24 VARIETIES

A Line that is Famous for  
Dominating Quality

NATIONALLY  
ADVERTISED

Sold Through 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

## 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**

## VITAMINE—

That word scarcely known a year ago is what gives  
its unequaled food-value to Yeast and makes

### Fleischmann's Compressed Yeast

so highly prized as a conditioner.

Remind your customers often.

**The Fleischmann Company**



# MICHIGAN TRADESMAN

Thirty-Eighth Year

GRAND RAPIDS, WEDNESDAY, MARCH 23, 1921

Number 1957

## MICHIGAN TRADESMAN

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

DEVOTED TO THE BEST INTERESTS  
OF BUSINESS MEN.

Published Weekly by  
**TRADESMAN COMPANY.**

Grand Rapids.  
E. A. STOWE, Editor.

### Subscription Price.

Three dollars per year, if paid strictly  
in advance.  
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advance.

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payable invariably in advance.  
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Extra copies of current issues, 10 cents;  
issues a month or more old, 15 cents;  
issues a year or more old, 25 cents; issues  
five years or more old, 50 cents.

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

## MUST POLICE THEMSELVES.

The enthusiastic satisfaction with which the grocery trade hailed the selection of Herbert Hoover as Secretary of Commerce in the Harding Cabinet was one of the anomalies of American politics. According to all the established precedents of popular misconception—and that generally rules the public's view of the wicked grocers—the grocers ought to be on the warpath against Mr. Hoover for having disciplined and restrained their buccaneering, profiteering doings during the war; yet here they were praising him.

Now Mr. Hoover is apparently justifying the business man's enthusiasm by outlining a policy which is strikingly like the plan which made his wartime Food Administration the most successful of any in the world. If it meets with the success it did then, it may result in overturning the whole governmental attitude toward anti-trust doctrines and establish a new reputation for the mercantile morality and patriotism on the part of the public at large.

Briefly stated, it is evident that Mr. Hoover proposes to let business cure its own ills through a measure of co-operative effort by business men such as has heretofore been regarded as impossible and intolerable under the Sherman and other anti-trust laws. Just as he did in the war, he banks on the idea that trade committees are just as honestly minded and patriotic as any agency of the Department of Justice, and that a representative body can accomplish far more reform by its influence with the rank and file of their own competitors than a Department of Justice unacquainted with trade problems and economics and moved by motives of political popularity.

In other words, Mr. Hoover would make the trades police themselves, in conjunction with Governmental supervision and authority. During the war he found that there was injustice in assuming—as the public and the Government had for so long time past—

that co-operation of business men could only trend in one direction; toward gouging and extortion and conspiracy to rob. He also discovered that the economics of enforced competition, in total disregard of the power of united effort of honest and public spirited men, tended away from efficiency, rather than favoring it. And he believes that the policy of co-operation between the Government and the several trades is more promising than the anti-trust ideals and practices of the past, in peace as well as in war.

This is a source of encouragement to a long-suffering mercantile world, and sentiment, so far as it can be weighed, is favorable to living up to the opportunity and making good, just as business men did during the war. It means sympathy instead of antagonism at Washington. It means that the trade has a champion in Washington, tried and proved as fair minded. It means management and discipline through a tribunal which understands actual conditions, and not one which is bent on hunting up a convenient "goat" to trail at the tail of a political chariot.

At least, this is the way trade leaders express themselves on Mr. Hoover's announced policy. It may be radical, but if the business of the country—the grocers, especially—live up to their war-time record there is a new era ahead in governmental relations with business.

## BANISH THE GOMPERS GANG.

If there is one element which Washington should purge itself of, now that President Wilson is no longer in the White House to accord it a hearty welcome, it is the disreputable Gompers gang of industrial cutthroats. This gang has been a menace to the country long enough. It intimidated both President and Congress during the critical war period and extorted legislation which is a standing disgrace to America and a stench in the nostrils of all decent men. In forcing Congress to enact and the President to sign the Adamson law it marked the date of enactment as the darkest day in American history. In forcing Wilson to exempt walking delegates from the operations of the draft, it placed a club in the hands of thousands of blackmailers to plunder the country to their heart's content. The American people will never have any peace of mind until the traitors, grafters, slackers, slovens and criminals on the Gompers staff are relegated to private life and deprived of the opportunity to masquerade as decent men while they are playing their nefarious practices in the halls of Congress and among men in authority at the seat of government.

The average schoolboy likes outdoor sports considerably more than he does the inside variety.

## DIVINE DISCONTENT.

I have been reading the story of Cecil Rhodes. His life was full of adventure; it makes excellent reading.

But the passage that interested me most was this:

Riding to the Matoppos one day at the usual four miles an hour, Rhodes had not said a word for two hours, when he suddenly remarked: "Well, le Sueur, there is one thing I hope for you, and that is that while still a young man you may never have everything you want."

"Take myself, for instance: I am not an old man and yet there is nothing I want. I have been Prime Minister of the Cape, there is De Beers (the diamond mines that Rhodes controlled) and the railways, and there is a big country called after me, and I have more money than I can spend. You might ask, 'Wouldn't you like to be Prime Minister again?' Well, I answer you very fairly—I should take it if it were offered to me, but I certainly don't crave for it."

At twenty-five he was so rich that he did not want for any of the things that money can buy; at thirty-five he did not want anything at all; at forty-nine he died.

I hope I may never be guilty of writing anything intended to make poor people contented with their lot.

I would rather be known as one who sought to inspire his readers with a divine discontent.

To make men and women discontented with bad health, and to show them how, by hard work, they can have better health.

To make them discontented with their intelligence and to stimulate them to continued study.

To urge them on to better jobs, better homes, more money in the bank.

But it does no harm, in our striving after these worth-while things, to pause once in a while and count your blessings.

Prominent among my blessings I count the joys of anticipation—the delights of erecting Castles in Spain.

"There would be few enterprises of great labor or hazard undertaken," says Dr. Johnson, "if we did not have the power of magnifying the advantages which we persuade ourselves to expect from them."

Blessed gift of the gods! How largely are they to be pitied who have it not.

Aladdin did not have it. Nero did not have it. Anything he wanted he could have at the instant when he wanted it. And, far from finding joy in life, he found insanity and the detestation of mankind.

If you would discover the really happy man of history, look for those who have striven forward from one achievement to another, drawn by the power of their own anticipations.

They have made every day yield a double pleasure—the joy of the present, and the different but no less satisfying joys provided by a wise imagination.

I believe in day-dreams. I am strong for Castles in Spain. I have a whole group of them myself, and am constantly building improvements and making alterations.

I do not let my work upon them interfere with my regular job. Rather, it reinforces the job. My castles are an incentive to efficiency; they give added reason and purpose to the business of being alive.

For twenty years I have not known what it was to be out of debt. Debt has been the greatest incentive in my life, because it has spurred me on to increased endeavor not to disappoint the friends who have trusted me and the men who have believed in me.

I trust that before I am ready to stop I may have considerably more money than I now have.

But I trust also that I may never have too much money. I should not, for instance, like to have as much as Mr. Rockefeller.

Indeed, I feel an almost snobbish sense of superiority when I think of Mr. Rockefeller and Cecil Rhodes and Croesus and all others of that ilk.

For I have everything they have—a roof over my head, two meals a day, work that I like and the love of good friends.

And I have something else they do not have and can not know.

I have wants.



## BETTER SALESMANSHIP.

### Present Need of More Skill and Experience.

Written for the Tradesman.

Having considered in previous articles the buying of the goods, their display, arrangement and price-ticketing—in short, the preparation of the store for the coming of the customer—we will now study the personal element as it enters into the selling of goods, the direct work of the salesperson with the prospective buyer.

Roughly speaking, all salespeople may be divided into two classes—the slightly animated vending machines and those who really exert themselves to make sales. We are all familiar with both types. We know to our annoyance the girl who stands at her counter and if the article you ask for happens to be out of stock, tells you "We don't have it," with cold finality. Perhaps she may have something similar that would answer nicely, but she does not even mention it. Or it may be the thing you are looking for is carried in some other department. Either she does not know this, or, if she does, doesn't tell you. She suggests nothing, she manifests no interest in supplying your want. She shows absolutely no initiative and not the slightest degree of resourcefulness. Very likely the shifting of her gum to the other side of her mouth or her knowing wink at the girl at the opposite counter, is almost the only indication that she is human and alive and not one of the store's wax figures accidentally left behind this counter. It may be she has goods in the line you are inquiring about, and so can not dispose of you quite so summarily. In this case she reluctantly brings out one or two kinds for your inspection. If you are not entirely suited with anything in this showing, she vouchsafes nothing further. In some one of those boxes on the shelf back of her there may be the article that would suit you exactly. You never will know. If from the meager assortment placed before you, you make a selection, this girl will take your money, put it with the article in the cash carrier, and hand you the package and the change when it comes back.

Such a salesperson is simply a cog in the machinery. By no elasticity of language can it ever be said that she of her own efforts makes a sale. It is only because of expert buying and the perfection of the impersonal sales forces of the store, that her presence there produces any results whatever. As it is, what she does is an example of what may be accomplished with the very minimum of exertion.

We all know also the other type of salesperson, the kind who seems to greet the manager every morning with a cheery, "Well, Boss I suppose you want these goods sold," and goes to it with energy and purpose. This general type embraces those of all grades of skill. It includes, on the one hand, the affable, polished adept who never makes a blunder or a "break," who has an instinct or intuition for always doing the right thing at the right time, who works as smoothly and with as little seeming effort as some exquisitely perfected piece of mechanism, and who is al-

most as dependable in getting results. It comprises also the poor tactless beginner, whose zeal far overbalances his discretion, and who from sheer inexperience and ignorance commits all sorts of blunders and gaucheries. These two extremes and all between them belonging to the type, have this trait in common that commands our respect—they earnestly desire to serve loyally the store that pays them, they are trying honestly to earn their money.

In these articles the word salesperson often has been used to denote one of either sex. Salesman and the masculine pronouns have, for convenience, been used in the same way. A girl was taken as the example of the vending-machine type, although examples of just such indifference and inanity are found among men clerks.

considerably more experience. They stay in the business longer. Most of them are in the work on account of liking it or of having some natural aptitude for it. Many girls are in stores not because they like to sell goods, but because they dislike store work less than they would dislike being housemaids. They are hired, some of them, not for any skill they have or are likely to attain, but because they supply the necessary human factor in the selling machinery, at the least cost per individual. And the greatest reason of all for any masculine superiority, is that the men, most of them, are working to support a family or to place themselves in a position to do this, while a large proportion of the girls are satisfied if they receive enough pay to enable them to dress well and have plenty

verse to come up to this standard, should be let go. No store can afford to retain her on its pay roll, for no customer likes the vending-machine type of salesperson. As was brought out in a previous article, some buyers really prefer, when it is possible to make selections from articles plainly price-ticketed, without any help from a salesperson; but there is no customer, who, if waited upon at all, does not resent being served by a clerk who is indolent and indifferent. Ella M. Rogers.

### Suggestions For Boosting Sales.

By supplying his regular and prospective customers with a slip upon which is printed a large list of various articles such as are handled by the average grocer, so arranged as to serve the customer as an order list, a Middle Western grocer, has found his sales increasing very materially therefrom. These slips are 10x4½ inches with the list of articles printed down through the center of the slip, leaving a column on either side in which the customer may check the particular items she wishes to order in the column on the left hand side and enter the amount she wishes to order in the column on the right hand side. These slips are put up in books of 50 each. A hole is punched in the center of the slips at the top so that it may be hung up somewhere handy in the kitchen. On each slip appears a small advertisement calling attention to some particular line of goods. The name and address of the grocer together with his telephone numbers appear on each slip and when the housewife tears off a slip and goes to the phone to order her goods she is very apt to call this grocer; at least this grocer has found that former occasional customers have become regular customers since he has adopted the use of this slip. Of course, the slip serves as a constant reminder to the housewife to call this grocer and as a result he gets more orders.

### Annual Meeting of Post A., T. P. A.

Grand Rapids, March 22—The annual meeting of Post A, Travelers Protective Association of America, will be held in the Pantlind Hotel at 3 o'clock, p. m., Saturday, March 26.

The purpose of the meeting is for the election of a President, Vice-President, Secretary-Treasurer, four Directors, delegates to the State convention which will be held in Kalamazoo, Saturday, April 30, and for the transaction of such other business as may properly come before the meeting.

Any organization prospers according to the interest shown by its members, and, while we are completing a fairly successful year, it is due to the efforts of a few and would look very small if compared with what could be accomplished with the co-operation of all of our members. The officers therefore urge you to lend your support by attending this meeting and helping to select those who are to manage the affairs of the Post for the next twelve months.

Following our usual custom, a complimentary dancing party will be given in the ball room of the hotel at 8:30 p. m. This will be strictly informal and on account of our large membership must be confined to members only.

The committees who have charge of the arrangements are all set and their advice is, "Don't be sorry you didn't come."

A. D. Carrel, Sec'y.

### HOW DO YOUR FIGURES COMPARE WITH THESE?

These are the latest figures on various items of expense in the principal branches of retail trade. They represent the common experience, in percentages of net sales.

How do your figures compare with those given for your line of business?

Can you beat any of them? If you can, write a letter to the Retail Public Ledger telling how you manage it.

A prize will be awarded for the letter containing the most helpful suggestion rather than for that making the biggest claim.

No more important question than this one of pruning down expenses faces the retail trade to-day. On it will depend the fate of many stores in the next year or so, for price again has come to the fore as one of the greatest factors in making sales.

The figures given below were issued by the National Association of Newspaper Executives, and were compiled from data furnished by the Harvard Bureau of Business Research and other retail research organizations.

Kind of store	Department	Grocery	Drug	Hardware	Furniture	Men's clothing	Shoe	Jewelry
Rent	3.24	3.07	4.02	3.41	5.04	3.04	3.21	4.98
Salaries	9.65	8.46	10.95	10.11	9.73	9.49	10.51	10.96
Advertising	4.67	1.83	2.76	1.12	3.72	3.16	2.65	2.85
Heat and light	.54	.39	.69	.43	.92	.62	1.10	.61
Delivery	1.02	2.53	.51	.91	.94	.65	.46	.09
Supplies	.38	.37	.36	.60	.41	.43	.30	.89
Insurance & taxes	1.08	.58	1.21	.99	1.57	1.07	1.03	1.32
General expenses	4.15	.45	4.49	2.01	1.10	2.31	4.36	3.95
Depreciation and shrinkage	1.11	.76	.47	.52	2.14	2.16	.50	.95
Bad debts	.21	.47	.19	.31	1.94	.34	.10	.21

Total percentage of expenses to sales 26.05 18.91 25.65 20.41 27.51 23.27 24.22 26.81

Specialty store advertising can safely run as high as 5.5 per cent.

However, the question arises. Do women and girls show as great capability as do men in selling goods?

This may be answered briefly in this way: There are women, and the number is by no means small, so expert in salesmanship that they are giving the most adept men in this line of work a hustle for their laurels; but most girls and women can't, or perhaps more accurately, won't become as proficient as their masculine co-workers. Taking at random a hundred saleswomen and a hundred salesmen, there will be found among the women a greater number who are simply vending machines, and among the men more who show a high degree of efficiency in their daily work. The most zealous champion of the abilities of women must admit this fact. A deep student of sociology will, however, find reasons for it, not all of which are to the discredit of the gentler sex.

The men, on an average, will be found to be several years older than the girls and women, and to have had

of spending money until such time as they shall marry.

Inasmuch as it doubtless makes for the welfare of society that all young women do not take themselves and their careers so seriously that matrimony is cut out altogether, the fact that many saleswomen do not measure up to the very highest degree of proficiency, has some cheering aspects. However, the capable store manager, even though an optimist and a sociologist as well, will see to it that the standard is not allowed to run low. Almost any bright girl, even though not bent on reaching the heights of adept salesmanship, may be trained to be courteous and attentive and to perform her duties in a way that is satisfactory to customers. That all this is practicable is proved by the polite consideration given every person who enters the doors in the best stores.

That this kind of service shall be required of her, in no way makes a girl less likely to marry. The young woman who is too lazy or too per-



# TURNOVER

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How to conduct their business under present conditions and continue to make a profit is the problem most merchants are facing.

We cannot meet the changed conditions with an effort to increase business from a dollar and cents standpoint because the volume of business from the dollar standpoint is going to be less than it has been. However business must get back to a normal basis where a buyer of good merchandise who conducts his business on business principles must have a reward for his efforts.

We must get back to sane merchandising. We must reduce our cost of doing business. We must avoid extravagances, and we must merchandise more scientifically.

We must study the subject of turnover. The question of fast or slow turnover is the determining factor as to whether or not a business may be profitable under present conditions (If you want information about turnover write our Merchandising Service Department.)

Successful merchandising today means the greatest possible volume with the smallest possible stock. Don't buy in large quantities! Don't speculate! Don't buy off-grade goods, but buy the best goods in small quantities, and buy often.

Those merchants who are getting the proper turnover today are making profits on their business. Be a merchandiser—study turnover, and make your goods move faster.

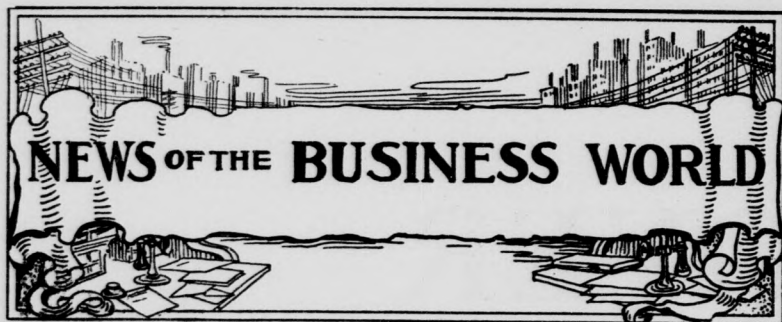
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## WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers.





### Movement of Merchants.

Manton—Edward Sprik succeeds William Mears in general trade.

Greenville—Baker & Glass have engaged in the plumbing business.

Reading—Levi King succeeds Morton Douel in the bakery business.

Ashton—Lee Duddles succeeds Swem & Duddles in general trade.

Decatur—J. C. Dubois succeeds Powers & Grayson in the grocery business.

Hubbell—Field Bros. has changed its name to the Stern & Field Stores of Hubbell.

Detroit—Schneler & Garvey, Inc., has changed its name to the Schneler Battery Service Co.

Ovid—Clare Jones has purchased the William Generke bakery, taking immediate possession.

Hastings—Wing & Hammond succeed Joseph Rogers in the grocery and produce business.

Harrison—The Harrison Elevator Co. has increased its capital stock from \$15,000 to \$30,000.

Colon—William B. Tomlinson succeeded by W. B. Tomlinson & Son in the lumber business.

Nashville—The State Savings Bank of Nashville has increased its capital stock from \$25,000 to \$30,000.

Addison—J. O. Powers, dealer in drugs, groceries, etc., died at his home, following a stroke of paralysis.

Traverse City—The F. Votruba Harness Co. has change its name to the F. Votruba Leather Goods Co.

Saginaw—Ernest A. Batz has engaged in business at 1014 Throop street under the style of the Saginaw Fuel & Supply Co.

Grand Rapids—E. J. Farrell, grocer at 716 Wealthy street, has sold his stock to John A. Van Dyk, who will continue the business.

Ravenna—The Ravenna Co-Operative Shipping Association has changed its name to the Ravenna Farm Bureau Market Association, Inc.

Bad Axe—Norton Bros. have sold their drug stock and store building to William Ruhl and Norman McGillvray, who have taken possession.

Coldwater—A. L. Heimbach, veteran grocer and meat dealer, has sold his stock and store building to Jay Wickes, who has taken possession.

Breckenridge—The First State Savings Bank and the Farmers State Bank have consolidated and increased the capitalization from \$20,000 to \$30,000.

Jackson—The Busy "B" Shoe Co., 123 South Mechanic street, has purchased the bankrupt stock of the White Shoe Co. and will consolidate it with its own.

Big Rapids—F. W. Jewett, formerly of the firm of Jewett & Knapp, of Lansing, has been engaged as man-

ager of the dry goods store of the late C. D. Carpenter.

Muskegon—E. Storch, for thirty years in the wholesale produce business in Chicago, has opened a wholesale produce and fruit house at 31 East Webster avenue.

Lamont—Gerret Ripma has engaged in the grocery business in the building formerly occupied by John Gumstra. The Worden Grocer Company furnished the stock.

Cadillac—Arthur Bolton, who has been connected with the Cadillac Ice Cream Co., has secured a position as salesman with the E. J. Barch & Sons Candy Co., of Chicago, Ill.

Kibbie—The Kibbie Fruit Exchange has been incorporated with an authorized capital stock of \$15,000, of which amount \$7,570 has been subscribed and \$1,500 paid in in cash.

Grand Rapids—The United Furniture Co. has been incorporated with an authorized capital stock of \$25,000, of which amount \$13,000 has been subscribed and \$2,600 paid in in property.

Muskegon—A. H. Schultz and Henry W. Snyder have formed a co-partnership and engaged in the paint and wall paper business at 40 Myrtle street, under the style of the S. & S. Decorating Co.

Jackson—The Miller Auto Sales Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$150,000, \$100,000 of which has been subscribed and paid in in property.

Ishpeming—A. D. Lafkas, who recently purchased the candy kitchen on Cleveland avenue from George Lafkas will change the name of the store to Candyland. New fixtures and booths are being installed.

Marine City—Zimmerman Bros. have merged their hardware business into a stock company under the same style, with an authorized capital stock of \$30,000, all of which has been subscribed and paid in in property.

Detroit—The Naumann—Routt Co. has been incorporated to conduct a general merchandise brokerage business, with an authorized capital stock of \$20,000, \$10,210 of which has been subscribed and \$2,000 paid in in cash.

Detroit—The Cadillac Glass Co. has been incorporated to deal at wholesale and retail in sheet, plate, window glass, etc., with an authorized capital stock of \$50,000, all of which has been subscribed and \$35,000 paid in in cash.

Kent City—S. I. Briggs, for the past twenty-five years engaged in the hardware business here, has sold his store building and stock to Andrew Carlson and Arthur Trofast, who will continue the business under the style of Carlson & Trofast.

Vicksburg—Franklin & Rayner

have merged their dry goods, etc., business into a stock company under the style of the Franklin-Rayner Co., with an authorized capital stock of \$12,000, all of which has been subscribed and paid in in property.

Jackson—M. & F. Lincoln have merged their grocery, meat and dry goods business into a stock company under the style of the M. & F. Lincoln Co., with an authorized capital stock of \$100,000, \$50,000 of which has been subscribed and paid in in property.

Port Huron—Henry T. Smith has merged his laundry business into a stock company under the style of the Troy Laundry Co. with an authorized capital stock of \$75,000, \$65,000 of which has been subscribed and paid in, \$100 in cash and \$64,900 in property.

Saugatuck—Rudolph Zeitsch has merged his automobile supplies and garage business into a stock company under the style of the Saugatuck Auto Co. with an authorized capital stock of \$25,000, \$20,000 of which has been subscribed and paid in in property.

Detroit—The William A. Dohany Estate has merged its drug business into a stock company under the style of the Dohany Drug Co. with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and paid in, \$200 in cash and \$4,800 in property.

Detroit—Rogers & Seeley, Inc., has been organized to deal in plumbing and heating supplies and conduct a general plumbing and heating business, with an authorized capital stock of \$5,000, of which amount \$2,510 has been subscribed, \$640 paid in in cash and \$860 in property.

Lansing—Mayton J. Buck, prominent business man and life-long resident of Lansing died at his home here last Wednesday following a long illness. Although he had been failing rapidly since last October, his sudden collapse was unexpected. Mr. Buck leaves a widow and two sons, Daniel and Robert.

Eaton Rapids—An important business change will take place in this city March 29, when Gordon Zavitz, of Detroit will take charge of the H. L. Proper & Co. store in this city. Glenn Begole, who has been managing the store for the past year, is going to Birmingham, where he will open a new branch store for H. L. Proper & Co.

Grand Rapids—Joseph Brown & Son have merged their wholesale and retail waste materials, paper, rubber and metal business into a stock company under the style of the Brown-Graff Co., with an authorized capital stock of \$75,000, of which amount \$50,000 has been subscribed, \$23,500 paid in in cash and \$26,500 in property. The company is erecting a modern building which it will occupy about May 5.

### Manufacturing Matters.

Detroit—The General Machine & Iron Works has increased its capital stock from \$15,000 to \$30,000.

Detroit—The Detroit Brass Products Corporation has decreased its capital stock from \$10,000 to \$1,000.

Detroit—The Economy Gage &

Manufacturing Co. has decreased its capital stock from \$100,000 to \$40,000.

Lansing—The Briggs Co., builders' supplies and materials, has increased its capital stock from \$150,000 to \$400,000.

Galesburg—The Hodges Chain Co. has been incorporated with an authorized capital stock of \$60,000, of which amount \$50,000 has been subscribed and \$6,000 paid in in cash.

Detroit—The Universal Beverage Corporation has been incorporated with an authorized capital stock of \$30,000, of which amount \$15,000 has been subscribed and \$3,150 paid in in property.

Jackson—The Jackson Safety Appliance Manufacturing Co. has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed, \$2,500 paid in in cash and \$3,000 in property.

Detroit—The Great Lakes Fuel Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$25,000, \$13,000 of which has been subscribed and paid in in property.

Detroit—The Peerless Products Co. has been incorporated to manufacture and sell metal washers, dies and other mechanical devices, with an authorized capital stock of \$30,000, \$16,000 of which has been subscribed and \$3,050 paid in in cash.

Napoleon—The Richardson Specialties Co. has been incorporated to do a general manufacturing and mercantile business in all kinds of chemicals, with an authorized capital stock of \$25,000, all of which has been subscribed and \$2,500 paid in in cash.

Detroit—The Utilities Chemical Co. has been incorporated to manufacture and sell soaps, polishes, cleaning preparations, etc., with an authorized capital stock of \$100,000, of which amount \$54,700 has been subscribed and paid in, \$3,700 in cash and \$51,000 in property.

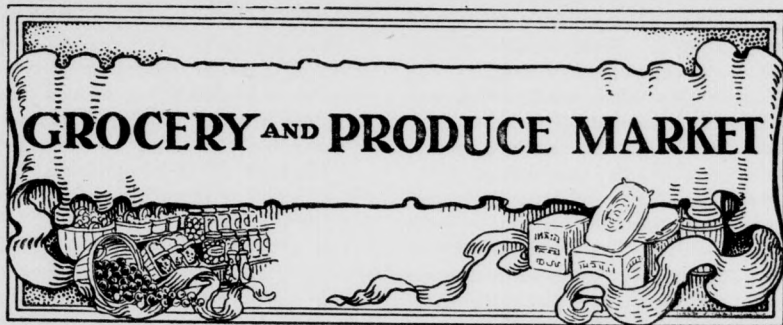
Detroit—R. E. Brown, who for eleven years directed the purchase and utilization of lumber for the Fisher Body Corporation, announces that he has formed the R. E. Brown Lumber Co., with offices at 820 Book building, Detroit, and will conduct a wholesale lumber business.

Coopersville—The Charles R. Parish Co. has been incorporated to manufacture and deal in flour, feeds and grain and conduct a general milling business, with an authorized capital stock of \$30,000, \$14,000 of which has been subscribed and paid in, \$5,000 in cash and \$9,000 in property.

The Federal Trade Commission has announced that, after a fair trial, orders have been issued to several firms in the sponge trade to refrain from increasing the weight of sponges by soaking them in a solution of salt, epsom salts, glycerine, glucose or sugar or any other substance, and to refrain from selling in interstate commerce any sponges the weight of which has been increased by soaking them in any of these substances.

It is very nice to sympathize with the salesman who comes around with a hard luck story, but remember that sympathy of that sort will not sell the goods you buy from him.





### Essential Features of the Grocery Staples.

Prices have got to the point that the retail grocer and general merchant can afford to revive his stocks and get them into shape to take care of all the demands made for grocery products.

The merchant now can buy what he needs at fairly good prices, and in some lines at pre-war figures. For this reason there seems to be no reason to hold back on bringing stocks up to normal amounts, thus obviating the necessity of allowing the trade to go to a competitor's store for certain staple articles which their regular grocery stores fail to have on hand.

No longer need a merchant handicap himself by carrying too light stocks. He can buy closely and carefully and thus get the right prices and be able to take advantage of declines as they come from week to week. It is a good time to decide for one's own self what the prospects are for further advances and probable declines.

For instance, it was suggested some time back that sugar undoubtedly would go up a few points to reach a stable basis and another advance has been announced this week. On the other hand it is notable that the flour trade is off normal, and for that reason flour is lower this week. In fact, flour holds pretty close to one level.

Pink and chum salmon continue to sell well, showing the value to the retailer of concerted National advertising by the producer or manufacturer. Such a campaign is now on with California raisins, and good results are expected to follow in increase of the normal per capita consumption of the sun dried food in the United States.

Canned fruits, such as berries, begin to look up as the home canned pack for 1920 nears its finish, and also dried fruits are looking up strong.

Sugar—The future of the market is a conundrum. New York refiners are now selling granulated at 8@8 $\frac{1}{4}$ c and local jobbers have advanced their selling price from 9.25 to 9.50c. If the new Congress enacts the emergency tariff bill in its present form, a duty of 60c per 100 lbs. will automatically advance the price of sugar in the same proportion. If the Cuban Commission holds it will be likely to advance the price of raws another  $\frac{1}{4}$ c. These two "ifs" will mean an advance of about 1c in refined sugar over present prices. Jobbers have eaten the bread of bitterness so frequently of late in their dealings in sugar that they refuse to speculate on the future and are buying only enough to meet their ordinary requirements for three or four weeks. If any retailer has spare money on

hand and plenty of iron in his blood, now is a good time for him to be a sport and buy sugar enough to last him two months. If the price advances, he may make a handsome profit. If it goes down, it is his own money that is involved. No grocer can afford to borrow money or impair his credit by laying in a stock of sugar on any other basis than that stated.

Tea—There has been a fair demand for tea during the week, although at most business is only moderate. No change in price has occurred, the market is practically marking time throughout the line. There is no pronounced weakness in anything just now, except perhaps in some grades of Ceylon.

Coffee—The market has been very weak and depressed during the week. Prices are probably at least  $\frac{1}{2}$ c per pound lower on all grades of Rio and Santos. The situation in Brazil is dull and weak and this is the main cause for the further slump here. Mild coffees are also on the sliding board in sympathy with Brazils and prices on most grades of milds show a fractional decline for the week.

Canned Fruits—Lack of a wide consumer outlet causes more or less stagnation all along the line.

Canned Vegetables—The tomato market never recovered from the effects of the slump which followed the rapid advance earlier in the year. Puree continues dull and neglected. Peas are as active as ever in standard and sub-standard grades with a better call now for the larger sieves since others are hard to get. The cheap lots are very hard to find on spot or in the country. It takes pressure to sell futures and even then the demand is slack. The range of prices so far quoted by canners is considered too high while the outlook the jobber thinks warrants conservative operations. Southern Maine style standard corn is variously held at 75@80c at the factory according to the canner and the quality. Few good standards are to be had for less than 75c. There is more buying of Southern than of any other pack because it is the cheapest available. California 1921 asparagus is not selling freely on contract.

Canned Fish—Maine Sardines are easy and in very limited demand on spot. Navy goods still depress the market and at interior points jobbers are not entirely out of their old goods and are buying only as they need them. California sardines are in nominal demand while imported are not as active as a few weeks ago. Salmon is dull. Pinks are weak on spot from \$1.10 up and Red Alaska is mostly neglected except for actual consuming requirements. The other kinds are

not wanted at the moment. Tuna fish is subject to no improvement.

Dried Fruits—Prunes still rule at low prices, with both California and Oregon offered more freely than the trade channels can absorb. The consigned Oregon cars have lowered prices to the point where buyers are taking hold more freely. The association has withdrawn its offerings. California prunes are easy and while they are moving to better advantage in the retail field the jobbing movement is indifferent. Apricots and peaches are both in better demand by the grocer, but the jobber is selling his own stocks and is not supporting the market. Raisins show a firmer tone. Package goods are in light supply and holders are inclined to press the market for all it is worth. Loose types move steadily. Dried black grapes and cherries are taken for beverage making. Currants are gaining in strength and are held with more confidence.

Molasses—In a jobbing way trade in the grocery grades is fair but buyers are not anticipating wants much ahead. Prices are maintained.

Sugar Syrups—There has been no improvement in the situation and none is in prospect so long as export demand is withheld. Prices are nominally unchanged.

Cheese—The market is steady and unchanged. The demand for cheese at the present time is rather light and the supply adequate. The receipts of fresh-made goods are rather light and the quality about the average for this time of year.

Nuts—Brazil nuts are in increased supply and prices have reached the point where buying is on a more liberal scale. A large crop is in sight which indicates conservative prices. Walnuts are both firm and high, with offerings of domestic and foreign below trade requirements. Almonds are quiet and in only routine demand. The nut market as a whole last week was not buoyant nor active, but tame as to demand.

Salt Fish—The demand for mackerel is poor, not only from first hands, but consuming demand as well. Retailers report some little demand for mackerel, but not a great deal. Prices remain about unchanged.

### General Conditions in Wheat and Flour.

The past week has been one of price recessions. Wheat declined from 5@10c per bushel, depending upon grades and date of delivery.

The decline has occasioned no surprise whatever and while it is out of the question for any of us to tell exactly what prices are going to do within the next ninety days, the general opinion seems to be that wheat will be selling for less money when the new crop comes onto the market than it is to-day, provided, of course, nothing happens to the growing crop and the acreage of spring wheat seedling is as large as usual.

The present condition of the winter wheat crop indicates a crop of around 685,000,000 bushels, based on private reports and estimates. Last year's crop totalled approximately 535,000,000, so the prospects are for approximately 150,000,000 bushels more winter wheat this year than last.

As a matter of fact, however, we need to produce between 900,000,000 and 1,000,000,000 bushels of wheat to assure us of a reasonable surplus the coming year, for while the last Government report showed farm reserves to be approximately 207,000,000 bushels—the largest farm reserves in the history of the country, with the exception of 1916—stocks of flour in the dealers' hands are lighter than usual, very much lighter; in fact, there has been no buying of flour in any volume by domestic traders on this crop; everyone has permitted stocks to run down to the lowest possible point.

There are two factors which might cause some reaction in the price of wheat and flour to a higher basis; one of them is, damage to our growing crop; the other is renewal of flour buying by foreigners on a large scale, as well as the domestic trade.

I have spent four or five weeks in New England and a couple of weeks in the Southern States during the last two months and find the sentiment among flour buyers to be about the same in all sections. If the market advances somewhat, the flour buyer will come back with the statement, "Well, if it goes up, we will follow it, but shall not buy in large volume on this crop, but next fall, we expect to get back to a normal flour business and shall purchase in carlot quantities again."

Nearly all of the trade said the same thing, so it is apparent it is going to be very difficult to stimulate active domestic buying before the 1921 crop of wheat comes onto the market.

We wouldn't be surprised to see wheat sell as low as \$1.25 per bushel in July; neither would we be surprised to see the price advance to \$1.50 by the first of October, as we have no surplus of wheat or flour either in this country or as a world-wide proposition. Another thing, conditions are improving, and while we may not expect the kind of prosperity enjoyed during the past two years, it seems reasonable to expect good times will be with us again by midsummer or early fall. Money is easing in Europe, the principal markets are steadier, collections better, failures fewer and the volume of trade seems to be increasing; in fact, freight car loadings the past week have been the greatest of the year. Business is, of course, still spotty, but the trend is toward recovery. There is a larger amount of building and the automobile business is, also, showing improvement; besides these conditions, a large amount of good roads work will be done, and it begins to appear there is going to be something to do for everyone who desires to do it. Furthermore, dealers' stocks are decreasing; in fact, are getting to the point, and in many cases have already reached it, where replenishment has been absolutely necessary.

There is not so much pessimism among business men in general; on the other hand, optimism is increasing.

We can see no reason for buying flour or wheat in advance of two or three weeks' requirements at the outside. We still believe in purchasing in a moderate way to cover immediate needs.

Lloyd E. Smith.



## MERCHANISINDG PROBLEMS.

### Successful Meeting of Dry Goods Trade at Detroit.

The Michigan Retail Dry Goods Association held one of its most successful conventions at Detroit Wednesday and Thursday of last week. From the time that John A. Brown, President of the Retail Merchants' Bureau of Detroit, called the meeting to order until the last strains of "Old Lang Syne," led by Hall Geer, of St. Paul, were heard in the banquet hall on Thursday evening, every meeting of the convention was filled with most interesting and instructive talks and discussions.

President J. W. Knapp, of Lansing, struck the keynote of the convention when he said, "The claim of manufacturers that it is the reluctance of the retailers to take losses that is responsible for high prices is a bald misstatement. Manufacturers and retailers should stop jawing each other and work together to ameliorate conditions which, if unheeded and uncorrected, will inevitably produce widespread misunderstanding and perhaps long-continued distress."

A complete resumption of public buying was cited by Mr. Knapp as the factor on which a return to normalcy depended.

Adoption of State Income Tax by Michigan was urged by O. F. Barnes, President of the State Tax Commission. Mr. Barnes spoke of the enormous income to be derived from this kind of a tax.

J. B. Mills, of the J. L. Hudson Co., spoke on retail advertising during 1921.

Frederick Stockwell, of Edson, Moore & Co., speaking on the viewpoint of the wholesaler, said that no further decrease in the price on textiles is possible until there is a decided drop in labor and manufacturing costs.

Alvin E. Dodd, manager of the Domestic Distribution Department of the United States Chamber of Commerce, told of the necessity of greater co-operation between the Nation's merchants, and he urged the retailers to take the public into their confidence regarding merchandise distributing costs.

Wednesday evening the wholesale dry goods houses of Detroit entertained the delegates at dinner at the Board of Commerce. The dinner was followed by an experience meeting and smoker. This meeting was presided over by W. P. Emery, of Crowley, Milner & Co.

Wednesday, H. S. Shelton, of the Johnson-Shelton Co., Dayton, Ohio, discussed the pattern situation. Edmund D. Fisher, former Vice-President of the Bank of Detroit, made a talk on the financial status of the retail merchants, and was followed by W. S. de Trenholm, of New York City, who told of the activities of the Stores Mutual Protective Association in New York.

Among the distinguished speakers heard at the afternoon session were Percy S. Straus, of the R. H. Macy Co., New York; Mrs. Lucinda W. Prince, Prince School of Salesmanship, Boston, Mass., and Hall Geer,

Secretary of the Retail Merchants' Association, of St. Paul, Minn.

Rev. Dr. M. S. Rice, pastor, North Woodward avenue M. E. church, was the toastmaster of the banquet held in the auditorium of the Board of Commerce, Wednesday evening. All of the delegates in attendance were present, and in addition about 100 Detroit merchants were also there. Hugh Satterlee, of New York, spoke on taxes of the future, and James V. Barry Metropolitan Life Insurance Co., former State Commissioner of Insurance of Michigan, gave a most interesting and enjoyable address entitled, "Keep Smiling."

The Committee on Resolutions presented the following report, which was adopted:

Resolved—That we express our appreciation to the local merchants, both wholesale and retail, who so graciously performed the many things to make our visit both pleasant and profitable. We mention especially the dinner, the music, the speakers and the many other accommodations.

Resolved—That we commend to the merchants of Michigan the idea of buying as near home as possible, and we note the great advancement which is evident among Detroit jobbers and retailers. We note with satisfaction the wonderful growth of the first city of the State and we want to be considered a part of your future growth and prosperity.

Resolved—That we commend the activities of our kindred organization, the State Clothiers organization, meeting in convention at this time in this city, and we appreciate their kind invitation to inspect their displays at the Hotel Statler.

Resolved—That we endorse the work of the National Retail Dry Goods Association in their efforts as regards the many problems affecting business at the present time. And we urge serious consideration of the sales tax and the income tax as proposed. We endorse the work of the officials of our organization during the past year and we especially commend the activities of our manager. We endorse and urge the continuance of our very successful group meetings.

Resolved—That we endorse the efforts of all organizations of the State and Nation looking toward the promotion of honest advertising and we urge every member of this Association to use every means in his power to raise the standards of advertising in our State.

Resolved—That we are heartily in favor of the proposed reforms as applying to the pattern industry in its relation to the retail dry goods business; that we are in favor of a simpler and a more uniform contract; the elimination of all mail order advertising from all pattern publications, and we urge that all our members fully co-operate in every way with officers of our Association and the pattern committee of the National Retail Dry Goods Association to accomplish these results.

Resolved—That we protest against the enactment of the Stevens-Ashurst or any other bill which has for its object the attempt to control retail prices by advertisers of Nationally known merchandise.

Resolved—That we recommend the establishing of a State Credit Association to be in general charge of our manager, Mr. Hammond, which will necessitate eventually city and country wide credit organizations and mutual exchange of credit information.

Resolved—That we urge our members to take advantage of the services of our Mutual Fire Insurance Company and that we commend to the attention of our members the Michigan Mutual Casualty Company for necessary casualty insurance.

Resolved—That we commend to the attention of our officers the idea of establishing in Michigan a graduate of the Prince School, whose duties would be to devote his time to work among any Michigan stores willing to undertake part time expense.

Resolved—That we call the attention of our State and National legislators of our approval of all attempts to remove grade railroad crossings.

Resolved—That we oppose the attempt being made at present to re-establish the death penalty in this State.

Resolved—That we urge all members to advance the interests of this organization, believing that the prosperity of the retailer is a correct barometer of the prosperity of each community and that the growth of the smaller cities and towns is a tremendous and necessary factor in present day civilization.

Resolved—That we call the attention of our members to the necessity to greater diligence in the suppression of shop lifting and kindred offenses, and we urge that steps be taken to organize a research department, in order that we may secure the best methods of detecting and eliminating these evils.

Resolved—That we, as members of this organization express our appreciation of the addresses of the many speakers who have been in attendance at this convention and that we endorse the words of one who said, "This is the most successful convention that has been held by the Michigan Retail Dry Goods Association."

Nearly all the papers presented at the convention will be found in this and last week's edition of the Tradesman.

### Local Postmasters May Settle Claims.

Retailers in the larger cities having claims against the Post Office Department for the loss or damage of insured parcel post packages need no longer submit such claims to Washington but may file them with their local postmasters, under orders which have just been issued by the Postmaster General.

The Post Office Department has ordered that hereafter postmasters at offices of the first and second class, which include all of the larger cities, may accept, pass upon and pay indemnity claims arising from the loss, rifling and injury of insured parcels.

For several years complaint has been general that settlement of claims by the Post Office Department was a slow and uncertain process, taking anywhere up to six months or more. The practice heretofore has been for the Department, upon receiving a claim, to write to the postmasters at

both the office of mailing and of destination, asking for facts regarding the parcel in question, and frequently inspectors were detailed to make a more complete investigation. All this took considerable time, and as the claims are received in large numbers they piled up and settlement was considerably delayed.

The new procedure is expected to shorten materially the time taken to adjust such claims and is intended to do away with the complaints that have been coming in to Washington in large numbers.

### Wrapping His Own Bread.

One wide awake grocer, realizing that his bread sales could be made to advertise other lines and become a source of effective advertising for his store, arranged with his baker to supply him daily with a definite amount of bread unwrapped. He then installed an electric sealer and secured a supply of parawax wrappers upon which appeared his own advertisement and wrapped the bread himself. He kept on hand a supply of small slips upon which was printed some advertisement boosting his store and its goods. As each loaf of bread was wrapped one of these slips was wrapped with it. The advertisement appearing on these slips was changed frequently and proved a very effective medium for advertising various lines. Any grocer who handles bread will find this idea a real trade-getter if handled in the right manner.

### Petoskey Permeated With Pep and Push.

Petoskey, March 22—Petoskey citizenship is pretty thoroughly saturated with the knowledge of the city's needs for a new water supply. The present supply is derived from wells sunk about thirty years ago and have been outgrown. Plans for an ample new supply of pure soft water have been proposed and bond issue to cover cost of installation will be voted upon April 4. Every woman's club in Petoskey is taking an active interest in acquainting voters with the necessity of approving the bond issue.

On Wednesday evening, March 30, the Petoskey Chamber of Commerce will banquet the 300 members of the Federation of Women's Clubs. This occasion will mark the formal alliance of these civic organizations in a program of constructive community service.

President Rice's regime as the head of the local Chamber starts out with pep, push and progress that promises quick and lasting results.

J. Frank Quinn.

A personal liability act requiring property owners whose carelessness is responsible for fire to reimburse the city and neighboring property owners of extinguishment and the damage done, will be enacted by the Iowa Legislature if State Fire Marshal J. A. Tracy has his way. "When a man injures his neighbors' or the city's property in any other way he must stand the penalty." Mr. Tracy is quoted as saying. "Why should it not be the same when the injury is by fire?"

When a customer makes a complaint, don't hang the blame on some fellow who isn't there, and let it appear that you have at least one unreliable clerk. Adjust matters without putting anyone in a wrong light.



## FRANK TALK ON EXPENSES.

## Is Your Scale of Wages Too High?

The manager of the grocery department in a large department store got careless once in the month of July. All winter and spring he had done a fine business and made a good showing both as to sales and earnings. As the summer approached he had hints from other department men that trade would fall off, but the grocery business is one in which such changes come about more gradually than in other lines, so he did not note any great reduction in sales.

He also had the not uncommon habit of thinking about his clerks and their interests. He "hated" to turn them off. Liked them personally. Hesitated which to pick for the blue envelope.

Finally he was deceived by the fluctuations in trade, as all grocers are apt to be deceived until confronted by the hard, cold figures. So often his department seemed to be busy, all the help being needed to care for the trade, that he permitted himself to overlook some plain records of sales.

The result was such a jar as to be truly appalling, for when the final figures for the month were completed, about August 10, he found his expenses had jumped from a normal of 18 to 23 per cent.

Considering that his calculations were based on making 21 to 22 per cent. gross—that he was relying on an average spread of only 3 to 4 per cent. between margin and expense—and that already ten days of the next month had elapsed the seriousness of his position is apparent. Do what he would—and he got busy without further delay—he could not much more than regain his lost ground before the end of the summer.

That was in a department store, a place where all figures are kept accurately and tabulated at stated intervals; a place where there is no sidestepping actual conditions. What if it had happened in an ordinary grocery store where the proprietor lived in a fool's paradise of vain imaginings, "guessing" that everything was all right? What would have happened in that case is what is happening daily all over the country. The grocer would have gone on, losing where he thought he was gaining, until something jarred him into wakefulness or the sheriff took possession.

There is less excuse for going wrong on wages expense than on any other, because it is the simplest of all expenses to keep track of. Given the basic knowledge of what it should be, any man can gauge what he can pay on any given business. Once the standard is ascertained and fixed, this expense can be checked not only monthly and weekly, but daily, at the cost of a very few minutes' time.

It is only necessary to take the sales for any period, from a day to a year, and divide the total into the wages and expense account to ascertain the percentage of that particular cost of doing business. Moreover, being so simple and readily checked, this section of the expense account should be loaded with its full burden—a little more rather than a little less—because

such practice will be a constant urge toward conservatism.

For example: A haberdasher in a midwestern city with whom I talked told me his total expense was 23 per cent. I asked him how it was divided and he said rent was 11 and wages 9 per cent.—"and that's about all of it," he concluded. I asked him about heat—"furnished by the landlord;" about lights—"Oh, they don't amount to much; not \$200 a year;" about telephone—"A mere trifle of \$60 the year." He figured no salary for himself and no interest on invested capital—"Discount more than offsets interest," he said. But I found that he figured the discount and kept track of it as an earning, while he took no account of the interest charge.

He did little delivery and so didn't worry about it," but it cost much more than he imagined. He made no allowance for depreciation nor kept any account of mark-downs.

That man was a canny Scot and he had made good money for over thirty years. But it was merely because he had the instinct of a trader, got wide margins, and had a little place to watch. Had he been put into a larger sphere or into a business like that of the grocer, with many clerks and a multitude of small transactions, he would have to change his methods or he'd have gone broke.

And even if one sidesteps disaster, where is the satisfaction in fooling one's self? How did that man figure his wage expense was 9 per cent. when he himself sold more than any two clerks in his place and charged up no salary for himself? At the lowest calculation his wage expense was between 12 and 13 per cent. and his total was not less than 28 and probably it was 30.

How easy it would have been for him, with ample leisure in his small business, to calculate daily what he was paying for wages, including his own.

We, who perhaps have no soft snap of a business to run, must stop, look, listen at all the crossings. So let us ascertain what wage expense should be in various lines. I begin with my old friend, the department store, not only because I know those figures are accurate to the last decimal, but because, as I have emphasized all along, department store expenses average higher than those of single-line merchants. Therefore such figures are safe for us to steer by.

As an indication of the soundness of this reasoning, take the drug business. In 1913 an investigation of upward of 1,500 stores, made by System, Chicago, showed that expenses in the drug business were about 24½ per cent. on the average. The drug department expense in the department store to which I have referred is, as you recall, 25.41 per cent. The salaries are 9.95 per cent. on sales. Those salaries include every item of human service—buying, receiving, selling, management—directly connected with the department. They do not include the miscellaneous which, you may remember, cover such items of general overhead for the entire store as porters, carpenters, credit department, general manager's salary, proprietors' drawing accounts, auditing, advertis-

ing, rest room, hospital, children's nursery, playing room, toys, welfare. When such things are added, we have a far higher salary cost than the virtually 10 per cent. indicated. But the single line merchant has virtually none of those items to carry and the stated expense of 25.41 with salaries or wages of 9.95 per cent. furnish fair guideposts for his business.

Herein, you will notice, is another indication how the department store operates under a heavier burden than the single line merchant. This item of miscellaneous expense furnishes another striking illustration of how sound management can overcome heavy handicaps.

In domestics the wages expense is 7.21 per cent., in dress goods, 8.94 per cent.; in china, 12.67 per cent., in millinery, 13.44 per cent.; in shoes, 10.71 per cent., and in ready-to-wear dresses, 7.84 per cent.

You will recall the fine showing made in rugs, carpets, etc., in 1919, as compared with 1918, and how the local building boom speeded turnover just about to double volume the second year. Wages expense reflects this improvement remarkably, for it stood at 11.12 in 1918 and at only 7.17 in 1919. This indicates how wages burden can be reduced by the stimulation of sales, and it hints at how additional profit may be realized by the payment of bonuses, plus advertising, to increase turnover with a given size of sales-force.

About fifteen years ago, I learned from a British merchant what wages should be in the grocery business. The range then regarded as allowable was 6½ to 8 per cent. on sales. I was not only glad to have this information, but knew it was reliable, because British grocers have long been much more scientific than American grocers. American merchants in lines other than groceries have not been much better than grocers, except the department stores, until during the last few years. To-day others—notably hardwaremen, druggists, shoemen and dry goods men—have advanced much more rapidly than grocers.

From, say, 1905 until the opening of the war, grocery wages expense increased its ratio gradually until 9 to 11 per cent. was not regarded as excessive. This was due to the extension of excessive service and needless trimmings and frills on the service rendered, brought about by the strenuous efforts merchants made apparently not so much to make money as utterly to spoil the consumer.

During the war the pendulum of service cost swung clear across the arc. This was not only because of war-time restrictions on service, but because the rapid advance in values operated to reduce the ratio of all expenses. Thus full service grocery stores of to-day have it largely within their power to limit wages expense to about the old ratio, or near to it—say 7½ to 9 per cent.

It is true that the natural tendency to-day is for the pendulum to swing over again to the side of extreme and extravagant service.

A large grocer in Madison, Wis., recently told me that things had gone

clear back to the old condition. "We deliver anything, anywhere, at any time—virtually," he said. "Customers are just as exacting or more so as they were before the war." That is an instance of a city where the "intellectuals" talk very learnedly and logically about the science of economics, but decline to practice any real economies in their individual demands on the distributive scheme—a condition often observable in centers of education.

But that a large proportion of the gain achieved during the war can be made permanent is shown by conditions as they obtain in Omaha to-day. There grocers make one delivery daily. Hours of business are recognized and closely observed, being from 7 in the morning to 6 at night, with an absolutely air-tight Sunday closing ordinance. Kansas City is the same as regards hours of business and Sunday closing, but I am not informed as to the delivery customs in Kansas City.

Both of these cities are examples of what can be accomplished by well directed, intelligently guided co-operative effort, for in both cities there is a well organized grocer's association, the officers of which devote themselves to tangible accomplishments for the retailers' benefit. In this case of curtailed deliveries the associations also operate along the lines of distinctly valuable public service and broad economics.

But while co-operate effort is to be desired and is always more efficient to put over generally beneficial accomplishments, each individual grocer—or other merchant—can and should study his own problems, decide what he can afford to do by way of service, and then curtail his service within the limits he finds economical and reasonable. That is one of the ways of keeping wages expense within proper normal bounds.

Paul Findlay.

## A Wife's Confession.

In this period of feminine dissatisfaction with the conditions under which women live in this country, it is cheering to get a note of happiness from one woman who is doing exactly what the best women of America are doing. She does not appear in a problem novel or a newspaper interview to accuse society or anybody else of thwarting her chance for a "career." She just writes to a newspaper that she is the mother of three children, financially able to be free of the actual physical care of her children and household, and dwells in a happy home.

Astounding! She adds that authors trying to cause her and other homemakers to feel petty and frivolous and commonplace, are wasting their efforts. Ninety per cent. of them, she thinks, would be glad to change places with her! An adroit thrust, that. She concludes with this sound advice to the Sisters of Discontent: "As long as our husbands remain satisfied with us as wives and mothers, we should be proud and satisfied."

We dare say this woman wields greater and better influence than any malcontent in the whole tribe of disturbers and enemies of domestic life.



### WATCHFUL WAITING.

The business which has been taken in wide napped goods and the improved current of orders in the print cloth division of the gray goods market have been of great encouragement to a number of cotton goods men. The movement has given them indication that support exists in some lines, and it gives them hope that bit by bit the various fabrics in the market may likewise pull out of their dullness. Those groups of customers who have been most foresighted in liquidating their old stocks have shown approval of some of the prices recently named by willingness to commit themselves ahead on the new basis.

The effort to initiate a new season in the cotton underwear field during the past week has met with scant success. In distinction from many of the textiles which have attracted fall business, the underwear opening has met with general resistance from buyers. The prices as named appear less than 50 per cent. above pre-war prices, yet the attitude of the buyer shows clearly that it will take a lower price or a keener need to bring him out into the open. The 11-pound two-piece cotton ribbed garment may be bought for the coming fall at \$5 per dozen. Such goods sold in the neighborhood of \$3.50 before 1914, and the new price is about 43 per cent. above that. The line formerly retailed at 50c per garment and all the new basis would mean a 75c retail figure.

Despite the fact that many jobbers were on hand for the underwear opening, in New York, they have done little, and it is the opinion among them that little will be done for thirty to sixty days. Manufacturers are pointing out the reduced production which will result if they withhold from turning out heavy weight garments for a month or two longer, but the jobber is not to be moved from his course by any talk of scarcity, because he is convinced that consumer buying in turn will be scant unless price can be reduced still further.

The success of the wool goods market in acquiring fall orders is now an old story. Allotments on such lines as were oversold, especially in dress goods, have considerably reduced the quantity which each buyer sought, and to that extent the action has been a desirable check on speculation. Evidences are accumulating that the starting up of mills which have been closed down is a slow process, and it is still too early to say whether in individual cases actual production will come up to the volume expected.

The raw silk market, which is the only pegged market at present in the textile field, has been showing uneasiness over the outcome of the loan which was being negotiated between the Japanese syndicate and the Japanese government. Word has been current in the market that some selling has been going on in Yokohama independent of the syndicate's minimum prices. So far as importers here can judge from the scant information at hand, action must be taken in the near future on the Japanese end if the influence of the syndicate is to be maintained. The market here for broad silks has lately shown evidences of tiring, and, unquestionably, buy-

ers, both of the raw material and of the finished fabric, want to know whether they are to continue to deal with a pegged market or whether it may become a competitive one.

The announcement of a carpet auction to be held by the Alexander Smith & Sons Company, beginning on April 4, bears out the trade's expectations along this line. The quantity which will be offered, 70,000 bales of rugs and 5,000 rolls of carpetings, is larger than that offered at some of the more recent of the auctions by this company, but it is not so large as some of the quantities placed on the market by this means in 1917 and the earlier years. The sale will, as usual, clear the atmosphere by giving buyers a chance to place their own values on the merchandise. The fall opening, which will come after the sale, will probably be guided in part by the auction's results.

### DECLINE IN MENTHOL.

The past year has witnessed a fall in the price of menthol which is almost unprecedented in the history of the market for this commodity. The price of the commodity has within a year fallen from \$13 per pound to the present level of \$4.40 per pound, and there are factors in the market who believe that the end of the movement has not yet arrived and that the present steadiness of the market is due entirely to temporary conditions and not to any fundamental firmness in the statistical position or to any element of strength in the general market situation for products of the class.

It is a fact that there is at best a more or less narrow and limited market for menthol, its uses being comparatively few and its manufacturing consumers not very widely scattered. It has, however, always been one of the most speculative items in the list of drug products and has gained a reputation as a breaker of reputations for shrewd and careful trading. The present position of the market well bears out this reputation.

A manufacturer sending out defective goods and later replacing them can be charged for the expense of handling the defective goods during inspection. The general rule is that the seller is responsible for all costs in connection with making the replacement. This includes the cost cause of a breach of warranty of handling the defective material at the buyer's plant. If the buyer had elected to reject the material because of a breach of warranty and to sue for damages because of the breach, he could rightfully have included in his claim for damages the cost of handling the material. Under the same general rule the seller should be liable for the handling charges in making replacement.

Love is the great disciplinarian, the supreme harmonizer, the true peacemaker. It is the great balm for all that blights happiness or breeds discontent, a sovereign panacea for malice, revenge, and all brutish passions and propensities. As cruelty melts before kindness, so the evil passions find their antidote in sweet charity and loving sympathy.

### LIBEL ON HUMANITY.

Both war profits and war wages were paid from tax money. Thus they had no economic justification, and must stop when it becomes impossible to collect taxes on the war scale. The employers were more to blame for taking cost-plus contracts, whereby they collected from the Government out of war taxes the money which made it possible to pay war wages, than the workers for accepting such wages. There was much human nature shown on both sides, and the time is ripe for condoning all but wrongful extortion of either war wages or war profits. Certainly employers should use the greatest patience in explaining to wage earners the situations which they can understand better than the workers.

If there had been no tax money, there would have been need to show that to labor early in the war. There were cases in several countries of strikes resembling treachery to the men behind the guns, and which were pacified only by the advances of wages which are now under correction through the necessity of finding wages in production. But the advanced wages did not increase production, and the shortening of hours made it necessary to employ more men. Thus in the railway case it was necessary to employ hundreds of thousands more men and to pay higher wages to those working shorter hours and receiving skilled-labor pay for common work. That may seem to the infamous Gompers and his bond slave unionists "justice" to labor, and humanity. It is injustice to taxpayers, to investors, to all who live on what labor produces, and thus is a libel on humanity and a blemish on trade unionism. Gompers missed a point of strategy when he allowed employers to range themselves on the side of consumers of the products which capital seeks to increase and unions seek to reduce.

Take, for instance, the "greatest enemy of labor," the Steel Corporation. Repeatedly it raised the wages of its workers without once being asked. Within a few days it has started methods of working which will cost it scores of millions. Wages have increased 185 per cent. for the corporation and almost as much for near competitors, but production has fallen 22 per cent. The result is that steel is both cheap and scarce—an economic contradiction. Lacking increase of production corresponding to increase of wages, there must be reduction of costs through decrease of wages. There is no other direction in which economies can be found, profits having already ceased for many producers. In both the railway and steel examples, if the men had increased production with their wages they might have retained their scale of pay.

### FAIR DEMAND FOR HOSIERY.

Conservative buying is still the principal feature in the hosiery market, but there is no longer any doubt that the stabilization process which received a strong impetus through the recent Ipswich auction is well on the way. The manufacturers are con-

vinced that business can be done at a price, and the tendency is now to modify figures so that buyers will be attracted. Those mills which have already announced modified quotations are reported to be doing a consistently brisk business.

The announcement of new prices by the Durham Mills has resulted in scores of orders. It is more than likely that other important mills will soon come out with modified price schedules. It is reported that the Ipswich Mills may make some announcement in the near future in this connection that will prove of interest to the trade.

Even with satisfactory prices, it is not believed that orders will be unusually heavy. Buyers are operating with care, and purchasing enough to take care of their requirements. The mills are therefore conducting their own operations in accordance with this demand. It is certain that the stocks in the hands of retailers are not heavy, but the latter are inclined to look for bargains. This attitude was plainly in evidence at the Ipswich auction, although the prices which goods brought were not as low as had been expected.

At the same time, the bids at the auction gave manufacturers a pretty good idea of the retailer's conception of prices and it is regarded as likely that in the naming of new prices, this will be borne strongly in mind.

### DEMAND FOR SILK SLACKENS.

Business in the broad silk market has been slowing down and, while trade leaders do not profess to see any cause for apprehension, it is evident that the market is not nearly as buoyant as it was some weeks ago. The demand for merchandise is such as to give the impression that transactions will be on a limited scale for some little time.

According to reports in the market, the demand for taffetas has fallen off perceptibly. It seems that the calls for this fabric were so great recently that manufacturers began turning out large quantities, not only to cover their orders but also in anticipation of a continued demand. Quite recently the demand dropped and it was found that there was a surplus of this fabric in the market. The jobbers showed a strong tendency to let up in their operations immediately, with a resultant decrease in prices.

At the same time there is strong belief that taffetas will come back and that late spring business will be much better. It was reported that buyers are showing interest in the better class of taffetas for the dress trade.

The recent developments in the taffeta situation simply bear out the contention of leading trade factors that any attempt to carry operations beyond immediate requirements will result in disaster. The big demand for taffetas deceived manufacturers and they went too far, with the result that a surplus of merchandise has suddenly appeared on the market.

It is felt that the silk goods situation is such that the utmost caution is desirable by all factors in the trade. The process of readjustment has not been completed and there are still obstacles to be overcome.



## DOMESTIC DISTRIBUTION.

## New Department Established By U. S. Chamber of Commerce.\*

Perhaps no other subject, in what we call business, is of so great interest to the average man or woman to-day as what happens in the spread in price between producer and consumer. The recent period of high prices has brought about an insistent demand that the public be shown why the cost of an article, generally speaking, should be doubled or tripled between producer and consumer. And there are very good reasons why this situation is uppermost in the minds of the average person.

The latest Government figures of living cost in twenty cities show an increase of 12 per cent. in December, 1920, over the cost of living in 1914. Since June, 1920, which was about the beginning of falling prices the decline has been a little over 16 per cent. in these same cities.

But the complaint does not stop here. It is not merely that profits seem too large, but the public suspects that too many people are getting them and it is eagerly trying to arrive at an understanding of distribution; comparable at least to the general understanding which the public has of production.

This eager interest is reflected in many ways, chiefly among which are the various investigations which have been and are being conducted in Washington and the various proposals of legislation, such as the bill offered by Senator Capper, of Kansas, to control the grain exchanges and abolish speculation in connection with them; the coal and packers bill and other similar legislation, both National and State.

Leading magazines, which are particularly keen at sensing the public interest, are giving special attention to articles dealing with what goes on behind the scenes in distribution.

Retailers have been entirely too backward in telling the public how they do their job but, the time has come when the building of a better understanding between retailer and the public must be handled scientifically. The public can and should be told the inside problems with which the retailer is confronted in very much the same way that many manufacturing and public utility concerns have done.

The public, as well as individuals, are likely to be prejudiced against that which they know least about and it is partly for the purpose of assisting in bringing about a better understanding of the processes and problems of distribution that the Chamber of Commerce of the United States recently established a Department of Domestic Distribution.

From the standpoint of this new department, merchandise has been "produced" when it leaves the factory, ready to be shipped to the jobber, to the retailer or to the consumer; in other words, when the merchandise is ready to go into a warehouse or freight car or some other place in which it will be kept until ready for distribution.

We may consider, therefore, that the costs of distribution are represented by the following items:

1. Storage, insurance, interest on the money, transportation and other charges between the time that the merchandise leaves the factory and goes to the wholesaler or other middleman or to the retailer or direct to the consumer.
2. Sales department of the manufacturer, including the cost of advertising.
3. Profit and expense added by the wholesaler, if there is one.
4. Profit and expense added by the retailer.

One of the constant purposes of the Department of Domestic Distribution will be toward the reduction of these expenses, wherever they are discovered.

\*Paper read at Detroit convention Michigan Retail Dry Goods Association by Alvin E. Dodd, of Washington, D. C.

ed to be unnecessary, by the suggestion of common sense, practical methods. Of course, these problems will be attacked in a manner not to conflict with or duplicate the work of other organizations.

To this end the Department recently began gathering information as to what steps are being taken by manufacturers, jobbers, wholesale and retail merchants all over the country to cut down their operating expenses.

More than thirty thousand letters of enquiry were sent out asking certain questions regarding present overhead expenses and what they are doing to reduce them.

Already a multitude of replies have been received and in almost every answer the merchant is reducing his operating expense so that he can meet the pressure of the public for lower prices.

Most of the answers report that workmen are more efficient than they were this time last year, when there was plenty of work to be had. Some firms have eliminated pay for overtime, while others state that the salaries of their officers have been lowered from 25 to 50 per cent.

"We are weeding out the drones and keeping our efficient men," is a typical answer to the question, "Are you reducing the number of your employees?"

Some firms replied that they were not reducing the wages of their old employees, but that they were hiring new men for less money. Others said they would not reduce wages until the cost of living dropped appreciably. "We are reducing the amount of our bonuses by 50 per cent. and we are cutting down our commissions on sales," is quite a common reply.

One merchant explained the manner in which he handled his wage problem when the present business depression set in this way: "We called our men together and laid our cards on the table. We had nothing to withhold. We told them that we could not continue to do business with the present wage scale unless they became more efficient. By increasing their efficiency they made it possible for us to reduce our prices."

Everywhere the replies indicate that there is a tightening of credit, without any general reduction of volume. New accounts are being more closely scrutinized and bills are recaching the hands of collectors a little sooner than when business was brisk.

One of the most serious National problems in business of recent times has been that of cancellation. A six months' study of this question by the National Chamber showed conclusively that cancellation of contracts is one of the contributory causes for the present slump in business.

The influence of early repudiation of orders, spread rapidly and because of cancellations, plants were reduced from overtime production schedule to three days a week, and in some instances to a complete shut-down. Legal remedies have been of little avail, for the ailment has shaken confidence which must be restored before better times can be looked for.

Some of the first steps now being taken by the Department of Domestic Distribution to assist in bringing about improved methods and price savings are:

The establishment of an information service to answer questions on domestic distribution for Chamber of Commerce members.

Analyzing methods of distribution followed by all the important industrial groups covered by the Department, and contributing data as a definite attempt at clarifying and making more efficient our processes of distribution.

Co-operating with trade associations in outlining educational campaigns, disseminating a better knowledge of the problems and economics of distribution to the general public and to those within the field of distribution.

Analyzing the requirements of the distribution field for facts and trade

statistics which could be reasonably collected and given wide distribution.

The war experience showed business men as never before, that many of the Governmental problems were their own problems and that if right solutions are to be found in taxation, transportation, tariff, etc., the business men must help, and they must help not merely by expressing their opinion, but by helping to gather facts upon which wise judgments may be made.

In order that business may be able to assist the Government in dealing with National problems affecting business it has been decided to build at Washington a work shop for American business where facts may be gathered and used in the study of its National problems.

No more fitting memorial to the part played by American business men in the war could be erected than the proposed National headquarters.

1. Where business men may counsel with each other and with our Federal authorities on those things where co-operation is necessary to sound action.

2. Where a research bureau for American business may be maintained that will acquaint itself with the issues at stake and with industrial conditions prevalent over the world.

3. Where members of Congress and members of the executive departments of the Government and our own business organizations may feel free to acquire, without obligation, that information which will clearly illustrate the effect of proposed policies upon the economic life of the country.

4. Where meetings in the interests of a community or of a state or of a trade may be held with access to trained staffs or helpers, that will make definite the demands that we have to submit and that will in creditable surroundings enable us to pursue our negotiations with the Government for the things necessary for the well-being of American business.

## One Straw Too Much.

American publishers have had good cause to find fault with the Postoffice Department for some time, and it was hoped that with the change of administration some of the worries with which they have been burdened would be eliminated. It seems, however, that they are confronted with a new obstacle, one that will not be accepted without violent protest.

Will Hays, postmaster general, has announced that he will appoint Courtland Smith, president of the American Press Association, as his first assistant. On the face of it, this would appear as favorable to those engaged in the business of supplying the country with its current reading matter. But Mr. Smith is a brother-in-law of Arthur Brisbane, and Brisbane, as is

well known, is not only chief editorial writer of the Hearst string of newspapers, but is Hearst's right-hand man in the promotion and consummation of deals in which it is politic for Hearst to hide his hand.

Hearst has long sought to be the Croesus of American publishers. He has sought by every means to extend his slimy propaganda to every nook and cranny of the United States. He has used his inherited wealth to buy magazines wherever he could gain a footing. He has bought magazines and branded them with his stamp of sensationalism. Brisbane has been very useful in all these negotiations, as witness the purchase of the Washington Times, which was investigated by the Department of Justice during the war when it was learned that Brisbane had first acquired the property with the aid of money supplied by German brewers. This property was later turned over to Hearst.

It requires only half an eye to see what will happen if Hearst, through Brisbane, can wield an influence over the Postoffice Department. Hearst publications will not suffer when it comes to mailing preferences. Hearst will hold the whip hand, while publishers of other periodicals—of periodicals which are reputable and a credit to the intelligence of the people—will be compelled to take what is left over. It is small wonder that the news of Mr. Hays' proposed appointment of Arthur Brisbane's near relative has brought with it a storm of protest. The men who control the destinies of American publishing enterprises have been patient for a long time, but it will be remembered that the final straw was eventually laid upon the camel's back.

Anyone who thinks liquidation of commodities is completed is likely to have a rude awakening. Anyone who thinks liquidation of labor is possible of prevention is going to be disillusioned. For some months to come the buyers' market conditions of today are to be expected. For some months to come there are likely to be more job seekers than jobs. Only by increased production, only by getting to a level that will bring healthy and normal consumption of goods, will liquidation be promoted.

The primary asset of any business is its organization.

## If Time and Money

are important considerations to you in your business and in keeping your accounts, we have something of interest for you.

The New Canton Credit Register will do more toward removing the burden of your account sales than anything you have ever seen.

If you need a credit register that will prove its worth in trouble-free performance; increased satisfaction and longer life and through our method of selling be able to buy it at the right price—write us at once.

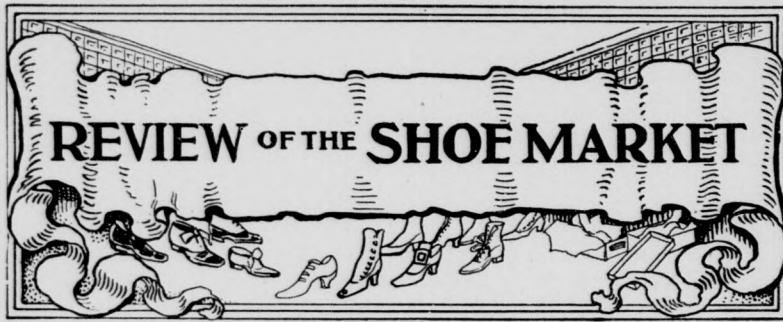
THE THOMAS-PETER CO.

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CANTON, OHIO







#### Michigan Retail Shoe Dealers' Association.

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

#### Style Trend in Western Lines of Men's Shoes.

Western made lines of men's shoes are fully as "snappy" and "styleful" as those created in the Eastern centers. There appears to be in the West, as well as in the East, the idea that now is the time to put more ginger in men's shoes. The belief is current among retailers and manufacturers that men to-day are in a receptive mood to accept more styleful footwear. This tendency is strikingly reflected in the more or less general adoption of the modified French toe last with a slight recede effect, the bringing forward of wider and rounder toes, accompanied by modified or full Baltimore extension edges both inside and outside, the introduction of ball straps on vamps and the use of colored silk for stitching or "fitting" the uppers.

One leather which stands out head and shoulders above all others is Tony Red, boarded and smooth calf. Boarded leathers are preferred to the smooth finish. There is a general tendency to the lighter shades. This does not necessarily mean that yellow tans are going to be good, because such colors do not fit in at all with style ideas at the present time.

Another shade which is destined to be popular has been christened "hazel brown." It is a little lighter than nut brown, but not quite as light as the rather orange shade of brown. With the coming of lighter shades, there has also been a noticeable increase in the demand for black shoes.

The word "brogue" has been used and misused so very much during the past year that in these days it really does not mean anything in terms of shoemaking. There have been so many modifications of the brogue idea that it is pretty hard to fasten on to a thoroughly explanatory definition of the term. For general purposes of identification, however, manufacturers are using the term "brogue" in connection with nearly all of their wing tip models, their ball strap and saddle strap creations. The wing tip, popular last fall, has lost the point at the center, so that most wing tips on shoes for fall have wings, but are minus the center point. They are really what might be termed straight center wing tips.

Foxings are used in greater profusion and are more elaborate than for some time. Many foxings will be merely perforation effects or imitation foxings, with the perforations run-

ning from the line of the vamp to the top of the quarter. It is generally agreed that perforating and pinking will be used more on fall shoes than in many years. Perforations range in size from as large as a pea to as small as a pin point.

Pinking is very freely used, especially on the edges of tips, and some manufacturers have gone so far as to pink the tops of the quarters on their oxfords.

Brass eyelets have replaced the invisible eyelets and they fit in very nicely with the current style idea.

Several manufacturers have perforated and pinked the tops of the tongues of their fall oxfords to have them harmonize with the perforations at the tops of the quarters. Manufacturers in the Middle West generally expect to sell considerably more oxfords for fall than they have for many seasons past.

In high shoes there has been some speculating with Blucher patterns. Some lines are going out containing as many as six and seven Bluchers, all heavily perforated and with panel effects on the quarters.

There will be a profusion of fancy stitching, if makers have their way, as evidenced by the variety of colors in thread which has been used for stitching, or fitting, the shoes. In Tony red leathers the orange shade of silk seems to be very popular. In black shoes, one manufacturer speculated considerably in gray silk stitching and is also using orange silk on black.

There is decidedly noticeable trend toward wider toes. Nearly all the new lasts carry considerably wider toes than for some time. The erstwhile popular English, long-drawn-out model with the narrow toe is conspicuous by its absence. Few shoes are seen in any line which have toes narrower at the end than a silver quarter. Quite a few are as large as a silver dollar.

The modified French last has "arrived," and it is expected to be a big seller for fall.

There is a noticeable shortening of vamps. This is very natural, for the reason that toes are blunter than they have been for several seasons. This latter feature also hints at the custom idea in shoemaking.

Edges are generally square. The only change noticeable is the return of the modified or regular Baltimore extension on the wider toe lasts. Extension edges are shown in greater numbers than ever before.

Insert raw hide slips will also go a long way towards adding beauty and snap to young men's trade. When raw hide insoles are used, the shoe does not carry heavier than a 8½

iron out-sole, as a rule, as manufacturers are not aiming to build shoes than 15 iron.

Heels are generally one inch high, or 8/8, although here and there a 10/8 model is seen. Rubber half heels are immensely popular and are expected to continue so. The newest idea in heels, and one which is noted frequently, is the flange heel. The flange is particularly noticeable and extends quite a bit forward from the lower lift of the heel. One Western manufacturer has succeeded in per-

fecting a flange rubber heel. This really is a new idea and ought to go well with the retail trade.

This is one season when salesmen representing factories making men's shoes have something to work with in the way of style. There has been

#### Shoe Store and Shoe Repair Supplies

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LEATHER CO.

57-59 Division Ave. S. Grand Rapids

Are you doing your share in making the Hirth-Krause Campaign a success?

Many dealers are already getting results from the advertising that they are using in connection with the contest.

Do your part and reap your share of benefits.

Call or write for particulars on this contest campaign.

**Hirth-Krause**  
Shoemakers for three Generations  
**Shoes**

Tanners and Manufacturers of the  
MORE MILEAGE SHOE

GRAND RAPIDS

MICHIGAN

#### CONSIDER!

The "HOME-EASE" line of House Slippers and Comfort Shoes.

Eleven STAPLE Styles.

All Fast Selling TRADE BUILDERS.

HONESTLY MADE and priced RIGHT.

Constant IN-STOCK Service to help YOUR TURNOVER.

The SPRING HOUSE SLIPPER RUSH will soon be on.

ARE YOU PREPARED?

SEND for SAMPLES or CATALOGUE to-day.

BRANDAU  
SHOE CO.

Manufacturers  
WOMEN'S SANDALS  
JULIETS and OXFORDS



DETROIT  
1357 Sherman St.

Wholesalers  
MEN'S DRESS & SERVICE SHOES



an extraordinary effort made by manufacturers and style designers to "ginger up" the new lines of samples which are now or will soon be going out to the retail trade.

Significant perhaps of the general idea that there is considerable men's business "lying around" is the fact that salesmen are losing no time in getting out on their territories, believing there is, as we believe, business to be secured on shoes for immediate delivery made over the new lasts and carrying the new patterns.

The men's business has been unusually dull for the past six months, and this condition applies not only to retail stores, but also to the factories. The deterrent in either case has been recognized as a question of price and a wondering whether or not prices had reached the bottom.

The mild weather during recent weeks has demonstrated that the male population has pretty well liquidated on shoes; in fact, need new ones pretty badly. Retailers are feeling the pressure of this demand and consequently there is a better feeling among them with regard to placing orders for immediate use and for fall.

Most retailers are aware that it will take more time to make up novelties and special styles to order and, therefore, should be willing to place orders in advance, so as to be assured of the proper styles for seasonable selling.

It is natural to suppose that retailers will approve the idea of "dolling up" shoes for men. We hope the effort of the trade will meet with the approval of men, and if it does, the answer should be more pairs sold.

A comparison of wholesale prices asked last fall and this year for a representative medium grade line of men's shoes, shows a substantial decrease in keeping with the lower leather market. The line under review is made in three grades. The B grade calf Bals, which sold last fall at \$9 to \$10.50, was priced to the retailers during January at approximately \$7.50 per pair. This grade is now represented in the fall samples at between \$5 and \$6.50. In other words shoes that sold at \$10.50 last fall can now be bought for \$7.50 a pair, while shoes that sold for \$9.50 and \$10 are to be had at approximately \$5 to \$6.50 per pair. These prices include wing tips, new modified French toe lasts, highly perforated models, flange heels, and are made according to good shoe-making specifications.

The way to stimulate men's shoe business this season is to liven up the present stocks with a few of the new shoes which have been placed in the lines for fall. Mixing the two together gives an opportunity of infusing new life into business by the power of attraction which the strikingly new models will create. This will be true more particularly of the young man, who will immediately notice the difference in the style of lasts, upper patterns and the tendency to the lighter shades of tan Russia stock. —Shoe Retailer.

#### Perpetual Guide To Tombs Not Approved.

The one piece of writing which, more than any other, lays bare the soul of a man, is his will. In it are

to be found his spirit, his heart of disposition, his affection, his charitable interest; in fact, his very self, his innermost thoughts and desires disclosed and filed as a public record that he who runs may read.

Many wills, like their authors, are commonplace and uninteresting, many are unusual and noteworthy for the generosity or niggardliness displayed by their makers. At times they disclose a personal vanity often unsuspected in the life of the testator.

Such a will was that of Henry B. Palethorp, of Philadelphia, who made charitable bequests in large amount, but who included in his final disposition a bequest of \$150,000 in trust in perpetuity for the care and maintenance of the Palethorp family cemetery lot, for the care, maintenance and renewal of any tombs and copings, "for flowers to be placed and maintained there, and for the support and maintenance of some proper person to attend to the care and oversight of said lot and show people where it is."

Although the validity of bequests in suitable amount for the care of cemetery lots has been recognized by statute in Pennsylvania, this bequest was attacked because of the amount of money that would be permanently kept away from productive channels. The court, in discussing the case, said:

"Is this purpose lawful? If so, centuries from now, when deeds of the public benefactors of to-day shall have been forgotten, 'a proper person' maintained under the direction of this court may be 'showing people' the lot wherein is interned the body of this testator and of his father and mother, or devoting his time to the destruction of such tomb as then exists and the erection of another in keeping with the period.

"The case is similar in great measure to that where a testator directed the maintenance of a military band to march to his grave on the anniversary of his death and other holidays and play funeral marches and other appropriate music and where it was held that the object of the testator was to perpetuate the memory of his family name in a manner which could confer no public benefit or use. So certainly would be this testator's direction for a perpetual barker."

The court accordingly reduced the amount of the bequest from \$150,000 to \$10,000.

We now have a composer of songs in the pickle and condiment family, one Chas. A. Peacock, secretary to E. Pritchard, of "Pride of the Farm" catsup fame, who resides in Greenwich village, a section of New York City, where actors and musicians congregate, something like the Latin quarter in Paris. The song is entitled, "If You Love Me, Tickle My Big Toe." One of the first issues was mailed to C. J. Sutphen, of Chicago. A number of music publishing firms, having heard Mr. Sutphen sing the song, immediately wrote to the composer for the right to arrange the music for bands and orchestras. The village of Greenwich has been in the limelight so much lately it will please our readers to learn that one of our number has become famous.

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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
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### FEDERAL TAXATION.

#### Should Be Limited To Income and Turnover Taxes.\*

The three fundamental requirements for an ideal system of taxation are certainty, equality and simplicity.

Adam Smith said that uncertain taxes were worse than high taxes. John Stuart Mill said:

"The subjects of every state ought to contribute to the support of the government, as nearly as possible in proportion to their respective abilities; that is, in proportion to the revenue which they respectively enjoy under the protection of the state. In the observation or neglect of this maxim consists what is called the equality or inequality of taxation."

Because I often disagree with eminent living economists, I take some comfort in the support of the more eminent dead. As the third requirement of simplicity, your own experience furnishes the best commentary.

In sharp contrast to the ideal system is the existing system of Federal taxation. Its chief characteristics are uncertainty, inequality and complexity. As a whole, it has few defenders and I shall not waste time arguing that it should be changed. The problem for discussion and decision is rather how it should be changed.

At the start let me emphasize that you, the business men of the country, cannot afford, through lack of time or lack of confidence, to leave to others the solution of this problem. Taxes are too big an item in your costs to be disregarded, and they present no more abstruse questions than other factors in your business which you are accustomed to study. I myself used to be very diffident about tax problems, but I have come to the conclusion that my opinion is as good as the next man's and often better. In short, if you want to see a sound solution of the problem of federal taxation embodied in a statute, you must stand over Congress and guide its writing hand.

"Trade and Commerce, if they were not made of india-rubber would never manage to bounce over the obstacles which legislators are continually putting in their way; and, if one were to judge these men wholly by the effects of their actions and not partly by their intentions, they would deserve to be classed and punished with those mischievous persons who put obstructions on the railroads."

That is true to-day, as it was many years ago when Thoreau wrote it.

We can conveniently approach our principal problem through a short catechism.

First, how much revenue does the Government need? The answer to that is, for the present, probably around \$4,000,000,000 annually. It largely depends on the army and navy program, and everyone expects rigid economy, but we cannot in figuring taxes safely count on much less.

Second, how possibly can the Government raise the required revenue? Well, the Constitution forbids the imposition of taxes on exports and so restricts the imposition of direct taxes, except income taxes, as to eliminate them from serious consideration. That leaves the tariff and, as a practical matter, four classes of possible internal taxes: (1) income taxes; (2) inheritance taxes; (3) occupation taxes; and (4) sales taxes. The last three classes are included in the generic term "excise taxes." So the Government can resort to the tariff, income taxes and excise taxes.

Third, how has the Government been raising its revenue? Until very recently, of course, from the tariff and a few sales taxes, chiefly those on whisky and tobacco. The income tax made its appearance in 1913, but it was not until the war emergency that the present top-heavy structure of taxation was erected. The present income taxes comprise the income tax and the excess profits tax and also the child labor tax. The existing form of inheritance taxation is the estate tax. The occupation taxes include the capital stock tax and license or privilege taxes at flat rates on about thirty different occupations and businesses. The sales taxes include taxes on about seventy-five different articles and things.

If existing taxes are not changed it is

estimated that for the calendar year 1921 income and profits taxes will yield \$2,300,000,000, the estate tax and the capital stock tax will each yield about \$100,000,000, and sales taxes will yield nearly \$1,200,000,000. The aggregate estimate is accordingly \$3,700,000,000, or less by \$1,700,000,000 than the \$5,400,000,000 of internal collections for the fiscal year 1920. This reduction is due to the diminished productivity of the income and profits taxes. The tariff might yield \$300,000,000 making \$4,000,000,000 altogether.

Fourth, how preferably can the Government raise the required revenue? This is our real problem. You can see that it is not a question of materially increasing or decreasing the revenue, but of redistribution of the burden by means of taxes that shall be more certain, more equal and more simple.

The tariff we may dispose of in a paragraph. It is largely a political problem outside the scope of this discussion, but on whatever theory imposed it is strictly limited in its productivity. Although extravagant estimates have been made, it is safe to say that its maximum annual yield for the present will not be far from \$500,000,000. So internal taxes must be relied upon to produce between \$3,500,000,000 and \$4,000,000,000.

The first step in a program of redistribution of internal taxation is to eliminate the taxes which are either unbearable or unproductive.

It is universally conceded that the excess profits tax should go, and I need not rehearse its uncertainty, inequality and complexity. The capital stock tax should also be abolished because it is administratively unworkable and, therefore, uncertain and unequal, and it adds an unnecessary complication to the tax situation.

Aside from the capital stock tax, the other occupation taxes, including license taxes on brokers, amusements proprietors, automobile livery proprietors, etc., should be repealed, because they do not produce enough revenue to justify the labor and expense of collecting them. For the same and further reasons the child labor tax, the enforcement of the National prohibition act and the taxes on sales of narcotics, oleomargarine, adulterated and renovated butter, filled cheese, mixed flour and white phosphorus matches, should be out of the Internal Revenue Bureau. The occupation taxes, although trivial, were designed to produce revenue. The taxes last named were never designed to produce revenue, but only to prohibit or regulate certain businesses. These regulatory taxes, if not abolished, should be transferred to another bureau (which might be called the Bureau of Internal Regulation) because they impose harassing burdens on the Internal Revenue Bureau and constitute a very serious danger to the morale of the entire revenue service. To require this great tax gathering agency to turn aside from the collection of billions to thinly disguised police duty is theoretically and practically vicious.

For a somewhat different reason, because of the sentiment that inheritance taxation should be left to the states, the estate tax might also well be repealed.

The elimination of the excess profits tax, the estate tax, the capital stock tax and the trivial and regulatory taxes, leaves only the income tax and the productive sales taxes. Call these taxes what you will—use if you please the jargon of the economists and call them taxes on wealth and taxes on consumption—the indisputable fact remains that for the collection of nearly all of our required \$4,000,000,000 we must rely on taxation of incomes and taxation of sales. The initial question, then, is how much of the \$4,000,000,000 should we raise from the taxation of incomes and how much of the \$4,000,000,000 should we raise from the taxation of sales.

It is my belief that we should maintain a fairly even balance between these two classes of taxes. It seems to be generally recognized that recently we have borne too heavily upon income taxation. Suppose, therefore, we proceed to a consideration of the income tax and the sales taxes, having tentatively in mind that each class should produce roughly \$2,000,000,000 of revenue.

As already indicated, I have no doubt that the income tax must and should stay, it requires radical revision, primarily in its rates and secondarily in other features. Because, on the one hand, of the lack of incentive to engage in new enterprises, whose profits would largely go to the Government, and, on the other

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\*Paper read at meeting Michigan Retail Dry Goods Association by Hugh Satterlee, of New York.



hand, of the case of avoiding taxation by investing in municipal and other tax-exempt securities, the present high surtax rates stifle enterprise and discriminate against earned income. For these reasons, aside from the doubtful justice of taking away most of a man's income in taxation, the higher surtax rates cry out for reduction. It is alternatively proposed that the highest rate of tax should be 20 per cent., or that the highest rate of surtax on income saved and reinvested otherwise than in tax-exempt securities should be 20 per cent. The latter proposal would introduce fresh complications of computation and proof, which to my mind damn it. In effect it is an indirect method, so dear to the hearts of politicians and others who dislike to tell the people the truth, of arriving at substantially the same result as the unconditional limitation of the surtaxes to 20 per cent.

The repeal of the excess profits tax will necessitate some adjustment of the income tax on corporations to equalize so far as possible the income taxes on enterprises conducted respectively by individuals or partnerships and by corporations. If an individual in business must pay surtaxes up to 20 per cent, or higher, even on the portion of his income reinvested in the business, it is manifestly unfair that a corporation in the same business should pay only the normal tax on such portion of its income as it is not distributed to stockholders in whose hands it becomes subject to surtax. One proposed remedy for this condition is to increase the rate of income tax on corporations to 16 per cent. It is obvious that at best this provides only an extremely rough method of equalization.

A closer approximation of equalization could be achieved by imposing a tax of 20 per cent., assuming that to be the highest rate of surtax on individuals, on such portion of the net income of a corporation as is not distributed to stockholders, such income, of course, being free from tax in the hands of stockholders upon any subsequent distribution. In fact, I should personally like to see the present income tax on corporations abolished, and in lieu thereof a tax on undistributed income at the rate of 28 per cent., assuming that to be the aggregate of the normal and maximum surtax rates on individuals. Although there are rather terrifying theoretical objections to such a tax, I doubt their practical force.

Consider that even though no dividends be paid, a tax of 28 per cent. on the total net income would usually be less than the income and profits tax for 1918 or even 1919; that if half the net income were distributed, the tax would be only 14 per cent. of the total net income; and that if three-fourths of the net income were distributed the tax would be equal to only 7 per cent. of the net income. The taxed income being free from tax to the stockholders when eventually distributed, the net difference in taxation between individuals and corporations would be the difference between the 28 per cent. tax which the corporation would pay and the aggregate of the normal and surtaxes which the stockholders would have paid if the income had been initially distributed to them. In other words, in the case of stockholders all of whom paid a 20 per cent. surtax, the difference would be reduced to nothing.

This comparatively slight inequality does not bulk very large when the discrimination against corporations under the present system is remembered. For, as it is, a corporation may be taxed 82.4 per cent. of its net income, and then a stockholder may be taxed at the rate of 65 per cent. of his portion of the 17.6 per cent. of the remaining net income of the corporation distributed to him in dividends. Moreover, with the abolition of the capital stock tax, this differential against the corporation and in favor of an individual could properly be regarded as the price the corporation paid for the privilege of doing business as a corporation, which is the theory, of course, of the capital stock tax.

Other changes in the income tax, while important, can scarcely be discussed within the limits of this paper. For example, the extension of the provisions for net losses of any year so as to allow such losses to be deductible from the net income of succeeding and preceding years is thoroughly desirable and in line with the English practice of imposing income taxes on the average income for three or five years, but without the complications resulting from such a practice. Income from the sale of capital assets, and from compensation for services extending over several years, should be taxed so far as possible at the equivalent of what the tax would be if the income had been spread over the period in question. But, above all, the stabilization of rates would avoid the present unfortunate conflict between the Internal Revenue Bureau and taxpayers with respect to the allocation of income and deductions to high and low rate years, and taxpayers should be permitted and encouraged to adopt accounting systems which would tend to equalize their income for successive years.

The loss of revenue from the abolition of the excess profits tax would be, perhaps, \$500,000,000, and from the reduction of the higher rates of surtax on individuals and from other changes in the income tax in the interest of equality and simplicity perhaps \$200,000,000 more or \$700,000,000 in all. On the other hand,

the imposition of a tax at the rate of 20 per cent. on the undistributed earnings of corporations would offset this loss to the extent of about \$400,000,000. Taking our estimate of \$2,300,000,000 for the existing income and profits taxes, and subtracting \$700,000,000 and adding \$400,000,000, we have approximately the \$2,000,000,000 desired.

We now approach the fiercely fought field of sales taxation. We have already, for the purpose of argument, assumed that we wish to collect \$2,000,000,000 or thereabouts from taxation of sales. Our present problem is to discover that method of taxing sales which, besides yielding the required revenue, shall come closest to embodying our trinity of certainty, equality and simplicity.

Sales may be taxed in a bewildering variety of ways. Sales of specified commodities may be taxed at different rates when made by the manufacturer, producer or importer, or to a consumer or user, or by anyone to anyone. Sales of specified capital assets may be taxed at different rates when made by anyone to anyone. Sales of the use of specified kinds of property may be taxed at different rates when made by the lessor, or by a lessee, or by either the lessor or lessee. Sales of choses in action may be taxed at different rates when made by the creator or issuer, or to a transferee, or by either creation or transfer. Sales of services may be taxed at different rates when made of one's own services, or the services of another, or of both one's own and another's services. In all the above cases the tax may be imposed on the vendor or on the vendee, and may be required to be paid by assessment or by affixing stamps. Practically all of the varieties of sales taxes I have enumerated are exemplified in existing sales taxes administered by the Internal Revenue Bureau.

To avoid hopeless confusion, however, the principal forms of sales taxation which are now advocated may be tabulated somewhat as follows:

1. Specific sales taxes, meaning taxes on the sale of specified articles by or to specified persons;

2. A manufacturers' tax, meaning a tax on all sales by the manufacturer, producer or importer;

3. A retail tax, meaning a tax on all sales to the consumer or user; and

4. A turnover tax, meaning a tax on all sales by anyone to anyone.

Forms 2 and 3, manufacturers' and retail taxes, I shall not attempt to discuss separately, because they contain most of the disadvantages and very few of the advantages of the specific sales taxes and the turnover tax. Of the two the retail tax is undoubtedly preferable. Form 4, the turnover tax, may be limited to goods, wares and merchandise, or extended to capital assets, choses in action and services. For the sake of simplicity and because once the principle is accepted the details can readily be worked out, I shall deal with the turnover tax as though imposed only on commodities.

In comparing specific sales taxes and the turnover tax it should be borne in mind that no tax approaches very near to perfection. Taxes should be marked, not as wholly good or wholly bad, but according to their degree of merit or demerit. Bearing this in mind, suppose we consider specific sales taxes and the turnover tax, first, from the standpoint of the Government, second, from the standpoint of the merchant, and, third, from the standpoint of the consumer.

First, from the standpoint of the Government, the yield is important. The specific sales taxes have yielded nearly \$1,200,000,000. Their advocates propose to retain most of the existing taxes, to increase the rates of many of them, and to impose further specific sales taxes on additional articles. If this were done the assumed yield from specific sales taxes would be anywhere from \$1,500,000,000 up. On the other hand, it is probable that a turnover tax at 1 per cent. would yield very close to \$2,000,000,000. In fact the objection has been raised that such a tax might yield too much. If it did the rate could very readily be reduced.

The administration of the specific sales taxes is extremely difficult. Their bases are so varied that I doubt if even the most experienced revenue agent could offhand state the rate, the incidence and the scope of most of such taxes. About 20 separate sets of regulations, each a sizable pamphlet, have been issued by the Internal Revenue Bureau to instruct its agents and the public in the administration of the specific sales taxes. In the case of the taxes imposed on sales by the manufacturer, producer or importer, it is often practically impossible to decide who is the manufacturer of a specified article. In the case of taxes on sales to the consumer or user it is often equally impossible to tell who is a consumer or user. In every case embarrassing questions continually arise as to whether a certain article is included in the scope of one of these taxes. As certain sales of certain articles are taxed, while other sales of the same articles and all sales of other articles are not taxed, it is easy to imagine the job which a revenue agent has on his hands in checking over a merchant's sales tax returns.

On the other hand, the turnover tax, being imposed at a single rate on every sale of every article by every person, would in comparison be simplicity itself to administer. It seems reasonable to suppose that the present force of employees and agents of the Internal Revenue Bureau, who are engaged in the

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collection of \$12,200,000,000 of specific sales taxes, could collect \$2,000,000,000 through a simple turnover tax with comparative ease. In addition, the agents and auditors now engaged in closing up the profits tax returns for the last three or four years will gradually be released from that occupation. Imagine the difference between verifying a turnover tax at 1 per cent. on gross sales and auditing an excess profits tax return! It is practically certain that the imposition of further specific sales taxes would embarrass the Internal Revenue Bureau much more than the substitution for the existing sales taxes of a turnover tax.

From the standpoint of the Government, therefore, I have no reasonable doubt that a turnover tax would yield more revenue and could be administered more easily and economically than the present and proposed specific sales taxes.

Second, from the standpoint of merchants, the features which make a turnover tax superior to specific sales taxes for the purpose of return and payment. For example, a department store may make some of its candy and purchase other candy for resale. On the sale of the candy it makes it must now pay a tax, but need not on the sale of the candy it buys. The store may also sell jewelry partly to consumers and partly to small retailers. It must now pay a tax on the jewelry it sells to consumers, but not on the jewelry it sells to retailers. In the case of its soda fountain the store pays no tax, but must collect a tax from the customers. Many other things it sells are not taxed at all. In making tax reports the book-keeping department of the store must be careful to discriminate between taxed and untaxed articles, and taxed and untaxed sales of taxable articles, and must account for the tax collected by the store on articles taxed directly to the consumer.

On the other hand, in the case of a turnover tax, the store would merely pay 1 per cent. of its gross sales for the month or quarter. Besides having no complicated computations to make, its returns would be most simple. The monthly return would consist of a memorandum showing the gross sales for the period and the tax of 1 per cent. thereon, and the yearly return would be little more than a combination of the monthly returns. In fact, it would be possible to combine the annual turnover tax return with the income tax return, for the latter starts out with the same figure which would be the basis of the turnover tax, that is to say, gross sales.

The advocates of the specific sales taxes view with alarm the alleged uncertainty as to whether or not the turnover tax could be shifted to the consumer. If \$1,500,000,000 of specific sales taxes, at rate five or ten times that of a turnover tax, can be shifted to the consumer, certainly \$2,000,000,000 of turnover tax can be. If in certain cases the specific sales taxes cannot be shifted, business will still survive. In this instance, as in many others, the advocates of specific sales taxes, which they sometimes try to disguise by using the generic name excise taxes, are arguing not against a turnover tax, but against all taxation of sales.

Another example of this unfortunate tendency to prove too much is the contention that a turnover tax would tend to bring about undesirable changes in business practice through the adoption of devices such as the substitution of leases for sales in order to get around the tax. The gain through the adoption of such devices, however, would only be 1 per cent., and the cost of the subterfuge would probably almost always be greater than the benefit derived. Certainly, if specific sales taxes at rates of 5 or 10 per cent. do not revolutionize business practice in the industries affected, it scarcely seems possible that a 1 per cent. tax will do so.

At first blush, however, the advocates of specific sales taxes have a more formidable argument in the differences sometimes resulting from the cumulative feature of the turnover tax. That is to say, where A sells to B and B sells to C, more tax in the aggregate is paid than where A sells directly to C. The gentlemen who lay stress on this point sometimes become almost maudlin in their sympathy for the middleman and for the single process enterprise which competes with a multiple process enterprise.

The answer to this objection is that no tax produces absolute equality and that the difference is not enough materially to affect the position of the middleman or of the single process enterprise. Assuming a maximum number of turnovers, the aggregate tax would never be more than 3 1/2 per cent. on the final selling price, and would usually not be

more than 2 per cent. The difference in favor of a multiple process enterprise, therefore, would be possibly 1 per cent. If the middleman and the single process enterprise can now make their expenses and their profits, a 1 per cent. tax is not going to disturb the balance.

When it comes to a question of discrimination, what about imposing sales taxes at the rate of 10 per cent. or higher on some businesses and allowing others to go free from any tax at all? Why discriminate so substantially between different classes of business men? It is reported that some of the Canadian so-called luxury taxes have been discontinued because their discriminatory burden so affected the industries concerned as practically to destroy them. Especially as to those persons who sponsored the excess profits tax, which is monstrously discriminatory as between corporations and individuals and between different classes of enterprises, it ill becomes them, although it shows the weakness of their case, to use as the chief argument against a turnover tax the charge that in some cases there may be a discrimination of 1 per cent. Moreover, one prominent tax committee, which devotes most of its report to condemning the turnover tax, strongly supports the proposed 16 per cent. tax on corporations as a method of rough equalization between enterprises conducted by individuals and enterprises conducted by corporations. As under the program contemplated by this committee an individual in business might be taxed at a rate as low as 4 per cent. on his income from such business, and on the other hand might be taxed at a rate as high as 28 per cent., while a corporation in the same business, irrespective of the amount of its net income, would always be taxed 16 per cent. on such net income, there can be little doubt that the equalization would be rough enough. And yet this committee opposes the turnover tax because in a comparatively few cases there might be a difference of 1 per cent. on taxes paid by different persons!

The turnover tax of 1 per cent. is fundamentally equal; accidentally it may result in slight inequality. The proposed corporation tax of 16 per cent. is fundamentally unequal; accidentally it may sometimes result in approximate equality. Which is the better tax?

Third, from the standpoint of the consumer, it might as well be recognized without hypocrisy that both specific sales taxes and the turnover tax are consumption taxes. Instead, then, of the adoption of the turnover tax meaning the shifting of \$2,000,000,000 of taxes from wealth to consumption, the net increase in the taxation of consumption would amount to not over \$500,000,000 at the outside. The advocates of specific sales taxes like to blink this fact.

The enactment of a turnover tax would permit of the present exemption from income of \$1,000 for single persons and \$2,000 for married persons being raised to \$3,000 for single persons and \$4,000 for married persons. As a single man with an income of \$3,000 now pays \$80 in income tax and heaven knows what in loaded specific sales taxes, and as under the turnover tax program he would pay no income tax and, even though he spent his entire income, the turnover tax shifted to him would usually not amount to more than \$60, the consumer of moderate means would be directly and substantially benefited by the adoption of the turnover tax. As to the consumer with an income less than \$1,000 or \$2,000, who now pays no income tax, the total turnover tax which could be shifted to him would be perhaps \$20 or \$40 in one case or the other, and he would save whatever uncertain part of the specific sales taxes might be shifted to him. It is the sheerest nonsense to say that such individual under the present system does not pay, and under the proposed increase in specific sales taxes would not pay, on the average a substantial consumption tax, although one given individual might pay none and the next individual much more than the average.

The old argument that the specific sales taxes are limited to articles of luxury has been abandoned. Instead the catch phrase has been substituted that they are or should be limited to articles not of absolute necessity. What such articles may be no two people will ever agree on, and most of the advocates of specific sales taxes prefer to leave to Congress the designation of such articles. The tax committee already referred to burned its fingers in its tentative report by suggesting taxes on tea, coffee and sugar, but is beautifully vague on its final report. As a matter of fact, of course, there are few families in this country whose income is so small that they spend nothing for articles not of

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As low as is consistent with good business and safe underwriting.

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**MICHIGAN AUTOMOBILE INSURANCE CO.**

Grand Rapids, Mich.

A Stock Company.

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absolute necessity. So far from the existing and proposed specific sales taxes drawing revenue from the rich according to their ability to pay, such taxes actually bear more heavily in proportion to their income on those of moderate and small means. Most of the income of the rich man can be and usually is spent for nontaxable things, such, for instance, as furniture and expensive foods. Who chiefly pays the tax on sporting goods, chewing gum, candy, pipes, toilet soaps and soda water, the rich or the poor?

Instead of the turnover tax lightening the burden of the rich at the expense of the poor, those who spent most would pay most tax. Being spread proportionately, the turnover tax would avoid the present uncertain and fortuitous incidence of the specific sales taxes. Those self-appointed guardians of the common people who tell them that a turnover tax would exploit them and free the rich from much of their burden are consciously repeating mere guff. What is needed is a campaign of education based on facts and figures.

This survey of the Federal tax situation has necessarily been brief and sketchy. Many details of the various proposals have had to be omitted. My purpose will have been achieved, however, if I have led you to think of the advisability of, first, getting rid of the non-essential taxes, which include all those except the income tax and sales taxes; second, determining what proportion of the required revenue should be raised through taxation of incomes and what proportion through taxation of sales; third, revising the income tax so as to reduce the higher rates of surtax and to impose an equalizing tax on corporations; fourth, deciding upon the best method of taxing sales. If you think it out I am sure you will sooner or later reach the conclusion that Federal internal taxes should be limited to the income tax and the turnover tax, each balancing and supplementing the other, because together they, and they alone, can provide for the needs of the Government with the least uncertainty, inequality and complexity. The French fought their revolution for liberty, equality and fraternity. It is about time we fought a tax revolution for certainty, equality and simplicity.

#### The Laboratories and Fire.

Destructive fire used to be regarded as a rather mysterious "element" whose appearance could not be foreseen. When it began to be traced to its origin, however, this conclusion was modified. It came to be realized that certain conditions were likely to cause fire, and with this knowledge came an appreciation of its widespread latency. This is an interesting scientific fact. Fire is not perpetuated and transmitted like disease; its possibilities exist on every hand but fire itself is non-existent until the moment when it springs from these possibilities and begins to wage destruction.

Modern invention has been especially prolific of fire hazard. Time and again, an inventor in solving some problem of human welfare has quite unwittingly contributed a new and serious fire hazard. The manufacturer who puts forth this invention has unintentionally distributed this fire hazard broadcast. Thus it may be said that industrial progress seems to carry inherent fire hazard, for some of its greatest achievements spread a measure of destruction and death as an offset to their human service. This is notable in the case of gas, electricity gasoline motors, motion-picture films and numerous other examples. Practically every home, office, store or factory contains possibilities for the origin or the spread of fire.

This condition explains the existence of the Underwriters' Laboratories. It was founded and is maintained by the National Board of Fire Underwriters. Its operations are "For Service—not Profit" and its expressed intention is that of making fire "a servant and not a master." It seeks to learn the facts about all devices and processes that may cause fire, about all appliances for preventing fire, about all apparatus that may be

used in fighting fire and about all materials that enter into any of these products. It does this in order that the knowledge obtained may be utilized for the promotion of public safety.

Fire prevention is thus placed upon a basis of scientific accuracy; the tests are applied with absolute impartiality in the case of all manufacturers whose goods are submitted for the purpose and are then interpreted to the public by means of an extensive label system which now involves the use of approximately one million labels a day. Underwriters' Laboratories' tests and labels are to-day recognized as absolutely standard in all parts of the United States and also in foreign countries.

#### Opposition To the O'Brien Bill.

Lansing, March 22—Hundreds of telegrams have been coming to members of the Legislature protesting against the enactment of the bill introduced by Rep. O'Brien, of Iron county, chairman of the House Committee on Insurance, to enlarge the limitations under which companies engaged in what is called the reciprocal fire insurance business can do business in Michigan. The millers, the retail hardware dealers, the retail shoe dealers, the lumber dealers and many other merchandizing lines have reciprocal insurance companies. They have not, as a rule, been insuring property outside of members of their state associations.

The O'Brien bill would permit reciprocal companies to engage in general insurance. The proponents of the bill say it would strengthen the financial responsibility of these companies. Opponents of the bill say it would enable reciprocal companies to do a general insurance business without being required to comply with many of the requirements imposed on stock and mutual companies engaged in general insurance, and in increasing and unstabilizing rates.

A great many of the protesting telegrams are coming from merchants and manufacturers. Some of the proponents of the bill are reported to be Chicago insurance men who plan to organize reciprocal companies in Michigan if the bill passes. A public hearing on the bill will be held in Representative Hall Wednesday evening.

A postmaster of Dorris, Siskiyou county, California, is reported to have confessed to burning his post office in an attempt to cover up his theft of \$5,000 in cash, received at his office. He also attempted to secure an additional amount of cash by doubling the insurance upon his post office building shortly before the fire.

### Kent State Bank

Main Office Ottawa Ave.  
Facing Monroe

Grand Rapids, Mich.

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

#### Resources

13 Million Dollars

3½ Per Cent.

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The Home for Savings

## The Grand Rapids Merchants Mutual Fire Insurance Co.

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Operated for benefit of members only

Endorsed by The Michigan Retail Dry Goods Association.

Issues policies in amounts up to \$15,000

Associated with several million dollar companies.

Offices: 319-320 Houseman Bldg. Grand Rapids, Michigan

## Bristol Insurance Agency

"The Agency of Personal Service"

Inspectors and State Agents for Mutual Companies

We Represent the Following Companies, Allowing Dividends as Indicated:

Minnesota Hardware Mutual... 55%	Michigan Shoe Dealers Mutual... 30%
Wisconsin Hardware Mutual... 50%	Illinois Hardware Underwriters 60%
Minnesota Implement Mutual... 50%	Druggists Indemnity Exchange 36%
The Finnish Mutual Fire Ins. Co. 50%	

REMEMBER WE HANDLE THE BEST COMPANIES IN THE MUTUAL FIELD.

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

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

C. N. BRISTOL, Manager

A. T. MONSON Secretary

J. D. SUTHERLAND, Fieldman

FREMONT,

MICHIGAN

## Confidence and Good Will

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

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

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

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

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

### Michigan Shoe Dealers Mutual Fire Insurance Company

Main Office: FREMONT, MICHIGAN

ALBERT MURRAY Pres.

GEORGE BODE, Sec'y

Preferred Risks! Small Losses! Efficient Management!

enables us to declare a

## 30% Dividend For Year 1921

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

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

WM. N. SENF, Sec'y



### EASY CREDIT.

#### It Is the Cause of Many Retail Failures.

Commercial agencies give the following causes for the majority of failures: incompetence, inexperience, lack of capital, unwise granting of credits, speculation outside of regular business, bad habits, personal extravagance, fraudulent disposition of property.

Very little attention appears to be given to the fundamental causes of failure. Thirty years' study of retailing methods in this country, the study of the successes and failure of many individual concerns, a first-hand study of retailers and retailing methods in England and France and careful analysis of all the information gathered, leads the writer to place the fundamental causes of failure in the retail business in this country to dishonesty, lack of preparation and expanded credit, with which may be coupled too much capital.

A National trait in this country is for people to do things about which they know the least. The farmer who makes money on the farm comes to the city or the village and buys or starts a store. In this way he loses his money. The man who makes money in the city goes to the country and buys a farm only to find it a permanent source of loss.

If a man is a successful druggist, his son, instead of following in his footsteps, starts in some other line of business in which he has had no previous training. He may even go so far as to start a business of his own. The father probably ends by selling his business to some man with far less experience than capital. The chances of that man succeeding are so small that in order that there may be a permanent concern to replace the man who sold the business, some ninety other men must start in the same line before one succeeds in establishing a concern as permanent as the original one which was sold to the inexperienced man.

The writer's personal observations have convinced him that too much capital causes more failures than lack of capital. As a matter of fact, he has never been able to find a single case where lack of capital really caused the failure of a retailer. What has been called lack of capital was merely an expanded credit. The dealer expanded his business to a greater extent than his credit would allow and as a result, when conditions changed, he failed. It was not due to lack of capital but rather to the fact that the banks, the manufacturers and the jobbers were more liberal with credit than they should have been. It was this generosity in regard to credit and not actual capital that caused the failure.

Too much capital and credit is nearly always fatal. Study the history of a hundred retail business that have been in existence for forty years or more and it will be found that nearly every one of these were established by men who lacked capital. They may have had but a few hundred dollars—not more than a few thousand at most. They were so limited in regard to credit and capital that they

had to watch every penny and make it go just as far as it was possible to make that penny go. This made it absolutely necessary for them to devote all of their attention to business. They could not afford bad habits, personal extravagances or outside speculations. It was necessary to devote every waking thought to the business and sometimes to dream about it in their sleep.

The man with plenty of capital or who can command a great deal of credit usually does several things that prove fatal to the business. First he starts out with too great an overhead. He rents a larger store than his business requires, he buys more expensive fixtures than the volume of business warrants, he buys goods in such large quantities that he cannot make the number of turn-overs a year that are needed to show a substantial profit. His interests outside his business are also likely to interfere with his business success.

The rate of failures among the stores of England and France are not so great as they are in this country, because the people who are in the retail business there are better prepared to succeed. They learn the business before they launch out into it for themselves.

Here, however, it is exceedingly easy to go into business. It is easy to borrow money, it is easy to get credit, and the easier it is for a man to get money and credit, the easier for him to make a failure of his business. When an inexperienced man comes to a credit man to secure credit it would be far better for all concerned if that man was advised to spend a few years studying the business he plans to enter and learning how to make a success of it before the credit is granted. As a rule, however, he has no difficulty in securing the credit provided he has sufficient capital of his own or financial backing.

A certain farmer boy borrowed money from his father and purchased a meat market. He knew nothing about the retail meat business, but his father had a goodly amount of money. As a result this boy experienced no difficulty at all in securing credit. He secured it until he had used up all the money that he could inherit from his father and then went through involuntary bankruptcy proceedings.

This boy's older brother went to work for a druggist. He learned the druggist business from the bottom up. After a number of years he was taken into partnership, and when the senior partner died he became senior partner, taking into partnership with him a young man who had been working in the store since he entered high school. To-day that business is more than eighty years old and has had four owners, each of whom began work in that store as a boy. That store is a success because everyone who has had charge of it has been prepared with care to succeed. There are good prospects that it will continue for another hundred years.

Had the wholesale meat dealers with whom the boy already mentioned dealt explained to him that they would agree to extend credit to him if he would spend a few years working for other butchers and learning

the business, but that they would not extend it to him on the strength of his father's money, the chances are that he would have succeeded. This narrows the cause of too many dealers down to the methods used by credit men and salesmen.

Salesmen encourage the retailer to expand his business beyond the point of safety, beyond the point that his business ability, experience and capital warrant. They sell him more stock than he should carry and often a wider variety of stock. The bank lends money on any good security rather than upon a man's business ability. A man can mortgage his house and his inheritance and sink the money thus secured in his business.

As long as a dealer continues to pay his bills promptly, the jobbers and manufacturers he deals with are not inclined to worry about him. Nevertheless it is exceedingly important to know where that money comes from. If it comes from outside the business the time is coming when that man is most certain to fail. If part of it comes from outside the business, the condition of that business is not good. Unless all of it comes from the business itself there is every chance that the concern will sooner or later come to grief.

Lack of capital does not cause business failures. Instead, it often leads to business success. Woolworth never made a success until he had failed three times and not only had lost his capital but also had made a very serious dent in his credit. Usually the less credit and capital a man has, the more carefully he must watch his business and the greater will be his ultimate success. The man who is so short of capital and credit that he must buy new goods every day, if he is in a city where he can get these goods daily, is bound to make money provided he has even an average degree of intelligence. He is bound to do so—first, because he is making the maximum number of turnovers and he has practically no money tied up in dead stock; second, he cannot extend credits unwisely for he has no money with which to finance such lack of wisdom; third, if he knew nothing about the business he would not know how to start without capital and credit; fourth, he has to watch his business constantly and plan and scheme in order to remain in it at all. Provided that man is honest and retains his honesty, his chances of success are good.

The whole matter, then, reduces down to the fact that there are too many dealers in business because it is so easy for an inexperienced man with money to start in business and for so many to secure money and credit to which their experience and business ability does not and should never entitle them.

J. E. Bullard.

#### Fire Prevention Education.

Bills have been introduced in the Legislatures of several states providing that a course of Fire Prevention be instituted in all public schools.

The fundamental principles of Fire Prevention are simple. They can well be comprehended by a child of 12. That is the impressionable age, and

lessons taught then govern the habits of a life time. It is not necessary that a child understand just why certain conditions produce certain results. If told by its teacher that they do, the child will believe it and will continue to believe it in after life.

Education is essential to Fire Prevention and the one means of reaching all the people at some time in their lives is the public school.

The statement is made, and we believe justly so, that 75 per cent. of all fires are preventable. The annual fire loss of the United States is placed at \$300,000,000, and to that should be added some millions for interruption of business. What would your loss be in dollars if your wife or child were burned to death? Multiply that by 23,000, the number killed annually, and add your estimate of the loss from 17,600 injured. Set down the figures and arrive at your own total.

From a purely business standpoint it is reasonable to suppose that the application of a practical knowledge of fire prevention will reduce the fire loss one half. In fifteen years we could build the Great Lakes to the Sea waterway, and connect it up with the Mississippi River system with the money now being wasted.

#### Soil Germ Causes Death.

Recent epidemic outbreaks of a hitherto unfamiliar and often fatal disease called "botulism," attributed to the eating of canned ripe olives, has caused the United States Public Health Service to make a careful study of the subject.

It appears that the malady is by no means restricted to human beings, but attacks chickens, horses, hogs and other domestic animals. When occurring in fowls it goes by the common name of "limberneck." On a farm near San Francisco 643 chickens died of it in four days after feeding on garbage of beans and other kitchen refuse.

In this case the beans had been home-canned. Four jars were found to be spoiled, giving off a bad odor and their contents thrown into the garbage. But the germs accountable for the mischief were traced to the garden patch in which the beans were grown.

The disease called botulism is caused by a bacterium which has been isolated. Soil infected with its spores is liable to communicate the infection to vegetables grown therein. Thus peas, beets, radishes, asparagus, carrots, parsnips and string beans bought in the market of San Francisco and neighboring towns were found to carry the dangerous spores. Pears and apricots have been proved accountable for epidemics of botulism.

Apparently the soil derives the infection from manure which may happen to carry the spores. The investigation has not gone beyond this surmise; but it would seem that the only sure protection against botulism is by cooking vegetables before eating them, and particularly by discarding any vegetable or fruit which shows the least sign of spoilage.

The truth is that nobody knows what the truth is.



# AN ATTRACTIVE INVESTMENT OFFERING

## PETOSKEY TRANSPORTATION COMPANY, Petoskey, Michigan

### CAPITAL STOCK

100,000 Shares Preferred Stock

100,000 Shares No Par Value Common Stock

**First Public Offering of 8% Preferred Stock and Common Stock Without Par Value of the  
PETOSKEY TRANSPORTATION COMPANY**

### PURPOSE OF THE COMPANY

The Petoskey Transportation Company was organized for the sole purpose of transporting the products of the Petoskey Portland Cement Company—cement and crushed limestone—and for hauling coal.

The Petoskey Portland Cement Company sold, in less than two weeks, 250,000 barrels of cement in Wisconsin, besides what will be delivered in Michigan ports. The Company could have sold its entire output in Wisconsin, but deemed it wiser to develop a wider market and therefore is taking advantage of the large demand in Michigan. There will always be a large and growing market for the products of the Petoskey Portland Cement Company in Wisconsin and all Great Lakes ports.

The Petoskey Transportation Company will purchase three boats—two for hauling cement, and one for carrying crushed limestone to Toledo, Cleveland and lower lake ports and hauling coal back from these same ports to the plant of the Petoskey Portland Cement Company.

The three boats will cost from \$850,000 to \$950,000 and will be purchased with the money derived from the sale of the Company's securities, and there still will be left a working capital of from \$100,000 to \$150,000.

The cement carrying boats will be of 800 to 1,000 tons, and 600 to 800 tons carrying capacity, and the coal carrying boat will be of 3,000 to 5,000 tons carrying capacity. The 800 to 1,000 ton boat will be used to transport cement to Wisconsin ports, and the 600 to 800 ton boat will be used to transport cement to Michigan and Lake Superior ports.

These boats will be kept fully employed during the entire navigation season, by the Cement Company. The Transportation Company has to solicit no business.

It is therefore evident that inasmuch as the Transportation Company will have its entire investment in boats always at work at market rates, that it will be able to make a very good return on its investment. Any transportation company so situated can do very well.

### EARNINGS

In transporting only the material already contracted for, for 1921 delivery, a total gross earning of \$378,675 will be produced. The total cost of operation figured on the 1920 basis of costs, is \$170,370. The 1921 basis is without question less, but for the sake of conservatism the 1920 level of costs is used. These costs have been taken from the figures of one of the largest and most successful water transportation companies of the Great Lakes. The cost of operation includes labor, fuel, oil, supplies, insurance, general expense, and winter storage and repairs. In addition, in figuring the earning, each boat has been credited with only 28 weeks of earning, but has been charged with 30 full weeks cost of operation.

The net earning of the three boats is \$208,305. From this must be taken \$30,000 (3% of \$1,000,000—the approximate cost of the boats) as the United States Government Income Tax Department figures depreciation on this basis.

This leaves about \$178,000 available for dividends. After paying \$80,000, or 8% on \$1,000,000 preferred stock, there is left \$98,000 available for common stock dividends, or nearly 10% on the common stock if it were sold at \$10.00 per share.

### MANAGEMENT

The management of the Petoskey Transportation Company will be in the hands of the same men who built and put into operation the Petoskey Portland Cement Company's cement plant, during a most difficult time. In doing this, they accomplished what was considered to be impossible by many strong business men.

In addition to these men, there will be others of equal business ability and standing connected with the management of the Transportation Company. At the operating end will be men of long, successful and actual experience in maritime affairs.

### UNIQUE POSITION OF THE PETOSKEY TRANSPORTATION COMPANY FROM THE START

The Petoskey Transportation Company is in a unique position, inasmuch as it positively will have its entire investment fully employed.

The above figures on earnings and operation costs are based on facts. There are no "ifs" about how much this Transportation Company has to transport or about its earnings. It has figured its operation cost on a high basis, and still should be able to show a large return.

The Petoskey Transportation Company is now in the position of a going concern, so far as knowing what it has to do, and what it should be able to earn.

Whether other transportation companies are busy or not, the Petoskey Transportation Company always will be, for the reasons above given.

Could any company engage in business under more favorable conditions? Could any company have behind it better security than the fact that its equipment will always be employed at its maximum capacity?

Every investor and business man knows that any company engaging in business under such conditions should make better than an ordinary success.

In this strong enterprise, we offer for sale 8% preferred stock, with dividends payable the last days of June and December, beginning June 30th, 1921.

The possible dividend on the common stock has been given above.

With every two shares of preferred stock at \$10.00 per share can be purchased one share of common stock at \$1.00 per share.

This offering will not last long, therefore investigate and act now.

We highly recommend this stock as an investment.

**F. A. Sawall Company**

313-314-315 Murray Building

GRAND RAPIDS

MICHIGAN

Citz. 62209

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Gentlemen:

I am interested in an investment in the Petoskey Transportation Company.

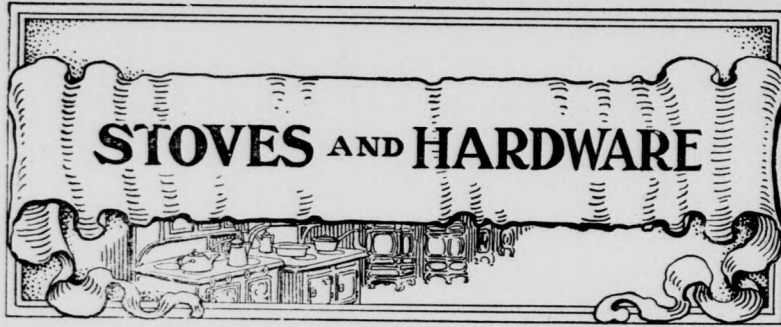
Without any obligation on my part, send me all particulars regarding the Company.

Yours truly,

Name \_\_\_\_\_

Address \_\_\_\_\_





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

#### Hints on Planning the Spring Sales Campaign.

Written for the Tradesman.

Although March has not yet run its course, there are plentiful signs that spring is near at hand. Nature is beginning to throw off the shackles of winter. The indefinable spring feeling is in the air. The days of the overcoat, the muffler, the furnace and the snow-shovel are numbered.

All of which are so many hints to the hardware dealer that he must get busy. Spring means a great deal to the hardware dealer; a quickening of buying activity, bigger sales and larger profits.

At this juncture particular attention should be paid to the farm trade. The farmer's needs when spring opens are numerous. He requires implement paint, nails for repairs, pitchforks, shovels, implement repair parts. He requires seed—and there is no reason why the hardware dealer should not supply him with this as well as the other goods he buys. In fact, before starting in his spring work the farmer needs a great many things; and for these he naturally comes to the hardware dealer.

Some dealers are inclined to scoff at "outside salesmanship," professing to believe that it does not pay to go after business. In the last few years, under war conditions, with help scarce and the demand a great deal more than anybody could supply, the old-time, aggressive business-getting methods fell somewhat into disuse. But the pendulum is swinging back to pre-war conditions where the man who wanted to do business had to get out and hustle for trade, instead of waiting for trade to come to his store.

As a rule, particularly in the small community that depends largely on country trade, outside salesmanship does pay. The hardware dealer who had the hardihood to make periodical trips through the surrounding rural districts during the first two months of the year, when there was not enough business doing to make his presence at the store imperative, will now reap the benefit. The farmers with whom he got into touch on his country trips are ready to do their spring buying and it is a pretty good bet that many of them will pay him a visit.

As a result, Saturdays will be busy days, and steps should be taken to insure good service. Some dealers make systematic efforts to bring out the city trade on the other days of the week, concentrating their adver-

tising on certain days with that object in view. Undoubtedly it pays to keep the Saturdays clear as far as possible for country trade—this, of course, in the small town stores where the farmer trade is a big factor.

Incidentally, the rural telephone can be made a great help in getting in touch with the farmers. Perhaps you have a list of farmer prospects for this, that or the other line of goods. They will be buying in a few weeks, probably; now is the time to call them up and get them in the mood to visit your store.

In normal years, builders' hardware is a big factor in the spring trade. Latterly, on account of high costs, building has been limited. Yet this is a line that, taking it by and large, in the long run is sure to be a big factor in the hardware business. So, even though the outlook is not favorable to extensive business or a large turnover in this department, it will pay to keep in touch with men engaged or interested in building and, so to speak, to "keep your hand in."

Meanwhile, there is sure to be some business, and, so far as it goes, it will be good business; and it will pay you to push it hard, if only for the sake of keeping your stock clean. The demand for housing accommodation is real; and some of these days there is going to be a lot of new building. In this connection, it is worth while to keep in view the requirements of handling this line. Here are the views of a hardware dealer in a fair-sized city—a man who has specialized in builders' hardware and made a big success of it:

"I find that it not only pays to have a man outside looking up prospective buyers and taking orders, but that it also pays to have this man an expert in building hardware—a man who can give suggestions—who is capable enough to look over an architect's plans and give a good idea of what will be wanted.

Many architects who have this building work in hand have only a general knowledge of builders' hardware. They have not considered this phase of the work particularly. They are leaving these details until the main part of the job is finished. But if a man goes to them and is able to say—you will need this and that, for that room you will need a certain kind of lock and door knob, you will need this style of hinge and that variety of window clasp—such a man will get large orders. Many architects are only too willing to have an expert go over their plans room by room, and while they may not agree with all that he suggests, they will yet have confidence in him, and working with him will make out an order for all they require.

## Foster, Stevens & Co.

### Wholesale Hardware



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

## Brown & Sehler Co.

### "Home of Sunbeam Goods"

Manufacturers of

### HARNESS, HORSE COLLARS

Jobbers in

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

**GRAND RAPIDS, MICHIGAN**

## Michigan Hardware Co.

Exclusively Wholesale

**Grand Rapids, Mich.**

## 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

**Henry Smith**  
 FLORIST  
 139-141 Monroe St.  
 Both Phones  
 GRAND RAPIDS, MICH.

## Pioneer Broom Co.

### Amsterdam, N. Y.

Makers of  
**High Grade Brooms**

Michigan Jobbers:

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

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

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



"What is true of architects applies somewhat similarly to contractors. These men perhaps understand builders' hardware somewhat better than the architect. But they are busy men. In rush times they have several jobs on hand, and are only too willing to be saved work. If an expert comes to them to discuss what they will need for their various houses, they will take the question up gladly. They will suggest certain things and listen to what the salesman has to suggest. They will object to certain proposals, perhaps. 'Too expensive,' they will say. Then the salesman will either have to show that the cost of this high-class fixture would not really be great, or he will have to suggest some other line, cheaper in price, yet of a grade that will give satisfaction.

"I have had cases where the contractor preferred to come to the store and select what he wanted. But more often he is willing to give his order in advance.

"I find it is a good plan for the outside salesman to carry samples. Talk to a man about a certain lock or hinge and he will listen. Show him the lock or hinge and he will pick it up and examine it closely. Samples undoubtedly bring orders. That is another advantage of having an expert on this kind of work. When he first sees a building he can estimate approximately what it is to cost. He will know, therefore about what class of fixture will be needed. He can pick up samples of this class of goods and can show the builders the exact articles he can supply. Undoubtedly, samples help."

In every community there are private individuals from time to time having homes erected for themselves. They have engaged the services of some builder; but it is they themselves who decide what is to go into the house. The house may be comparatively small, yet they will want the best. With such prospects as these the outside salesman finds particularly good business. "My salesman," said the hardware dealer previously quoted, "finds out from the builder who the owner is. Then he goes to the owner and finds out what class of goods he wants. He offers to bring some of the lines he has in stock. In practically every case the amateur builder is only too glad to look at these. He asks about the various makes. Perhaps he consults the builder. He decides what he will want, and places an order. The goods may not be needed for months, but the order is secured and the hardware dealer has only to arrange to fill it."

Of course, for a smaller community these methods must be adapted to local conditions and local limitations; but the principle holds good that service counts for a lot in selling builders' hardware; and that the salesman who knows the business from the ground up has the inside track as against all competitors.

It will pay to watch this business for, however limited it may be to-day, in the perhaps not very distant future it is likely to prove a big thing for hardware dealers.

Victor Lauriston.

### Gompers Threatens Revolution.

President Gompers of the American Federation of Labor is free in his predictions of revolution and destruction if the power of union labor should be destroyed. Where the individual union threatens the destruction of the individual employer if he does not yield to its demands, Mr. Gompers threatens revolution and ruin to the whole country if organized labor is not allowed to have its way with industry and capital.

Organized labor would destroy free labor. The open shop—open to any free workman or to any union workman, means the destruction of union labor to Mr. Gompers, and the incidental ruin of the country. Has Mr. Gompers ever reflected, we wonder, on what the enslavement of labor to the union leaders mean? Has it ever occurred to him that it destroys the right of American citizens to free employment, untrammelled by the dictation of others; and nullifies the fundamental right of a man to sell his muscle to any man who wants to buy it and is willing to pay the workman the wages he wants?

### Paper Bowls.

A new idea in finger-bowls has been patented by Simon Bergman, of New York. It is made of paper, and on the inside of its bottom is printed an advertisement in invisible ink. When water is poured into the receptacle, the printing appears.

The inventor says that the printing should become visible with a slow development, so that a person using the finger-bowl will notice the gradual appearing of the advertisement, and thereby have his attention directed to it.

The same idea may be applied to a paper ice-cream saucer or a paper drinking cup.

### Parlor Broom 1c Each.

During a special sale, one grocer advertised that he would sell a good parlor broom to the first 50 adults taking advantage of his special sale beginning on a certain day. As a result his sale started off with a jump and this stunt proved a very effective advertising stunt. This same idea may be employed in various ways with equal success. The grocer need not necessarily use brooms for the occasion. He may use coffee, some canned goods, breakfast food, or any of a dozen different items. Of course, the offer should be attractive and be a real bargain as in the above case.

### 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

## WM. D. BATT FURS

Hides  
Wool and Tallow

28-30 Louis St.  
Grand Rapids, Michigan



## 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

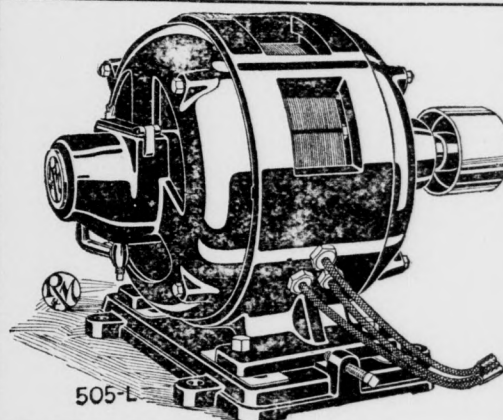


## Flat Opening Loose Leaf Devices

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.

# 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.



## PRICE MAINTENANCE.

## Cogent Reasons Why Legislation Should Be Opposed.\*

Explanatory note: The abbreviation P. M. stands for "price maintenance." P. F. stands for "price freedom."

In discussing price maintenance, or approaching it from the other side as price freedom, it is well to assume a viewpoint that is not selfish. Like many other economic questions, if approached from the side of self-interest, it is a subject of indefinite argument that at best results in the state of mind that leaves a man convinced against his will who is of the same opinion still. For that reason my first approach will be from the economic aspect and subsequently from that of the retail merchant.

Professor Taussig, of Harvard University, in an article on P. M., published in the American Economic Review, makes the statement, "Having explained the phenomenon—the first business of the economist and doubtless his main business—we may consider whether it conduces to the public well being." The phenomenon he refers to is that, as lowered price usually means greater consumption, why is it that the manufacturer objects to the lowering of prices? After discussing some of the arguments against P. F., he says: "But all such speculation suggests once more that the remedy for the evils should be taken up by public authorities, not put into the hands of the manufacturers and retailers through a system of price prescription. They are after all interested parties and a system of prescription by interested parties is objectionable."

After discussing the various mechanisms for distributing merchandise by mail order houses, department stores, co-operative stores, chain stores, etc., and experiments in the attempt to reduce the cost of the operation, professor Taussig says: "What will finally come of all this, it will be rash to predict. The jobber may remain, the country storekeeper is not likely to disappear; retailing on a modest scale has shown a tenacious vitality in the face of attacks of the department store; there is no possibility of saying in advance just what the situation will be a quarter or half century from now, but the only promising way of getting a more effective distributing process is to let any and every experiment be tried by anyone who thinks he can do the thing more cheaply. And this would seem to be a decisive reason against encouraging the fixed price system. It stands in the way of the experimenter." In other words, one of the foremost economists that believes that P. M. is contrary to public interest for the reason that it leads to stagnation in the development of distribution.

The function of the distributor is to place in the hands of the consumer the product of the factory and the mill at the smallest increase in cost that is compatible with the service he renders. In a country as large as ours it must be realized that single standard of cost for merchandise or for service are impossible to attain if a fair treatment is to be accorded to all sections. That Maine corn in cans should be sold to the jobber in California at the same price as to the jobber in Maine, or that California canned peaches should be sold to the jobber in Maine at the same price as in California, violates all ideas economic or of justice that lead to the greatest public good. That the cost of the conduct of his business should be the same to the jobber or retailer in the various counties of the forty-eight states, not to mention the Philippines, Alaska and Porto Rico, is a condition that common sense denies.

What, then, constitutes the greatest interest of the public? As I see it, the public that is the ultimate consumer is interested in his ability to buy his needs at as low a price as possible. It

is this that has led to the development of various types of distributing organizations. If there were not the possibility and actuality of the catalogue house to sell at lower prices than the country store, we should not have had the enormous development of the former in the past twenty years. If, by the same logic, the department store could not undersell the specialty shop, the former would not have multiplied and increased in size as it has since its start in the seventies. And, finally, if the chain store plan had not had a definite contribution to make to economical distribution, it would not have grown until to-day we have organizations with hundreds of individual stores scattered through out the country. Who shall say that some genius will not arise who will give us still another method for marketing that will transcend in service and cheapness those just mentioned? It is because each of the types already known, having varying costs, both of overhead and special expense, that believers in legalized P. M. have become so active in the past five years. They would measure each one by the same yardstick and assign to all the same rate of profit without regard to the cost and the interest of the consumer. In order not to stunt the development of these different types and so as not to kill the inventive idea of some Woolworth, Professor Taussig urges that: "Any and every experiment be tried by anyone who thinks he can do the thing more cheaply," and this is his "decisive reason against encouraging the fixed price system."

The advocates of P. M. or the fixed price system claim actually, as well as in the proposed legislation, that they have had introduced in Congress the ability and hence the permission to prescribe the prices at which their wares shall be sold both by the wholesaler and the retailer. This presupposes not only a knowledge on the part of the manufacturer of costs throughout the country, but an impartial judgment as between different places and kinds of distributors and an unselfishness that is too superhuman to be specifically recognized by the law.

The price maintainers have asked, in the five bills that have been introduced at their instigation, for the right to regulate their own profits and those of the wholesaler and of the retailer. In order to accomplish this, they have had introduced in Congress the following bills:

- 1914—Mr. Stevens of N. H.
- 1915—Mr. Ayers of Kansas.
- 1916—Mr. Stephens of Nebraska.
- 1916—Senator Ashhurst of Arizona.
- 1917—Mr. Stephens of Arizona.

They are all practically the same bills. The difference in the last three is an additional clause exempting public libraries and certain religious, educational and scientific societies from its hardships. In order to place the bill before you succinctly and without prejudice, I will read a synopsis included in an article on P. M., written by H. B. Tisdal, an instructor in the College of Business Administration of Boston University. He said: "The Stephens-Ashhurst bill, which has formed the basis of most of the discussion, states that any producer who does not possess a monopoly over an identified article shall have the power to fix by contract the resale price for goods of his manufacture which must be maintained by wholesalers and retailers to whom he sells. The machinery provided for securing such control of resale prices is very simple. The right is to be acquired by registering a schedule of the prices selected with the Federal Trade Commission and by paying a registration fee of ten dollars. It is provided that prices shall be uniform for all dealers of like grade and that there shall be no discrimination among retailers and wholesalers. Certain provisions are made for sale of the identified articles at lower than registered prices. Such a concession was found necessary in order that articles which had become less valuable because of

change of style, damage, or for other reasons might be disposed of at less than the full fixed price. According to the bill, such articles were to be first offered to the manufacturer not less than thirty days before the date set for the disposal sale. The manufacturer was given the option of repurchasing the articles at cost and only if he refuses to exercise his option may the goods be sold at less than the fixed resale price. If a dealer intends to discontinue the sale of certain fixed price articles or if he intends to go out of business, and the sale is made in the course of winding up the business, variations from the uniform price are permitted only when prior offer is made to the producer, and if written statements are filed at the office of the Federal Trade Commission, giving reasons for such sale and the statement of the refusal of the producer to accept the offer of repurchase."

The reasons they give for the need of such drastic legislation are fourteen in number, according to the report on the matter circulated by the United States Chamber of Commerce. Only three of them mention the public and those three are the following:

3. It is destructive to the interest of the public because the distribution is in the power of the few, thus depriving the public of their wants that might otherwise be secured in the neighborhood.

7. It is not of advantage to the public, as it denies employment to many who might otherwise be employed in smaller stores.

10. It is not fair either to the public, the manufacturer or the retailer, since their highest ambition is to supply the demand at a fair remuneration.

These, then, are the evils referred to by professor Taussig who says, "The remedy for the evil should be taken up by public authority, not put into the hands of the manufacturer or retailers through a system of price restriction. They, after all, are interested parties and a system of prescription by interested parties is objectionable."

That this same view occurred is evidenced by a bill introduced by Senator Borah, of Idaho, who took the Stephens-Ashhurst bill and added to it a requirement that any manufacturer who availed himself of its provision would have to submit to an investigation of his own profits by the Federal Trade Commission. Some of us who opposed the Stephens-Ashhurst bill, although we saw no need for any legislation, would have given careful consideration to Senator Borah's proposal, but the men behind P. M. would have none of it. They wanted the right to prescribe the profits of others without submitting theirs to the prescription of public authorities. Thus we see that from the viewpoint of the public, which is that of the economist, the price maintainers have made a very poor case. They have drawn up a list of evils to be remedied that are specious if not absolutely untrue and that have not appealed to congressional committees or the Federal Trade Commission. To cure this iminary evil, they have asked for remedies that have been condemned by the foremost economists of the country as contrary to public policy. In part they have called attention by their campaigns to the need for price freedom if communities are to benefit by their proximity to points of production and not all be penalized to pay, as they would under P. M., the highest cost necessary to market commodities in the places most remote from points of production. This would certainly be contrary to public interests. Let us now see the effect of such legislation on the distributors of the country.

Professor Brisco, Director of the N. Y. U. School of Retailing, is my authority for the statement that distribution employs more people in this country than any other occupation except agriculture.

If it is evident, as previously indi-

cated, that price maintenance is contrary to the best interests of the public, and if, as Professor Brisco states, there are more people engaged in distribution than in any other activity but agriculture in this country, it behooves us to investigate just how the interests of these distributors would be affected thereby.

Competition can be analyzed into four categories: Price, Terms, Service and Quality. In any given commodity those who compete with one another in all four are comparatively few in number. This results from the different patronage which is sought. In spite of variations in competition, there can be no competition in quality without consideration of price, and no competition in price without consideration of quality. In comparing prices comparison of the quality for the price is essential, just as in comparing quality consideration of price is essential. This is a matter which advocates of price maintenance entirely ignore.

In the report above referred to of the United States Chamber of Commerce, the following statement is made as its first conclusion:

"A properly regulated system of price maintenance on identified merchandise made and sold under competitive conditions puts the emphasis in competition upon the quality and service, while at the same time it provides for the public adequate protection against extortion."

This statement indicates a very evident lack of understanding of the conditions prevailing in retail distribution throughout the country. If in Detroit there be a large store employing the best of salespeople, giving the ordinary credit and delivery service, and if on the other hand there be a cash and carry store selling the same article of branded merchandise, let us say an Ingersoll watch, how can there be a comparison of the advantage of shopping in one or the other unless the question of price be a factor? A customer cannot be expected to pay the same price for the watch in the store in which the surroundings are simple as possible, in which merchandise must be carried and no credit is given, as he should in the well appointed store, attractively furnished, where the watch would be delivered to his door and payment would not be expected for a period of from thirty to sixty days.

The price element must be considered and all attempts to minimize it as an important factor in competition must fall of their own weight in the mind of anyone in contact with actual business conditions. The same condition which I have just outlined hold for the competition between department stores, mail order houses and cash and carry chain stores. In fact, in every phase of competition, price is a factor which cannot be ignored.

Another favorite saying of those who believe in price maintenance is that the sale of merchandise on a non-restricted price basis fosters monopoly as it concentrates distribution into the hands of the few. Those of us who have watched the development of the specialty store in New York realize the absolute fallacy of this statement. The Herald Square district in New York was barren of business activity of all kinds until the large stores opened there. Following that movement a number of small specialty shops grouped themselves in the immediate neighborhood and entirely filled both sides of thirty-fourth street from Madison avenue to Seventh avenue (four blocks) with exception of those parts occupied by the department stores and the hotels. In addition on Fifth avenue and Broadway they filled the buildings not occupied by department stores. An indication in another city of the fallacy of price freedom developing monopoly by concentrating distribution in the big stores is contained in a news article published in Womens Wear, May 11, 1915:

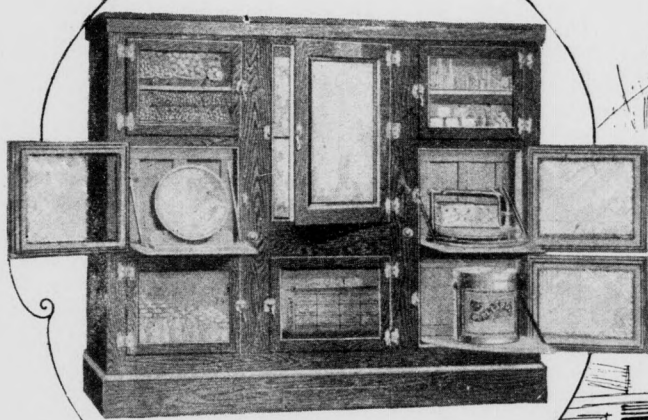
"Steps recently taken by a great number of small shops along Broad-

\*Paper read at convention Michigan Retail Dry Goods Association by Percy S. Straus, Vice-President R. H. Macy & Co., New York.



# McCRAY

## REFRIGERATORS for ALL PURPOSES

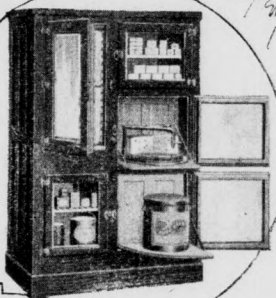


McCray No. 410

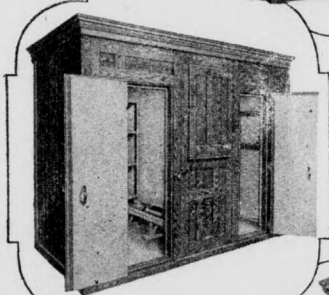
for Grocers



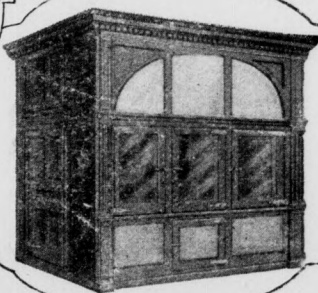
McCray No. 785



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McCray No. 171



McCray No. 676



McCray No. 1042

EVERY Grocer and Butcher knows that the biggest problem in handling perishable foods is waste and spoilage.

Now consider this—the McCray Refrigerator cuts loss from spoilage to the absolute minimum. There's a Grocer or Butcher in your town who uses a McCray—ask him, he knows.

The McCray Refrigerator will prove a money-maker for you. Here's how—keeping food fresh means a saving in goods and therefore a saving in money—keeping food fresh means more sales and quicker sales. Quicker sales mean more turnovers—more profits.

McCray construction has been developed with this thought in mind—that the Grocery and Meat Business depends upon efficient refrigeration. The Patented McCray System assures positive, cold, dry air circulation throughout the storage chambers. McCray walls are constructed of materials that have the greatest heat repelling qualities. The McCray display features insure constant and effective showing of goods.

*Make Your Refrigerator Pay For Itself*—Through our special payment plan you can secure any McCray Refrigerator or Cooler and pay for it while in use.

Send for catalog: No. 72 for Grocery and Delicatessen Stores  
No. 64 for Meat Markets  
No. 53 for Hotels and Restaurants  
No. 95 for Residences

**McCRAy REFRIGERATOR CO.**

4144 Lake St., KENDALLVILLE, IND.

Salesrooms in All Principal Cities



way and Market streets (Newark) to induce department stores to keep open late Saturday nights give an interesting insight into the relations between these two groups of stores. It appears that after a mutual of about a year ago the department stores made a rule to close early on Saturday afternoons. The circular recently issued by the small-shop keepers requesting the keeping open of the department stores, as they are instrumental in drawing customers to the shopping district, would tend to show, it is commented, that while the small shops do not fear the competition of the mammoth stores in point of service and values given, they need them as a means of bringing trade to their doors."

If unrestricted price favored monopoly and if monopoly is indicated by concentration of retail selling in the hands of large stores, this evidence from Newark should be conclusive.

Another favorite statement made by price maintainers and included in the aforementioned United States Chamber of Commerce report is that unrestricted price is neither fair nor honest, as the only aim is to secure the legitimate patrons of another to the ultimate end of making up losses by other sales at advanced prices. To retail merchants it seems hardly necessary to more than mention this statement as it carries its own refutation. Any merchant in competition with another tries to secure the legitimate patrons of that other. That is competition. If his methods be ethical and legitimate there should be no criticism of such competition. The attraction of patrons to a particular store naturally keeps them from another store. How successful a merchant would be if he based his claim for patronage on his underselling his competitors on branded wares and making up for possible loss thus incurred by increasing prices of the rest of his stock, is not problematical. The buying public is too well educated

to be fooled by any such subterfuge. Price maintainer's arguments are usually based on the inequity of merchants selling branded merchandise for cost or less than cost. Doubtless there are sporadic instances of that kind; but as merchants we try to avoid them and usually succeed. This is merely another indication of the lack of appreciation on the part of the price maintainers of the essence of competition.

Another statement made in the same report is to the effect that unrestricted price is neither fair nor honest, because each item of merchandise should bear its proportion to overhead expense. This need hardly be answered to a group of department store executives. We all know that each department, when analyzed, carries a different overhead and that within departments it is impossible to get the same percentage of profit on all merchandise. If merchandising were so simple a matter that the percentage of profit for each department could be set and adhered to, our problems would be much easier. It is said that unrestricted price destroys the value of the manufacturer's name by leading some merchants to refuse to carry an article on which the price has been cut. In my various controversies and arguments on this question I have asked those who back P. M. to mention a single manufacturer whose record will prove that his business has been seriously hampered by price freedom. Thus far no satisfactory answer has been given to this question; in fact, as Professor Taussig points out reduced price means increased sales, and increased sales cannot but help the manufacturers, the sale of whose product is thus increased.

The fight for the right to dictate price if analyzed is being carried on by two interests: First, that small group of manufacturers of branded merchandise who have built up a good will that they would like to have protected by special, privileged legisla-

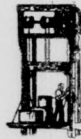
tion; second, those distributors at retail who cannot compete with the more efficiently organized and want government aid to guarantee them a profit in spite of their inefficiency. The first group believe that if they can make it illegal to break their stipulated prices they can secure a strangle-hold on the market for their specialties. They have established a demand for their product by tremendous advertising, and they believe that if they can guarantee a satisfactory profit to the retailers there will be little chance of new brands being introduced. It is this ever-present hope of exclusive markets that has led the price maintainers to spend large sums of money year after year in trying to have their pet system legalized. There is large profit in the plan to them, and as long as that possibility of profit from government interference in business is dangling before them, they will make their annual pilgrimage with hats or bats in hand to the hall of Congress. It behooves the merchants who believe in their function as an honorable and essential one, to stand between this desire for undeserved profits and the public interest which is also their own interest.

The price maintainers have repeatedly said that the wholesaler and the retailer are agents of the manufacturer, and that as such they should be given a fair compensation. I say to you that if we are agents we may deserve only that return for our service as our principals may determine. But I believe that we should resent the inference that we are merely subordinates to the manufacturer. Our function is as important as his. The product of the factory is worthless if not placed where it can be easily bought by the consumer. The distributor earns his profit as fully as does the producer. If there be no place for the merchant the sooner that fact is established the better. But if he is to function not as such but as

an agent, let him be relieved of the responsibility of the independent distributor. This country needs a large number of merchants of independence and character in every village, town and city of every state and territory. It needs men who will assume the responsibilities that are rightly theirs, men who will resent the imputation that if they do not conform to the factious notions of manufacturers that they are pirates and cut-throats.

It is to the development of men of that type that dry goods associations, city, state and National, should devote themselves. If we should as merchants, fail to see our duty, and our value to the communities in which we live, we will then and only then deserve to be handicapped by such legislation as the price maintainers and the American Fair Trade League would have placed on the statute books under the title, Stephens-Ashurst bill.

Kindly let me call your attention to the fact that the present administration has announced the policy of more business in government and less government in business. If that be the basis on which we are to operate during the next four years, it seems evident that both the legislative and executive branches of our Government will resent the attempt to introduce price maintenance legislation. If the merchants in every state will back the Government in this attitude we will have less to fear from the self-seeking agitators who try to obtain government assistance in increasing their profits.



#### 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 new saving price.

Sidney Elevator Mfg. Co., Sidney, Ohio

ASK YOUR JOBBER FOR

# Hart Brand Canned Foods

## HIGHEST QUALITY

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

*Quality Guaranteed*

**The HART BRANDS are Trade Winners and Trade Makers**

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

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

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

Michigan Factories at

HART, KENT CITY, LEXINGTON, EDMORE, SCOTTVILLE, CROSWELL, NORTHPORT



## VIEWPOINT OF WHOLESALE

## Great Shortage in Store For Next Fall.\*

A few weeks ago, while on a trip through the West Indies, I took an automobile ride across the island of Jamaica. While going through the mountains, at one place the road seemed to run gently downward for two or three miles yet the automobile which we were in was laboring hard and finally the driver had to throw her into second speed. It seems that while to all of us it looked as though we were going down hill, we were, as a matter of fact going up hill, and quite a steady, steep grade, too. A man across the valley must have known that we were going up hill, yet we thought we were going down hill. There is a value in perspective—in getting outside of our business and taking a look at it occasionally from another angle. It may seem that everything is continuously down when as a matter of fact we may have passed the low point and be on the upgrade. Again, from the same viewpoint no two men draw the same conclusions. What looks interesting and important to one man may seem decidedly stupid and valueless to the other. One man looks out from a hill and sees a beautiful golf course, while another man sees a good farm gone to waste. One man's opinion may be as good as another's. All we can do therefore is to tell what we see. While the conclusions we draw may not be correct ones, yet they may be of some value. We are all interested in getting as many angles on the present situation as possible, and perhaps a little look back up hill may help our outlook for the future.

A few short months ago there seemed no limit to business activity. We believed that years of destructive war had reduced the quantity of needed goods to a point where it would take a long time for production to reach consumption. A heavily inflated currency explained the high prices ruling and justified to our minds their stability and continuance. While there was heavy over-speculation, the main factors which caused the inflation were true and are still true to an extent. There is still, based on the world's demand, a heavy shortage of many kinds of goods, and we still have a highly inflated currency. While I subscribe to the theory that heavy inflation of finance means inflated prices for commodities and merchandise, the law does not seem to be working very evenly just at this time. We have had the most drastic liquidation in the history of this country. The time consumed in the process has been very short indeed, yet the adjustment has not entirely run its course. Liquidation is unbalanced and out of joint. Many commodities are being sold at less than pre-war prices, while others, notably those used in the building trades, are still priced over 100 per cent above pre-war quotations. And we can not reach a stable basis until we have all commodities liquidated to about the same basis, or commercial equilibrium, if you please. In-

cluded in this list must be the liquidation of labor.

What has happened to us is a commodities panic. Sharply breaking prices on commodities were followed by an adjustment of prices on products. I call it a commodity panic because it has been largely so far limited to commodities and their immediate products, and a panic because there has been no sound reason for such a terrific depreciation. I do not subscribe to the theory of the so-called consumers' strike, at least in the dry goods trade. A volume of business at retail maintained at the expected level, up to last year since January 1 would up to last year since Jan. 1 would make it very difficult to locate a consumers' strike. What we have had is a buyers' strike, and not the consuming buyers' strike. The purchasing agent at the textile plant stopped buying cotton, yarns or grey cloths; the jobbing buyer stopped contracting with the mills, and the retail buyer closed his order books. This buyers' attitude, combined with high money rates and the activity of the press for lower prices, turned the tide downward.

When it was apparent that a big price adjustment was under way, curiously it was quickly discovered by manufacturers, bankers and the press that the liquidation was being delayed by the retail dealer. It seemed clear to the other fellow that retail prices should be immediately readjusted to a new low point, although at the time but few manufacturers had adjusted their prices, and many of them were running their plants and shipping high priced goods without adjustment. Other manufacturers completed their high priced orders and closed their plants. Much injustice was done to the retailer, as I believe he met the situation as fast as it was put to him in the practical way of lower prices, and as fast as overstocks developed. Prominent lines like percales were not repriced from the top until the 15th of November, gingham, sheetings and cotton piece goods generally were not repriced until the 31st day of December. There was no reason for the retailer of dry goods who had taken in his merchandise bought at high prices, and whose business was running equal to or ahead of the previous year, cutting the price on his merchandise before revisions had been made by the manufacturer, unless he was overstocked. The volume of retail business proves conclusively that the retailer of textiles was not blocking necessary adjustments, and the fact that he has met his financial obligations in such remarkable shape proves that he was not overstocked.

Liquidation in textiles has run from 50 to 70 per cent. on the products of cotton, wool and silk, and this from a point about four times higher than pre-war prices. The adjustment on linens has not been so radical, but now seems well under way. A standard print cloth has fallen from 26 to 6 3/4c; a 4 yard sheeting from 27c to 9c; utility dress gingham from 35c to 15c; a 36 inch all wool serge from \$1.10 to 50c; a 16 pound men's ribbed union suit from \$21 to \$10.50; mercerized hosiery from \$7.50 per dozen to \$3.50; full fashioned silk hosiery from \$30 to

\$12.75; a 36 inch taffeta and a messaline silk from \$2.40 to \$1 per yard; wide sheetings, shirts and overalls have dropped about 50 per cent. These prices now ruling run from 50 per cent. to 100 per cent. above pre-war prices. In this readjustment there has been wiped out a very large extra profit, also from 60 to 70 per cent. in the price of the raw materials from which these articles were made. The largest factor of all in costs, however, has been liquidated to the extent of only 25 per cent. and in many cases

less than this. This factor is labor. It seems fair to say that a correct price based on the present adjusted prices of commodities and labor together, should be about one-half from the high after-war prices.

The manufacturers of cotton piece goods went much further than this in the reductions made in December and January. They made an honest attempt to price their merchandise so low that there could be no further revisions downward for a long time at least. The irreducible minimum

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# Brooks' Valeur

## BITTER SWEETS

EVERY BOX OF BROOKS CANDY IS AS GOOD AS THE THIRTY YEARS OF REPUTATION BACK OF IT.

**A. E. Brooks & Company**  
Grand Rapids, Mich.

\*Paper read at convention Michigan Retail Dry Goods Association by Frederick J. Stockwell, Manager Edson, Moore & Co., Detroit.



was their goal. It seems to me that the reductions made at that time went as far as, if not farther than the conditions warranted; for the prices named were much more than 50 per cent. below the high prices ruling last year. This price condition was recognized by the retailer and was shown by the sharp demand for cotton piece goods of all kinds during the first two months of this year. This demand continues unabated, and many lines are in short supply. The retailer bought freely because the goods were priced correctly, and because there was an immediate heavy consumer demand for them.

There has been no sharp revival in the demand for knit goods and general merchandise even where the prices were as low in proportion as cotton piece goods or lower. The reason for this was that stocks on hand were larger in the hands of both the wholesaler and the retailer. In addition the time or season had not arrived for an active consumers' demand. I believe this demand for general merchandise will be just as good, when the season for it arrives. In other words the business revival in the various lines of the textile trade will follow exactly the normal seasonable demand of the consumer.

Business so far this year has followed the natural consumers' demand only. Production has not been influenced at all by what might be called artificial demand, which is expressed in advance buying. This is bound to develop in the near future along what are called seasonable lines, otherwise the goods in question will not be made.

The price situation on textiles just at this moment is complicated by the continued and serious drop in raw cotton. There is no doubt that we have a larger cotton crop on hand than we can consume or export, and the planting season for the new crop is just ahead of our Southern friends. I will not attempt to predict what the price of cotton will be for the next 60 days. It is bound to be affected by credit conditions, by the amount exported and by the acreage of the new crop, the amount of fertilizers sold, and other planting factors. For the long future however cotton must be somewhat higher. It is undoubtedly way under the cost of production to-day, and labor in the production of cotton is still unliquidated—in other words, there is a large factor of labor in any raw material, and over the long period commodities must bring at least cost.

In any discussion of the price of raw cotton and its future course I wish to call attention to the fact that a still further drop in raw cotton is a constantly diminishing factor in the price of its products.

A drop of four cents per pound in the price of cotton only reduces the price of a four yard sheeting one cent per yard—30 per cent. in cotton, but only 10 per cent. in the cotton cloth. Therefore, it is clear that so long as labor and manufacturing costs remain at or near their present prices, the price of the cotton cloth can only diminish slightly even though the drop in cotton is large. In products like gingham or wash fabrics where the labor and manufacturing is a very

much larger percentage of the cost than is the cost of the raw material, a still further drop in cotton is a much smaller factor in the costs of the product in question than it is in a four yard sheeting. When raw materials were heavily over-priced they were a big factor in the manufacturers costs as he had to buy them at the high prices ruling. At commodities present panic prices however, they cease to be the large factor in costs. The prices of cotton piece goods during the next sixty days may work a little lower than at present; but there can be no drastic changes, such as are behind us, as there is no expectation or indication of a rapid liquidation in labor or manufacturing costs in textiles at the present time.

What is true about cotton and cotton goods is equally true about wool and woolen goods, the difference being, however, that in the past few weeks we have seen some advances on raw wool. This has not been caused by any indication of scarcity but by the possibility that the new Congress to be called in special session about April 1 may by resolution give immediate effect to the rates in the Payne-Aldrich tariff bill of 1909. If this should be done there will be some sharp advances from the present low prices ruling on wool dress goods. Already there is a distinct improvement in the market. All American dress goods are made at least in part of Australian or foreign wools.

There have already been sustained advances on broad silk. The price of raw silk has been pegged in Japan by the government at about 75 per cent. above the low pre-war price. Manufacturers of silk goods were hit very hard last summer by the terrific liquidation in raw silk, and by the fearful decline in prices of their stocks on hand and in process. Many of them are out of business, and the finished goods are in very short supply.

During the past few days the manufacturers of knit goods are pricing their products for fall delivery and at the same time prices are being named on napped goods, blankets, etc. Outing flannels have been revised downward about 66⅔ per cent. from the top. Blankets can not be priced on as low a basis as this. These are about the first offerings which have been made since the breakdown last fall, and the manufacturers are making a sincere effort to name prices at the lowest possible point, prices which will hold the balance of the year. Their goal is also the irreducible minimum. It will be absolutely necessary for at least a measure of advance business to be placed on these lines, otherwise the merchandise will not be manufactured and a serious shortage will develop later in the year. The manufacturers can not make enough of these goods in the selling season to supply the demand, and they will not pile up large quantities of merchandise unless a measure of sound business is tendered to them.

I believe therefore that we are now on ground reasonably sound and stable. I do not mean by this that there may not be other small adjustments in the process of regaining textile equilibrium. The big storm is

over and there are no treacherous quicksands in the immediate foreground. An eminent statistician has estimated that the dry goods trade is so standard that no condition possible in this country over a period of a year could cut into the volume of the retail dry goods business over 15 per cent. A reasonably normal demand at present prices seems assured. These prices are from 50 to 100 per cent. above pre-war prices. The expected demand on this basis of price is bound to show a volume of business at retail very close to that of 1920. During the war and since, especially last year, the yardage and dozens have been very much restricted. Already this year on the new normal basis and on those lines which are beginning to sell the yardage is much larger than it was in 1920.

While I am optimistic about business for the balance of this year, I recognize that for the long pull and over a long period of time liquidation is far from being complete. Economists all agree that there can be no sound and stable basis for business after such a disaster as we have passed through, and after such a price disturbance as we have experienced until all the factors in the economic situation are readjusted to practically equilibrium. At the present time we see many commodities sacrificed way below cost, many of them way under pre-war prices, notably cotton, rubber, copper, hides, and some grades of wool. Other commodities are still far higher than the pre-war basis. Manufacturing costs are affected heavily by high overhead and the inflated costs of late additions to their plants and equipment. The return to labor itself is still more than twice what it was before the war, and this is the largest factor of all. Commodities like cotton can not long be sold at less than cost, as labor itself is a big factor in the production of all commodities. High living costs still rule. Commodities alone and their immediate products can not stand the entire burden of the low prices. In addition to this our war expenses are still unpaid. There is a world-wide depression in business, and enormous currency inflation throughout Europe. Foreign exchange is very low and nothing in sight to bring it up to anywhere near normal. Our increase in exports over imports, \$445,000,000, in January, can not continue; as this business must be largely on credit. There is of late a heavy decrease in our imports, and how can Europe pay unless she sells us her goods? The conclusion therefore seems very clear, that it will take a long time before we can have an adjusted low basis fair to all factors from which business can go ahead as it did in other years. Those things which have not been liquidated must during this long period decline in price, while those depreciated commodities of the present hour must be higher in price in the near future even though the general average will be lower over the long period.

With all these facts and many others before us how could we expect a return to normal for many years to come? But during this long period

we are warranted in expecting much good business in this country. There is a world-wide shortage of needed goods, and we have the goods and the raw materials. We have the gold of the world in our banks and our credit is unimpaired, our merchants and manufacturers have stood the drastic test of liquidation in wonderful shape, and are full of courage to go ahead—labor is being steadily re-employed and the demand for merchandise is reasonably good. There will be many ups in business even if the long pull is downward; and it seems that we are approaching one of the up periods at the present time. This upward movement must be led by a rise in the price of commodities before this year is over, and one of these important commodities is cotton.

The next few years will be the time when the turnover in merchandise will be the most important factor in merchandising. Possible market declines are of but small importance to the merchant who has a rapid turnover. It is during these years to come that the wholesaler can be of larger service to the retailer than he has ever been in the past. Those lines of convenience goods which the jobber can distribute more economically, those lines which belong to him, should be bought of the wholesaler almost exclusively. This will react as an advantage to the retailer.

The concrete question in all our minds is, can we go ahead in our business for a reasonable period on a reasonably safe basis, and with a minimum of speculation. It is quite possible that some prices will be a little lower than at present in the next few months; but there can be no change of moment, no dangerous drops. Prices can not be much lower in textiles until there is a large liquidation in labor. With cotton less than before the war and much under cost, and with labor and manufacturing costs at twice the pre-war figure and with the prices of products down to cost or less, there can be only one answer. Labor is not going to be liquidated much further during the balance of this year, therefore cotton and its products must be higher before this year is over, and we can go ahead with reasonable safety.

Buying, however, should not be affected by any expectation of higher prices, any more than it should be refrained from because prices might be a little lower. Buying should be along the line of our known wants, or our reasonably expected demands. To supply these demands we are warranted in buying reasonably, not only for immediate but for advance delivery. This policy rules in our own business. We are buying freely for any demand of any sort that develops and we are buying reasonably our known or expected wants for the future. I believe it is just as sound to buy reasonably now as it was to cut out buying during last fall. If we do not buy at least a portion of our known wants there will certainly be a very great shortage of many lines of goods next fall; because the manufacturer can not carry the entire burden. He will not make the goods unless he has a fair amount of sound orders for them.



## STATE TAXATION.

## How Our Present System Must Be Changed.\*

Taxation is a necessary condition of organized society. Without taxation in some form government, as now developed, could not exist. Taxation is the price the individual pays for protection of his person and property and for the benefits of organized society. As every individual requires and receives protection of his person and as all property requires and receives protection, taxation should be universal and reach every individual and all property. As taxation is a burden necessitating sacrifice on the part of the taxpayer, every system of taxation should at all times conform to the principle, "equality of burden." Whenever a system of taxation, for any cause, ceases to conform to these fundamental principles, it invariably works injustice, and all good citizens should be concerned with its amendment. The history of taxation, however, for centuries past, is that of a ceaseless struggle of the different economic classes of society to throw the taxation burden from the shoulders of their particular class to those of some other class. Looking backward from the standpoint of to-day, when taxation is recognized as an indispensable condition of society, it is difficult to appreciate how keen has been this age-long warfare over taxation. The spirit that caused such warfare in the past is not extinct to-day; but in taxation, as in all other great questions affecting human rights, there has been continued progress in both theory and practice toward greater realization of these fundamental principles of taxation, "universality" and "equality of burden." In these days, without revolution, without warfare and we change taxation laws and systems without appeals to class interests whenever it can be clearly shown that, because of changed property conditions or economic or social progress, the existing system is no longer in harmony with the fundamentals of taxation. Such a situation, I believe, confronts us to-day in Michigan.

From Keweenaw to Monroe, from individual property owners in every walk of life, from commercial, industrial and agricultural associations, there is going up a protest that taxation upon tangible property has so increased in volume the past few years as not only to be causing hardship and suffering, but also to be actually imperiling the very existence of many as property owners. Those of you who are in touch with actual conditions do not need to be informed as to these things. You have personal knowledge of them. The fact that the owners of certain forms of real estate—farmers and home owners—have been the first to protest and are now, perhaps, the most pronounced in their protests against present-day taxation is not because such forms of property only are now suffering, or will, in the long run, suffer more from high taxation than other forms of tangible property, but because of what may be declared an axiom in taxation—that the least valuable, the most visible and the most easily valued forms of property are always, without intention of so doing, the highest taxed; at the same time the owners of such property have the smallest per cent. of fluid assets with which to meet taxation and therefore feel the hardship first. Wherever assessment of all property has reached full cash value, all tangible property whether real estate, machinery, live stock or merchandise experiences the same degree of hardship because of high taxation.

That this universal protest against high taxation of tangible property is justified by existing conditions and is not the result of a state of mind that objects to proper taxation, is quickly apparent when we study the statistics of taxation in our State for recent years. In 1911 the total tax levy for all purposes—State, county, school and municipal—under the general property tax was \$29,315,000. In 1917 it had increased to \$73,612,000, and in 1920 it reached the huge total of \$140,438,000, an increase in ten years of 257 per cent. These figures, it should be remembered, do not include taxes upon public utilities paid into the primary school fund, or automobile taxes paid into the highway fund, or inheritance taxes, or mortgage taxes, the total of which for the year ending June 30, 1920 was \$14,771,000. The average rate of taxation per \$1,000 assessed valuation over the entire State for the year 1920 was \$26.40. In forty-four counties the average rate exceeded \$30.00, in twenty counties it exceeded \$35.00, and in ten counties it was over \$40.00 per \$1,000 upon an assessment practically at cash value.

We have, as a State, been blind to this tremendous increase in the volume of taxation and have not individually felt its full effects because of the tremendous increase in the assessment of property for taxation during the same period. In 1911 the total assessment of the State was \$1,895,000,000; in 1920 it had reached \$5,339,000,000, an increase of 180 per cent. If the per cent. of increase in assessed valuation had been the same for the decade ending with 1920, as it was for the previous decade, the average tax

\*Paper read before the Michigan Retail Dry Goods Association by Hon. O. F. Barnes, of Lansing.

rate for the entire State the past year would have been \$61.95 for each \$1,000 of assessed valuation. The assessment of tangible property in Michigan has practically reached full cash value, and from now on increases in the assessed valuation will, for the most part, come from new property placed upon the assessment roll. From the reports of the field men of the State Tax Commission and from personal observation, I am convinced that the total assessment of the State for 1921 will not be increased to exceed \$100,000,000 as against an increase of \$800,000,000 in 1920. Hereafter, the full effects of continual increase in the volume of taxation will be felt by all tangible property unless our system of taxation is materially amended.

Increased volume of taxation and, if laws are not changed, high taxation of tangible property have come to stay. The youngest individual in this company will not live long enough to see the volume of taxation materially less than it is to-day, and unless there should be a complete reversal of present-day tendencies there will be further increase for years to come. The forces that have been compelling this increased volume of taxation are industrial, economic and social in their origin. They are not temporary, but permanent and continuous in operation. They are not losing vigor. They cannot be controlled by individual action.

Note how these forces have been steadily enlarging the functions of State, county and local government, compelling these political units to take over, as proper and necessary functions of government, groups of subjects relating to public and private welfare that until a few years ago were left to private initiative and private philanthropy, or, if in operation at public expense, functioned only in a limited way. These subjects relate to public health, public safety, public comfort, child welfare, adult welfare, community welfare, education, recreation, sanitation, organized charity and any number of kindred subjects. No one will live to see, or should wish to see, these new functions of government restricted. We are in a new orbit to-day and one of the forces that will keep us balanced in this new orbit is a continued development in public and private welfare through public expenditures, and this means continued increase in the volume of taxation.

Note also that this is an age of development. The State, the counties, the smallest and most remote communities have entered upon projects of development and improvement especially with respect to highways, streets, parks, schools, hospitals, public buildings and public utilities that will call for increased millions for years to come. These development projects—State, county and municipal—almost invariably, are not being financed by present-day taxation, high as it may be, but by bond issues; and in the future the interest on these bonds, the principal as it matures and the cost of maintenance and management of the improvements themselves must be added to the annual tax levy. This era of development is just beginning, not drawing to a close, especially with respect to public utilities. More than \$50,000,000 in bonds will be voted by municipalities this spring for public improvements. It all means increased volume of taxation.

Note also the demands the various educational, charitable and criminal institutions are continually making upon the State, the counties and the municipalities. These demands are not simply those made necessary by increasing population, but they extend to new plants and new equipment made necessary by modern methods of construction, sanitation and management, and to the establishment of new institutions demanded by public and social welfare, and if refused to-day they must be granted in the near future. All this means continued increase in the volume of taxation.

Note also how industrial development is increasing the volume of taxation. Note the cost to the public of automobile development. It is largely responsible for the State-wide progress of highway improvement. It has increased the cost of such improvement to five and six times the cost when only horse drawn vehicles used the highway. It has increased the cost of maintenance in the same ratio. The cost of public safety and administration or justice has been largely increased because of traffic policemen, motorcycle squads, the recovery of stolen machines and the combating of new forms of crime. The automobile has tremendously increased the facilities of the sportsmen and the seeker after health and recreation, but by so doing has put an increased burden of expense upon the highways in the more remote parts of the State and upon the resources of our streams, lakes and game fields, making necessary increased appropriations for the establishment and maintenance of public parks and game refuges, and for fire protection, game protection and the propagation and distribution of game and fish. All this means increased volume of taxation.

There are many who connect increased volume of taxation with waste, extravagance or the high cost of living, and look for a complete remedy through a policy of retrenchment and economy. Rigid economy, consolidation of boards, centralization of control will accomplish saving and, which is of equal importance, give a more efficient administration. We

who are concerned as to the increasing burden of taxation should give every assistance to this new departure in State administration. But such reforms can affect only taxation for State purposes and that is barely 15 per cent. of the total taxation; and no matter how efficient the new agencies may be, they cannot check the social, industrial and economic forces that are continually extending and expanding the functions of government, forcing development, and putting increased demands on all public activities. Increased volume of taxation has come to stay.

Confronted with such conditions, what system of taxation have we for providing needed revenue and, at the same time, insuring "universality" and "equality of burden" in taxation? An ad valorem general property tax administered at a uniform rate upon all property not specifically taxed or by law exempt; established eighty years ago, it has remained unchanged in principle during all these years and has been amended by substituting specific taxation for ad valorem taxation in some cases where ad valorem taxation has completely broken down.

The ability of ad valorem property taxation to reach and equitably tax property that is tangible and visible, such as real estate, cannot be questioned, and in a commonwealth like ours no system of taxation would be complete that did not include a general property tax upon most forms of tangible property; but ad valorem general property taxation at a uniform rate fails absolutely when applied to most forms of intangible property. Ad valorem general property taxation of intangible property at a rate uniform with that upon tangible property has always been a failure whenever and wherever attempted because the locating and valuing of such property is always difficult and generally impossible without the co-operation of the owner and that co-operation is rarely given. The owner justifies the concealment of such property on the ground that his certificates or securities are but evidences of his participation in the ownership of tangible property already taxed or on the ground that the uniform rate of taxation (\$26.40 per thousand for 1920) would be confiscatory of income, as would be the case with saving deposits and securities drawing a low rate of interest. The experience of Michigan has been that of every other State that has attempted ad valorem property taxation of intangible property, namely, that practically all such property, except such as is in the hands of the ignorant or helpless, escapes taxation. Every writer on taxation confesses the failure of general property taxation to reach intangible property. Justice Brewer, when a member of the United States Court of Appeals, summed up the experience of the American States with respect to ad valorem property taxation of intangible property in this language: "There is a monotonous uniformity in the reports of the failure of every system attempted for reaching intangible property. However stringent may be the legislation, or however arbitrary and despotic may be the powers with which the assessors are clothed, the result is that always and everywhere no appreciable part of such intangible property is reached by laws however ingeniously framed or severely enforced."

The lawmakers of Michigan have recognized this failure. They have exempted from taxation the stocks and securities of Michigan corporations; they have exempted mortgages on a single payment of five mills; they have extended such exemption to all bonds, foreign and domestic. Of all intangible property owned within the State they have left subject to general property taxation only stocks of foreign corporations, money on deposit in banks, book accounts and unsecured notes and debts.

Failure to locate and tax intangible property made little difference in the early days of Michigan when our taxation system was established. At that time agriculture was the principal industry. Property was homogenous, consisting mainly of real estate, personal property

depending upon the ownership of real estate, general merchandise and a comparatively small per cent. of industrial property—all tangible, visible and easily valued by the assessing officers. There was practically no intangible property owned within the State. In those days Michigan was a debtor State, the securities of her railroads and her lumber and mining corporations, the mortgages upon her farms and homes, the notes of her merchants, were all owned outside of the State. Wealth was evenly distributed. The range of investments was narrow, and profits and surplus earnings were almost always reinvested in the business that produced them, and immediately appeared upon the tax roll. The farmer cleared another field or put up a building; the merchant added to his stock of goods or built a home; the professional man and even the laborer put their earnings into a home or some form of real estate. At the same time the volume of taxation was small and caused little hardship. As long as these conditions continued, the general property tax responded to the fundamental principles of "universality" and "equality of burden." But a wonderful change has taken place in recent years in industry, in the character of property and in economic and social conditions, brought about mainly by invention and by the operations of the limited liability corporation with its accompanying secured debt feature, through which an individual may invest in any business wherever located and hazard only his original investment. The resulting commercial and industrial expansion has been almost beyond comprehension. The statement has been made, and I am prepared to believe it, that the increase in wealth in that part of Michigan south of a line from Grand Rapids to Saginaw, has been proportionately greater than in any other section of the United States of equal population. To-day agriculture is no longer the principal industry. Property is no longer homogenous, but is widely diversified. Income has tremendously increased and is drawn from sources that are worldwide. It is no longer to any considerable extent reinvested in the business that produced it, but seeks investment in some form of intangible property and rarely goes upon the tax roll. You have but to glance through the columns of any metropolitan newspaper or to note the circulars in your morning's mail to form some opinion as to the daily offerings of intangible securities. The report of the Auditor General for the fiscal year ending June 30, 1919, shows that during that period the mortgage tax was paid upon a valuation of over \$126,000,000 and also upon \$23,000,000 of foreign bonds. When in connection with this total of \$149,000,000 we consider that during that period there were tens of millions of dollars in land contracts brought into existence and millions of dollars of foreign bonds purchased on which this mortgage tax was not paid, and that tens of millions of dollars were, during the same time, invested in securities of Michigan origin, and probably equally large amounts in foreign stocks, we get some idea of the extent to which profits and earnings of to-day that are fluid are passing into intangible and non-taxable property. At a public hearing before a legislative committee I made the statement that the intangible wealth owned in Michigan, not counting securities of Michigan railroads, exceeded \$3,000,000,000. I am sure I made an error in that statement. I have since re-figured the problem and I now declare that our intangible wealth is nearer \$4,000,000,000 than \$3,000,000,000, and certainly reaches \$3,500,000,000. Professor Friday of the State University, now assisting Governor Groesbeck in tax legislation, has estimated Michigan intangible wealth, not counting deposits in banks, at \$3,000,000,000 and bank deposits exceed \$1,000,000,000. Practically the only part of this huge sum that is upon the tax rolls and directly and continuously contributing to the support of the State and local government is bank stock. I have had the property upon the tax roll in some of the richest assessing districts of the State classified and, excluding bank

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stock, I have never found intangible property to constitute 2 per cent. of the assessment. The total assessment of the State of 1920 was \$5,339,000,000. If my computations are approximately correct, intangible property constitutes 40 per cent. of the total wealth of the State, yet it is contributing less than 5 per cent. of the total taxation.

The owners of this intangible wealth enjoy, by reason of their ownership, large income and most advantages and benefits that ownership of tangible property confers, but with a further advantage that legislation and tax administration combined make such property practically exempt from taxation. There is a citizen of Lansing who has for several years paid a Federal income tax upon approximately \$30,000 net income, but his name has never once appeared upon our tax roll. A citizen of Detroit recently made the statement in the office of the State Tax Commission that one of Detroit's wealthiest citizens not long ago received a check for \$30,000,000, that every dollar of that large sum had since been invested in intangible securities, and that the gentleman's present personal property assessment, other than bank stock, was less than \$100,000. I am not blaming the gentleman for making such investment; it was good business on his part. I am emphasizing the fact that intangible property under our system of taxation contributes directly little or nothing to the support of government.

During this period, and partly as a result of commercial and industrial expansion, a class of citizens has developed in every community whose income is not drawn from capital, but from personal effort, from salaries, from earnings as professional men and from particular kinds of business developed in recent years. This class is increasing in numbers and importance every year because of the tendency of professional men to specialize in some features of their profession, and because of the demands of the great industrial corporations for high-grade assistants, and because consolidation of industry is continually forcing individuals out of the class of owners and taxpayers to become salaried officers and managers of what was their own business, their former property interest is now represented by non-taxable securities. This class of citizens enjoy incomes that would, in many cases, if capitalized, represent hundreds of thousands of dollars; they are as a class well educated and require more from society and government than does the average citizen; but, because of the source of their income and because of the tendency of this class is to invest their surplus income in intangible securities, they contribute but little for the support of government and for social welfare.

During the period the functions of government have been expanding, the volume of taxation increasing and the character of property and industry changing, there has been continuous narrowing in the base sustaining taxation because of other causes than failure of the ad valorem general property tax to reach intangible property. Contemporaneous with the establishment of our taxation system we began granting exemption from taxation and we kept up the practice for eighty years. The laws exempting property from taxation are even now being continually added to and they have a tendency to widen in administration, and more and more to exempt property not contemplated to be exempted by those originally responsible for such legislation. For many years the laws of the State have exempted from all taxation bonds of the State and the various subordinate political units of the State. The holders of such bonds naturally belong to the class of citizens best able to pay taxes, but the burden this particular part of their property should bear is all transferred to tangible property.

The law also exempts so much of the taxable credits of any taxpayers as can be offset by debts without regard to the character of the debit and whether taxable or not. Through the mortgage tax law we are continually creating debits that are made non-taxable by a single tax payment of five mills, yet such debits can be used continuously year after year to offset taxable credits. Again, debits, both fictitious and real, are created for the purchase of government bonds and other non-taxable securities and these debits are used as an offset against taxable credits. The narrowing in the base of taxation through exemptions is measured by hundreds of millions of dollars.

Tax exemption violates the fundamental principles of taxation. Tax exemption is wrong in theory and most frequently benefits those best able to pay. Tax exemption renders men indifferent to governmental problems. Every proper purpose aimed to be accomplished through exemption from taxation could be accomplished in some other way. I charge you who are bearing the burden of taxation to fight tax exemption as you would a pestilence.

Legislation in no ways connected with taxation frequently narrows the base of taxation. The enactment of National and State prohibition is an illustration of this. Municipal ownership of public utilities is constantly and to an alarming extent narrowing the base of taxation. When a public utility is privately owned, all the tangible property of the corporation owning it appears on the tax roll and also every extension made necessary by increasing population or business. When public utilities pass into municipal

ownership they drop from the tax roll, and new construction is financed by bonds, and earnings go into maintenance and interest on bonds, and there is rarely any surplus to reduce taxation. We are not regretting prohibition or municipal ownership—we are simply pointing out the effect such laws have upon the base of taxation.

Failure of the general property tax to reach and tax intangible property at the present time when the volume of taxation has tremendously increased, when intangible wealth constitutes 40 per cent. of the total wealth of the State and is increasing faster than any other form of wealth and is absorbing the profits and income of tangible property, together with the rise of a salaried and professional class who, in spite of their numbers and importance, contribute little to public revenues, has produced this inevitable result: All the increased cost of government and the increased tax burden made necessary by industrial, social and economic development falls upon tangible property. Tangible property is maintaining State and local government; it is developing social and economic welfare; it is constructing our highways, supporting our schools and paying the cost of material developments; and it must continue to do so until intangible wealth is compelled to contribute a just share for public purposes.

Changes in the character of property and in the purposes for which taxation is now levied, and the shifting of the taxation burden upon tangible property has not been unnoticed in the past, but all efforts to remedy the situation have practically failed because of the provision of our State constitution requiring a uniform rate of taxation, with specific taxation the only alternative. There are those who would continue the system and endeavor through drastic amendments to reach some considerable portion of intangible property not now on the tax roll. If we should continue such efforts, what possible relief would result to tangible property? In the first place, the laws of our State exempt from taxation the stocks of Michigan corporations whose tangible property is taxed in the State; therefore, the individual whose intangible property is all of Michigan origin would pay no direct tax regardless of his wealth. Next, the mortgage tax law makes all forms of secured debts exempt from taxation on the payment of a single tax of five mills. If this be not repealed, the individual whose intangible property has once paid the five mill tax will, therefore, pay no direct tax. If the law, or any part of it, be repealed and more or less of such property brought under the general property tax, all present holders of such property on which the five mill tax has been paid would continue to be exempted and only those who might buy foreign bonds in the future would be subject to property taxation, and with a tax rate of \$26.40 per thousand there would be no securities of that character reported to the assessors. There would remain subject to the general property tax certificates of stock in foreign corporations, deposits in banks, unsecured debts and book accounts. The difficulty of locating this class of property would still remain. We cannot take from the owner the state of mind that justifies concealment, nor can we destroy the opportunities for concealment. I can see little permanent relief to the holders of tangible property from the most successful administration of the ad valorem general property law than can be reasonably expected.

How then shall we remedy these conditions, how broaden the base of taxation, how introduce "universality" and "equality of burden" into our taxation system and compel intangible property to bear a just share, and, at the same time, increase our revenues to meet the new social and economic conditions?

By frankly confessing the failure of general property taxation to reach intangible property. By following the example of other states that have had the same problem to solve and the same experiences in attempting to solve theirs. By recognizing that the most universal, the most complete, and the most accurate measure of the ability of an individual to pay personal taxes is his "net income," and that taxation based on "net income" is the fairest, the most equitable and the least oppressive system of taxation as yet devised and the only one that will reach intangible property and those whose property is by law exempt from general property taxation.

The first objection that will be made against income taxation will come from those who have had experience with the Federal income tax and do not know the comparative simplicity of State income taxation as developed in Wisconsin, Massachusetts, New York, Oklahoma and other states, and the facility and ease with which it is there administered. The Federal income tax is new legislation, designed to collect a very large revenue made necessary by war time expenditure of the government. It does not displace any existing taxation; it does not supplement any existing taxation; it is not designed to equalize taxation; it is a revenue measure purely and because of that is loaded down with excess profit taxes, high surtaxes and many features of administration that are exacting in character and annoying to the taxpayer. State income taxation, on the other hand, is proposed as a substitute for that part of our present taxation system which has failed in operation. Its purpose is "equal-

ization of taxation," not "increased taxation." The same amount of revenue must be raised throughout the State whether we have an income tax or not, but any part of such revenue raised through income taxation will come very largely from those escaping all taxation, the owners of intangible property, the owner of "tax exempt securities," and those who draw income from personal effort. The proposed State income tax should be so simple in its provisions that the average citizen could quickly and correctly determine at any time the amount of his payment under it. The general form a State income tax should take to meet the requirements of simplicity, and facility and ease of administration may be summarized in the following formula:

Require every person domiciled in the State having "taxable ability," that is, "able to pay," to pay a direct personal tax, net income to be the measure of his "ability to pay," the adoption of such principle, as a constituent part of our taxation system, to be accompanied by the abolition of all general property taxation upon intangible property.

Levy such tax upon the taxpayer's net income from all sources within or without the State, except income from United States bonds and salaries as Federal officials.

Require from a non-resident of the State a direct personal tax upon that portion of his net income earned within the State, granting to such non-resident the same exemption as might be granted to a resident of the State.

Make the rate of taxation the same for all kinds of income regardless of the source from which derived, this rate to be graduated or progressive, not proportional.

Allow a deduction from gross income of expenditure for certain specified purposes in determining net income.

Eliminate all unnecessary features except profit taxes, high surtaxes, and collection at the source, and make the rates progressive starting with 1 per cent. upon the smallest taxable incomes and limit the progression to six, or at the most, 8 per cent. upon the largest incomes.

Administer the income tax through State officials to whom taxpayers should make enforced reports of income and to whom they should pay their income tax.

The test of exemption from the income tax to be "cost of collection" and apply a poll tax to those whose personal income would be so small as to exempt them by reason of "cost of collection."

The second objection will come from those who believe or profess to believe this proposed income taxation to be class legislation, designed to discriminate against individuals of large wealth and in favor of those who live in the rural communities of our State. The man who will cry "soak the rich" and justify his approval of any economic or social program solely on such ground is not, in the last analysis, a good citizen, and the same is true of the man who refuses to give proper consideration to a suggested reform because charges of discrimination are made. Similar charges have many times been made use of to impede social and economic reforms and they will be used against taxation reform. But I challenge those who make such charges to show a fractional part as much injustice and discrimination resulting from a properly framed "State income tax" as is now being accomplished by the "general property tax." A "general property tax" at a uniform rate absolutely and invariably places the owners of intangible property in a class by themselves, practically exempts them from direct taxation and places an undue proportion of the burden of government and the cost of social and economic progress upon those who are least able to bear such burdens. To endeavor to obstruct or delay taxation reform by representing that it is one class of the population only that demands it or will profit by it, is false. It is not the farmer alone who demands relief from high taxation but the home owner, the owner of business property and the owner of personal prop-

erty; in fact, every owner of tangible property. Whenever income taxation relieves the farmer of one dollar of his taxation burden, it must relieve the other owners of tangible property in the same proportion. To equalize taxation and do away with discrimination is the true purpose of income taxation.

It was charged at a hearing in Lansing on the question of an amendment to the constitution so as to allow income taxation that the establishment of an income tax would drive capital from our State. In this connection I would call attention to the fact that states which are particularly the home of capital, such as New York and Massachusetts, are among those that have adopted income taxation and the result has not been as charged. In Wisconsin, for illustration, the revenue under the income tax increased from \$4,115,000 in 1914 to \$11,784,000 in 1917, without any charge in the rates of taxation. This certainly did not indicate that capital is being driven from that State. The most efficient method for driving capital from our State would be the successful enforcement of our general property tax on all forms of intangible property. Our tax law requires the taxation of all such property, even bank deposits and book accounts. Successfully enforced, our present law would absolutely prevent savings deposits, as the interest for an entire year would barely pay the present tax, 2.64 per cent. It would reduce the average return from investments upon all intangible property more than 2½ per cent., a condition that would absolutely prevent investment in such securities. The only rational position for the man who fears for capital is to plead for absolute exemption of intangible property from all taxation. The advocate of income taxation also pleads for the abolition of all other taxes upon intangible property, when income taxation is established.

The justice and equity of a graduated income tax is shown by the fact that it conforms at all times and for all classes to the principle of "ability to pay." It not only relieves those with little property from heavy burden, but also, in the case of those with large wealth, it responds to the variations in individual conditions that occur with all citizens

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from year to year. An individual may be highly prosperous one year and have little income the next without any apparent change in the amount of property owned. The general property tax under such conditions is merciless in its exactions. The income tax never confiscates property. The general property tax confiscates thousands of descriptions of property every year.

The justice and equity of the income tax is further shown by the fact that it reaches officials, professional men and those conducting certain lines of business who escape very largely the general property tax. Of such it is the truth to say that their incomes are comparatively large, they live in comfort and enjoy the protection and benefit of government and society. They are as a class well educated and well informed, but by reason of their comparative immunity from taxation they have little concern as to public business. The bringing of this class into the group of taxpayers may be a distinct gain from other standpoints than revenue.

State income taxation is a rational effort to put into practice the principle, that every citizen should contribute through direct personal taxation to the support of government in proportion to his "ability to pay." Absolute "equality of burden" in taxation is impossible of attainment, but relative equality can be brought about if we consider not simply the benefits received through taxation, but also the sacrifice that must be made by the individual in paying taxes and endeavor to so adjust taxation as to require from each taxpayer the same degree of sacrifice, and this can be done only through a progressive or graduated income tax.

State income taxation, applied to income from whatever source received, is recognition of the principle, that the obligation of every citizen to contribute to the support of State and local government should not be affected by the form his investments take. By taxing all income, we prevent intangible property in general and tax exempt bonds in particular from becoming a refuge against taxation for those of large wealth.

State income taxation recognizes that general property taxation of intangible property is a farce, in spite of the fact that such property under the law should contribute equally with other property, and it provides the only way by which any tax can be collected from the owners of a large proportion of such property.

A personal income interferes very little with industry or business and affects the cost of living less than almost any other tax that is levied, and it cannot be passed on.

State income taxation makes for greater "universality" in taxation. In the State of New York last year 144,000 women paid a State income tax. The combination of a general property tax upon tangible property, an income tax to reach intangible property, and a poll tax for those with incomes so small as to be exempt from the income tax, would bring about the greatest "universality" of taxation and "equality of burden," and would interest in the operations of government many who, by reason of being tax exempt now, give little thought to government problems.

Income taxation will enable us to pay all the expenses of State government from that source, thus doing away with a State tax and allowing a complete separation of State and local revenue. There would then be no need of an annual equalization of valuations between the various counties of the State. We would have the ideal situation, no taxation for State purposes, no equalization of county valuations, all taxes voted by local authority, and the taxpayer in situation to locate absolutely the responsibility for high taxation and able to reach the guilty parties directly through his influence and his vote. So important have the officials of our State considered separation of State and local revenue, that a few years ago we appointed a "committee of enquiry" to see if our tax laws could be so changed as to bring about such a separation; but State income taxation had not then been developed and no solution was found. To-day, a State income tax is recognized as the only method for accomplishing such a purpose. Since I accepted your invitation to discuss this question, the State Tax Commission has received the annual report of the State of North Carolina and a leading feature of that is, that North Carolina proposes to make entirely distinct and independent State and local revenue through an income tax.

It is sometimes charged that an income tax is expensive to collect, and at the hearing in Lansing before the legislative committee the statement was made that in the State of Massachusetts the cost was 50 per cent. of the amount collected. I am utterly at sea as to the source of such information. The annual report of the Massachusetts State Tax Commission gives the cost of collecting over \$14,500,000 State income tax in that State last year as 2.15 per cent., less than one-twentieth of the cost publicly stated by one of those who appeared to oppose an income tax for Michigan. The Chairman of the State Tax Commission of Wisconsin, in charge of the collection of the Wisconsin State income tax, states that in 1919 the cost of collecting the Wisconsin State income tax was at the rate of 1.7 per cent. of the amount collected. A letter received by one of our

State Tax Commissioners from Congressman Fordney states that it cost but 55 cents per \$100 to collect the Federal income tax and that covered all items of internal revenue.

Practically all political economists recognize the justice and equity of income taxation. Individuals who oppose it generally do so on the ground that it fails in practical operation, that it is socialistic in character and a tax on brains, energy and industry. Those who declare it to have failed in administration have in mind the attempts at State income taxation made many years ago. The failure of those early attempts was due to the fact that they did not attempt a general income tax but levied a tax upon income from particular sources. Their failure was also due to the utter inefficiency of administration, which was in the hands of local officials. In respect to both legislation and administration, those early attempts at income taxation are no more to be compared to the modern State income tax systems than the old street cars drawn by horses or mules are to be compared to modern municipal transportation systems.

The argument that the income tax is socialistic in character is also a favorite one. The charge might be true if the avowed purpose or actual result of such form of taxation was to bring about economic results, such as more even distribution of wealth or confiscation of private property, but such is neither the purpose nor the result. The equalization of sacrifice imposed by taxation is as necessary to exact justice as is the granting of equal rights and equal opportunity. Other tax laws are equally open to this charge, especially inheritance taxes. We shall not run from taxation reform because someone cries "socialistic." We believe just and equitable taxation one of the greatest bulwarks that can be raised against socialism and the other "isms" that are bothering the people of to-day because it is, as John Sherman says, the most just, the most equitable, the least inquisitorial and injurious of all taxation.

It is the culmination of the age-long warfare against fiscal injustice. In making it a part of the taxation system of Michigan, we will not be venturing upon unknown ground. Twelve of the commonwealths making up the United States have adopted State income taxation in some form. Wisconsin was the first to adopt income taxation, which she did in 1911. Her laws tax the income of both individuals and corporations. Oklahoma, Connecticut and West Virginia followed in 1914. The Connecticut and West Virginia laws apply to the income of corporations only. The Massachusetts income tax law passed in 1916 and was aimed especially at income from intangible property received by residents of the State. In 1919 Massachusetts extended income taxation to net income of domestic and foreign corporations derived from business done within the State. In 1917 New York, Montana, Missouri and Delaware adopted income taxation. The New York and Montana laws of that year applied only to corporations. In 1919 New York State extended income taxation to the income of all residents of the State, whether earned within or without the State, and to the income of non-residents earned within the State. The Missouri law taxes all income of residents and so much of the income of non-residents and corporations as is derived from sources within the State. The Delaware law extends only to the income of residents. In 1919 New Mexico, North Dakota and Alabama passed income tax laws. The income tax of New Mexico applies to persons, firms, corporations and associations doing business within the State. At the present time Arizona, Utah, Minnesota, North Carolina and Louisiana have income taxation under consideration and in some of those States both political parties are pledged to support such form of taxation. It will therefore be possible for Michigan, should she adopt income taxation, to combine the best features of the systems of all those states. We also have suggestions for a model income taxation system prepared by a committee that includes such men as Prof. Seligman, Prof. Bullock and Prof. T. S. Adams.

In this discussion I have argued the justice and equity of income taxation with particular reference to the personal income tax, and I have pointed out that such tax should be mildly progressive, should apply to all income, and that the rate should be the same regardless of the source of the income. The method for taxing the income of business is one regarding which there is diversity of opinion. The income tax laws of the various states differ widely with regard to corporations. It is argued by some that corporate income would all be taxed by the personal income tax when it had passed into the hands of individuals, even though distributed to non-residents of the states. The repeal of all taxation upon tangible property, the relief that would come to the tangible property of corporations through the operations of the personal income tax, the absence from our tax system of any provision for taxing excess corporate values, the elimination of any suggestion of an excess profit tax, and, above all, the demand for increased revenue for both State and local purposes, all argue for the taxation of the income of corporations. Taxation of business has been attempted in many ways; by license, by

taxes upon gross business, by taxes upon capital stock, and by taxes upon net income. The State of Michigan is at this time confronted with an emergency that must be met and, because of the limitations of our constitution, there is practically but one way for meeting the emergency, some form of specific taxation upon corporations. The Governor of the State and Professor Friday are now at work upon this problem and the solution which they arrive at for meeting the emergency may or may not be intended as a permanent feature of our taxation system. If corporations are to be taxed, they have the same right as individuals have to be equitably taxed, and this, from my standpoint, would require that they also be taxed on the basis of net income. Income taxation applied to corporations should, in some respects, differ from the method of taxing personal incomes. In the first place, it should be levied only on net income earned within the State; second, the rate should be a flat rate, the same for all corporations, and not graduated or progressive. The reason for this is apparent. A corporation with a large invested capital would naturally earn a numerically large income; a corporation with a small capital would naturally show numerically smaller earnings, yet the relation of net income to invested capital might be relatively higher in the case of the numerically smaller income. A tax upon net income of corporations should be in lieu of all taxation upon its intangible property and of all other business taxes.

### Prosperity and Bad Bargains.

Those business men who have been taking too gloomy a view of the country's industrial prospects and have canceled orders in violation of contracts and of business ethics have been given sound and notable advice. The practice of contract cancellation has assumed serious proportions, and many prominent men of affairs have solemnly protested against it, but Roger W. Babson, statistician and publicist, has attracted wide attention by pointing out the inexpediency of the injurious tendency. Cancellation is not only undesirable morally, but it is short sighted.

He quotes Abraham Lincoln's remark to an audience of distressed men in 1857: "If you have made a bad bargain, hug it all the tighter." If everybody who finds that his contract has become a bad bargain, owing to the sharp decline in prices, will try hard to stick by his contract, the burden and loss will be so widely and evenly distributed that the bargain will turn out to be far less adverse than they now seem.

Credit is the foundation stone of modern business, and good faith is the foundation of credit. A resolute policy of good faith and justice will bring business back to a normal and sound basis. Already an improvement in the industrial situation is making itself felt. Factories are re-opening or returning to full time schedules. The consumers' strike is ending or at least is apparently about to end. Foreign trade continues to be active. Prosperity is ahead of America if everybody will do his part, carry his own burden, take a loss if necessary and face the future with remarkable confidence. The cancellation of orders and repudiation of contracts should stop.

### Hasty Gathering of Riches.

Substance is mentioned in the first book of the Bible, also riches and wealth. In the very beginning man sought "useful or agreeable things which possess exchangeable value," "these things and those things only which are transferable, are limited in supply, and are directly or indirectly productive of pleasure or preventive of pain," to quote two definitions of wealth. The desire for those things

is, always has been, and probably always will be, a dominant influence in the minds of men—which is equivalent to saying that the desire is natural, and therefore ineradicable.

Bacon says riches are the baggage of virtue and the most of the ways to enrich are foul. Solomon, an ancient authority on the subject, advises men to beware of hasty gathering of riches, because "he that maketh haste to be rich, shall not be innocent." There is another fact about sudden wealth which makes it hazardous. The proper management of large resources requires education in their uses. This training comes in their gradual accumulation. It is no exaggeration to say that of a dozen men suddenly endowed with great properties, scarcely one would be found fit to conserve or use them wisely either for his own good or that of his community.

Wealth brings many obligations. It is in a very real sense a trust. Its owner cannot take it away with him, and there is danger, if he does not distribute it wisely when he comes to his end, that it may become a curse to those he leaves behind. A comprehensive study of the families of many very rich men will go far toward fastening the conviction upon the student that moderate substance is better for the majority than great possessions.

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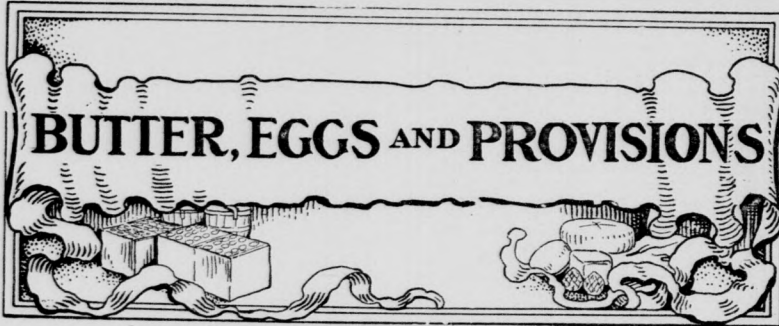
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#### How California Prune Growers Handle Their Crops.

In 1856 a Frenchman, Louis Pellier, brought two prune trees to this country and planted them near San Jose, in Santa Clara county California. These grew; other plantings were made; slowly an industry had its beginning. In the early seventies prunes began to be shipped commercially to the states West of the Mississippi; in 1896 a tariff of two cents per pound was placed on foreign prunes imported into this country, thus protecting the little new industry of California. And to-day California produces 90 per cent. of all the dried prunes and apricots consumed in the United States and Canada, with an output of something like 200,000,000 pounds per annum.

More than half the prunes grown in the whole United States are produced in the Valley of the Santa Clara. Here is located what is perhaps the largest deciduous fruit house in the world, packing in different years, according to size and quality of the fruit, from 500 to 900 carloads, all sorted and boxed by experienced hands and shipped to almost every corner of the globe—China, Europe, South America, South Africa, and so on.

In the last days of March or early April the Santa Clara Valley looks like a vast snowfield glistening in the sun—a hundred and twenty-five square miles of vineyards and trees in snow white blossom. By late August or early September these blossoms have turned into the ripened fruit; earth and sun and air have completed their wonderful work. Not even now does man disturb the completion of this work, for the prune is permitted to ripen and fall from the tree. It is never picked, as these last few days on the tree so largely increase the sugar content and hence the value. These prunes may lie on the ground a week or even a bit longer before the women and children come in with basket and pail and begin to pick them up and fill the empty boxes in which the teams haul them through the orchards. Usually, the ground is picked over three times before the end of the season. At the last picking the trees are shaken to bring down all the fruit.

From the orchard the prunes are hauled to the dipper and drying ground. First they go to the dipper, an iron tank containing about five pounds of lye to 100 gallons of water,

which is kept boiling hot. The prunes are dipped into this tank for about thirty seconds by means of a wire basket or revolving drum. Following removal they are passed under a wire screen with strong jets of clean cold water flowing on them, and washing off all sediment and lye-water. They are then spread on trays measuring three by eight feet, ready for the drying ground. The hot lye bath, by the way, has slightly broken the skin of the prune, so that the moisture may the more easily escape in the drying process.

Again the rays of the sun are called upon, for prunes are dried solely by the sun, taking from five to ten days for the completion of this phase. The drying grounds may be twenty or thirty acres in extent. At times there are spread out upon these fields twenty to thirty thousand trays, containing some 2,000,000 pounds of prunes, which when ready for the market would be valued at almost a quarter of a million dollars.

Bins in the grower's fruit-house serve to store the sun-cured fruit until it can be sacked and delivered to the packing house. Some seasons, when deliveries can be made prior to September 30, a premium of one cent a pound is paid and deliveries are made direct from drying ground to packing house. During the last days of September and until the time limit has expired, day and night, a continuous line of trucks and farm wagons unload the new dried prunes at the packing house door. Here they are weighed and tested and then emptied from the sacks on to the carrier which takes them to the grader. The floor of this carrier is perforated with holes, and is kept continuously vibrating for the purpose of sifting out dirt and sticks. From the carrier the prunes are emptied on to the grade proper.

In the twin grader there are two parallel streams of prunes flowing over metal screens that are perforated with holes of increasing size as the prunes progress. As the prunes pass along the perforated screen the small sizes drop through first and the larger ones pass on until they too find an opening of sufficient size to fall through to the bin below. By the time the stream has reached the end of the grader, all prunes have dropped through and have been graded according to size. From these bins wheelbarrows deliver the prunes to the processor. The grading determines the size and hence the price to the grower.

The "processor" prepares the graded fruit for packing. It is boiled or steamed for about three minutes, then run over a screen to drain, and while still warm is emptied into the box or carton, weighed, and the lid clamped

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on by a high pressure nailing machine. The boxes of fruit are carried to the freight car waiting on the siding.

Apricots are similarly packed except that the pit is removed and that they are not put through the "processor."

The Italian prune is grown in Oregon to the extent of some 25,000,000 pounds per annum. This prune has a tart flavor and is sold to a restricted class of buyers, the Jewish population of our large American cities buying a large portion of this crop.

Three and a half years ago—May 1, 1917—a prune and apricot growers' association came into being, purporting to operate a non-profit selling agency which should be strictly co-operative, returning every cent of profit over and above actual cost of operation to the growers whose orchards produced the fruit.

When we know that California produces some 200,000,000 pounds of dried prunes annually, or 90 per cent. of all the prunes and apricots consumed in the United States and Canada, and that, prior to May 1, 1917, the marketing of this entire crop was dominated by a very small but powerful group of independent packers who year after year had forced the growers to sell for barely enough to buy themselves living necessities, we realize why the organization came into being. This association has proven a wonderful experiment in co-operative marketing, scoring a success that has been little short of phenomenal. Today the association has a membership of 10,000 growers, operates 37 large packing houses, and has established more than 250 selling agencies in the United States alone, with more than a score located in foreign cities where markets are being developed for the large crop a few years from now.

G. Orb.

#### Japan Determined To Control the Pacific Ocean.

Grandville, March 22—Secretary of the Navy Denby is right in his insistence that the United States continues to build naval ships, but it is even more important that the air service be looked after and attended to, since one nation of the Eastern world at least is going into the buying and manufacture of bombing seaplanes on a surprisingly large scale.

Our next war, and one that may come before half the American people are awake to the danger, is to be with Japan. Events are all tending to such an outcome and it behooves Uncle Sam to be up and ready, with his fighting togs on at a moment's notice. However much the Yankee Nation dislikes to engage in war, and however unwelcome hostilities with even Mexico would be, we must meet the inevitable and be prepared for the worst.

That Japan has become a formidable power during the last decade needs no avowal here. Her war with Russia set her high in the ranks of the big nations of the world. Throughout the world war she played a waiting part, yet had an eye out to the main chance, as witness Yap, and other territory on the mainland of Asia.

The news comes direct that France has been manufacturing bombing seaplanes for Japan. These have been through small orders here and there in order to seem inconsequential, but when added together constitute a tremendous output. The smallness of the orders at different factories was calculated to blind even the French to the fact that the Eastern nation was

buying in such large quantities. The fact has come to the surface that Japan is buying in rapidly increasing quantities, and that to-day there is a constant shipment of these seaplanes from the Mediterranean ports.

It is estimated that Japan will soon have the greatest fleet of bombing seaplanes in the world. What does this mean? Against whom are the engines of war to be used? Not against England, whose ally she is. Not against France, from whom she is making these prodigious purchases of modern war birds. Against what other nation in the world but ours is this preparation being made?

Recent London reports told of the Japs engaging a squadron of veteran British flyers at large salaries to enter the Japanese air service as instructors.

The Japanese are assembling a great fleet of sea bombing planes to secure to themselves the mastery of the Pacific. They are being assembled for the undoubted purpose of being used against the American fleet or against the Philippines, Hawaii or Panama. It is understood that battleships must be protected against air attack, just as they must be protected from under water attack.

The American fleet is not so protected and the Government is doing nothing along that line of defense.

If it be true that a fleet unprotected from air attack can be destroyed, as some experts contend, then Japan, with this great fleet of seaplanes, has the Yankee fleet completely at its mercy, even though its own water fleet is inferior to ours.

The relations between Japan and the United States are strained. While Japan is making extensive preparations to gain the mastery of the Pacific, we are doing nothing. The Philippines are one of the weak points in our armor. Japan doesn't want us there; the Filipinos do not want us there, and, in fact, a great many Americans believe that a longer tenancy of those islands bodes ill and only ill for the United States.

Japanese in this country say that Hawaii is not a white man's country. It is, in Asiatic opinion, a brown or yellow man's country, and the time is not far distant when the question of which is to rule there will be put to the test of the sword.

As Yap, the Philippines and Hawaii are not white men's countries, neither is the Pacific a white man's sea. And there you are. Japan is working night and day preparing to prove her contention true. What is the United States doing in the matter? Absolutely nothing that one can perceive. California comes under the head of a yellow man's country, and that state, with its one thousand miles of coast line, is destined to know before long the meaning to be attached to the activities of the little brown men in the matter of seaplanes and other instruments of modern warfare.

When Japan is ready to believe that she can dispose of the American navy, then look to your guns, Uncle Samuel, for the moment that day dawns—and it is approaching much faster than many imagine—war's dread echoes will thrill the waves of the Pacific and the brown and yellow hordes of Eastern Asia will swarm to battle like the drop of locusts on a Kansas cornfield in August.

If air supremacy means supremacy of the sea, Japan is ready and the United States is woefully unprepared. We are asleep at the switch with the lightning express bearing down upon us. A quick awakening is desired if we would save our beloved America from another baptism of blood.

The present troubles in Europe may well be left to those immediately concerned for settlement. Let the allies settle their tiff with Germany. The United States has a big mountain of danger threatening which requires all her diplomacy and statecraft to guide away from the breakers of war into the harbor of peace and safety.

Old Timer.



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## THE HIDE SITUATION.

### Valid Reasons For the Depression in Price.

In these troublesome days many hide producers complain that their by-products are not bringing prices in proportion to the figures they pay for live stock. To be sure, it is desirable to see higher values on offal, so that each part of the animal pans out for itself; but, on the other hand, can we blame any particular ones for bringing about this condition? We are quite sure that our tanner friends are not pleased to see present values, for we all know that they still have a lot of leather on hand that is made out of abnormally high-priced hides and skins; they have their troubles as well as the rest of us. They are willing to clean the slate, turn their backs on the past and start all over again. Many customers say, Why don't the tanners clean up? Why don't the shoe manufacturers sell at still lower prices? Why don't the retailer cut loose? Why don't everybody else do this or that?

Let us all be patient and not jump at hasty conclusions. Let's try to see facts as they really exist. It surely will not do any of us a bit of good to see the many trades liquidating at any old price if by that process they are thrown into financial difficulties. There is no conspiracy by any of us. This condition is the result of inflation during the war period. We have a temporary overproduction. We first must straighten out the European countries so that they are able to start buying from us again—buying our usual surplus.

The sudden stoppage of business with Europe and the holding off here by wearers of shoes and users of leather, in the hope of still lower retail prices, has caused a congestion of raw materials. No matter what we do, no matter how optimistic we are, we must remember that we consumers of shoes, leather goods, wool, soaps, etc., must first start the ball a-rolling. We must shed ourselves of suspicions, hate and envy. We must go into the retail stores and begin to buy what we need; that doesn't mean that we must throw our money away or buy what we do not need. The average manufacturer, dealer and retailer is "square." If we encourage the retailer he will place orders with the manufacturer, and the manufacturer will place orders with the tanner, with the woolen mills, and thus right down the line to the farmer. When they all get busy there will be plenty of work and we will sell more meat, more leather, etc. They would all be a lot of jackasses to lay in goods and thereby give us work if we would pass their stores, peek in, put our fingers up to our noses, and holler "Profiteer," "Burglar" and a lot of other unbecoming names.

You are trying to educate the housewife that live cattle at 10 cents per pound and choice steaks at 40 cents retail do not show you a 30-cents-per pound profit. Let's educate ourselves a little into the same line of proper reasoning by not engaging in foolish questions—"I can't see why hides sell at 5 cents when a pair of shoes sells at \$8." You might as well "rave

on" and figure to yourself that a hide weighs 60 pounds and a pair of shoes 3 pounds, so that out of that hide the manufacturer gets twenty pairs of shoes!

It is a far cry from a green hide to a pair of shoes. Hides are low because there is a surplus all over the world. How long it will take to work off this surplus depends on how soon consumers get into the market and how freely they spend their money. Take yourself as an example. You know that you have not been buying as many shoes as you used to. You have been holding off thinking that they are going to get cheaper, and you have made the old ones do a lot more service than was the case heretofore. Do not look for miracles. A 5-cent-per-pound hide or a dollar calfskin cannot be put into a shoe and laid down on the retailer's shelf in a month or two. It takes time until this low-priced leather gets on the market, and there are more things than just the hide that go into a shoe. Don't forget the labor that enters into the making of leather and shoes. A 10 or 20 per cent. reduction in labor cannot show a five-dollar reduction in a pair of shoes. And it must be remembered that there are three and four dollar shoes on the market to-day, and even during the abnormal times you could buy five and six dollar shoes. Why is it that we all like to pick on fifteen dollar shoes when there are plenty of shoes to talk about that sell down to three and four dollars? You never can hope to buy a fifteen-dollar shoe with a five-dollar pocketbook unless the manufacturer or retailer has a way of getting fine shoes without paying for them. If we want fine workmanship, a fine grain, a beautiful last and a fancy color, be prepared to pay the price. You cannot afford to sell choice steaks at soup-meat cuts, and the leather and shoe man is in the same boat.

Getting back to hide values: What they bring depends entirely on the demand for leather and shoes, and not on the cost of live cattle. We have to admit that, even though it hurts. We have seen times when hides sold at four times what they were paid for on the animals' backs; that was the time when shoes and leather were in great demand.

Have not some of us made the mistake of piling hides up when they could have been sold at reductions from our views? At times like this is it wise to keep on accumulating them? Is it not the better policy to sell what we can at the best price obtainable, and thus strengthen our position by carrying low stocks so that we will be in a position to recover some of our losses? Why not handle our hides business the way we handle the sale of meats? Is it good business to hold out for the top price when we are loaded up with meat and when we know that we must kill more so to have the goods when better business looms up? Because hides were once 20 to 50 cents per pound is no reason that they have to bring that price again. Ask yourself why they brought such high prices at the time.

We shall never see high figures on hides so long as we agree with our

friends that the shoe man is a robber or that the tanner is getting more than he is entitled to. The only way we will receive better prices for hides is if we get out and boost and help to make better business. Knock the props from under the fellows that are always hollering about the other fellow's business. Get your confidence up and instill confidence in others. Have patience and talk facts to your customers and friends. The average consumer is reasonable and is satisfied to see a merchant make a fair profit if that merchant takes the trouble to talk facts to his customer. That does not mean that we must get into an argument with our customers when we strike one who is not in a receptive mood to listen to facts. Discredit the wild stories in that part of our press that makes it a business to circulate wild stories about your business so as to popularize themselves with their readers.

It is unnecessary to recite that stocks of raw hides and skins are large. At the present values of hides and leather, manufacturers and retailers are only interested in the best hides and in the best leather. Inferior grades cannot be moved at all. A manufacturer reasons that he might as well tan a choice hide, with present high tanning costs, than to expend that labor on poor goods, and he also knows that with leather and shoe values on a lower basis consumers will give preference to the better shoes because the better shoes to-day are being sold at the prices that the lowest grade shoes used to sell at. Tanners are now only giving their attention to first salted fresh hides and skins for such limited business as they have. The old and inferior goods will have to wait until the tanner cannot supply his requirements with good stuff, and that time appears to be a long distance off, as packers have and are making plenty of hides right along and they are sellers at the best prices obtainable, no matter how low. When real old stuff will be sold or how it will come out in the tanning processes, if it never reaches the tanner is a question. It is a safe bet that much of the real old stock is damaged to an extent that it is unfit for tanning. Unless handled with extreme care, hides and skins in salt for a long period are usually damaged. The high grades of leather cannot be made of skins that are in salt six months or more even though handled properly and salted with the best salt.

Sales have been made of smaller packer and wholesale butcher hides from the best sections down to 6 cents for native all-weight hides, and as low as 4½ cents for small packer hides have been booked to packers' tanneries or sold outside down to 7 cents. Old hides, either in the hands of large or small packers, are unquotable. Old country hides cannot be sold except at prices that will permit converting them into glue stock, and that means around 1½ cents per pound. Fresh salted country hides are practically neglected, and when purchased in a limited way here and there have gone as low as 4 cents per pound for goods out of the best sections. All sorts of prices are talked by holders of hides, but when business is really done the

rates are so low that if one had talked such prices a year ago he would have been considered a fit person for the lunatic asylum.

Calfskins are having a little better call. Fresh salted goods are selling from 6 to 13 cents per pound. Heavy kips are not wanted at all, and when moved they bring no more per skin than the price paid for medium or heavy weight calf. Sheepskins are talked from 10 cents to \$1.25, depending on the quantity of wool, condition of the slat and the size of the lot. Country and small packer average lots have been moved at around 50 cents per piece. Horsehides are nominally quoted at \$3.50 for the best renderers, and the poor and small hides are not wanted at any price. It must be remembered that paper quotations do not make sales at times like this. It takes actual business. Trade papers render a great service at all times; they aim and do give out reliable news; they bring sellers and buyers together, and facilitate business; but they must not be taken to task if sellers find that they are unable to realize the quotations they publish when attempting to put through actual business.

Hides are low in price, to be sure, and many say that they cannot go lower; but the question to ponder over is, how long will it be before they bring better prices, and will they be suitable for tanning when they are taken up after already being in salt a long time? The big fellows in the trade have been free sellers right along—they have quit being surprised—they go along and try to do business at the best price obtainable. Boost, and then boost some more—that's the best way to try to get better business our way.—Butchers' Advocate.

Many reforms are faulty because they are contrary to human nature.

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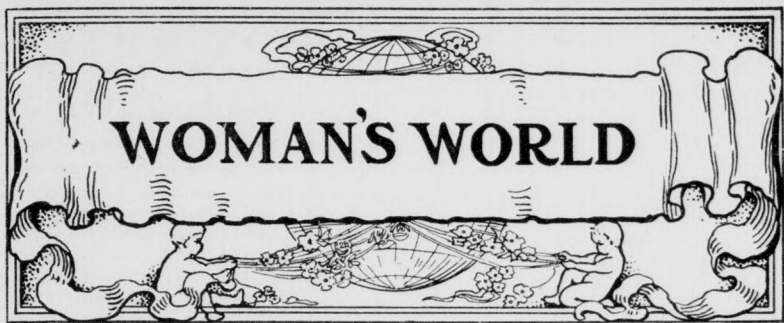
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### Living in Atmosphere of Incessant Fault-Finding.

Written for the Tradesman.

It was a long time ago, so nobody need think he can recognize the people, even if the description fits somebody that he knows—even himself, which is quite possible.

I stayed for a week-end with a family consisting entirely of fussers, and by the time I got away I was all ready to be a fusser myself. And I don't think a nice thing to be, especially as it is entirely possible to cure yourself of being one if you want to. Of course, first you must recognize that you are one. I don't think these people realized that they were fussers.

It was a rather trying time, for I liked them—father, mother, son and two daughters—and saw what nice people they would be if they hadn't got into the habit of fussing.

Father began the day fussing. The weather didn't suit him, and he was complaining really before the sun was above the horizon—it was winter—about its being too warm. The coffee wasn't what it ought to be, his egg was overdone, and a storage egg anyway, and the price of eggs was outrageous. The newspaper was wet, and that was the newsboy's fault, and the maid might have dried it by the stove before she brought it to him.

"Harry, can't you brush your hair decently and sit in your chair like a gentleman?" This instead of "Good morning." (They all said "Good morning" to me, but not to each other.)

The children fussed at each other about everything, and mother fussed about everybody. Nothing was right; nothing had been right yesterday; there appeared no reason to suppose anything would be right to-day or to-morrow—or ever.

I tried several times to turn the conversation into some cheerful channel, racked my brain for some amusing thing to say; but it was all in vain; in a few minutes we were back in the atmosphere of fault-finding. So I set myself to studying the exhibit and trying to trace the thing back to its causes.

I would not have you suppose this an unhappy family, or that they were not all fond of each other. Far from that. Later, when one of the girls was desperately sick, the whole family sat under the shadow of anxiety and showed devotion seldom surpassed even in families where mutual affection is much more ostentatious.

I know now that father was the only son of a most solicitous mother, who by her example and words taught him to believe that his wishes, his comfort, his dislikes were the most

important things in the world. Nothing must be done to him or about him that did not please him. His displeasure was a family calamity.

His wife used to be a jolly girl, a schoolmate of mine; but now, when I was seeing her for the first time in years, in her own home, she had caught her husband's habit of complaining about everything, and the two had passed the habit on to their children. It was one of the most perfect instances of imitation that I ever have seen.

In the evening about the reading table the thing kept up without a break:

"Harry, can't you sit still? How do you suppose I can read while you are fidgeting about like that? Margaret, can't you hear your chair squeaking? Get another one. Laura, every time you turn a page your nails scratch on the paper and it drives me nearly wild. You know I don't like noises like that."

Long-standing, habitual selfishness, to begin with; the original idea that everything in the world must be made comfortable for self; the habit of instantly expressing every feeling of annoyance. After a while one's atmosphere is saturated with this pitiable state of mind; the family and the neighbors get to expect it, get callous to it, and that is why the whole family can take it on as a custom. I am sure those friends would be surprised to know how they spoiled everything they did that week end to give me a good time. Prudence Bradish.

[Copyrighted 1921.]

### Marble Time.

Marble time is about here. Every boy in town will be playing marbles. Why not take advantage of this and secure a large number of marbles and offer to give each boy in town a sack of marbles with each purchase of some article. It may be coffee, breakfast food, cocoa, or articles selling for 25c or more. Fill the display window with marbles as well as the article you wish to sell in connection and accompanying the display with a large show card calling attention to your offer. Have a dodger printed announcing this offer and have it distributed to the boys as they are dismissed from school. Gee, but the boys will go wild over this offer and they'll tease their mothers to death to let them buy this article in order that they might get the marbles.

Working in conjunction with the fire department, sixty Spokane Boy Scouts are undertaking an inspection of local conditions in the interests of fire prevention.

### Theoretical Impossibility of Davis' Chimerical Plan.

Grandville, March 22—Strange what queer ideas get into the heads of some of our smartest men. Almost every prominent man (and many who are not prominent) has a pet plan for solving this immigration problem.

The latest development along this line is from Secretary of Labor Davis, who has a solvent of the immigration question that is so simple it is a wonder we had not all of us fallen for the solution long ago. In a nutshell, the plan is to steer the stream of immigration along new channels, away from the cities, into the Western country, and even a part of it to deserted farms in Eastern states.

The new plan is to scatter these people out in sparsely settled sections, planning to group them somewhat on the European village plan, and offer them the advantages of expert agricultural and home demonstration instruction through the department of agriculture.

The farm, with the advantages we can offer, will be the best sort of Americanization ever. Beautiful in theory, but how about the facts?

That the countless millions destined to flock to America can be thus steered to Western homes on small farms, their wants supplied and everything made safe and sane for American ideas, with no suffering for want of means, with every want supplied, and men of foreign birth just from the low spots of Europe, made over into successful farmers is a picture worthy of one of the great masters, but that sane, ordinary, sensible men should entertain such an idea is beyond the comprehension of anyone with ordinary business sense.

It simply can not be done. Secretary of Labor Davis to the contrary notwithstanding. Why not keep to plain common sense conditions, instead of flying off on a tangent of theoretical impossibilities?

To people the wild lands of the West is, perhaps, a commendable enterprise, yet how can this be done without the expenditure of more money than we, as a Nation, are able to raise? All these plans for taking care of an immense flow of immigration are but pipe dreams which newly fledged statesmen are inflicting on our ears, but which can have no hope of accomplishment in the real things of life.

"Our plan is not to replace American farmers with foreigners, but to create new farms and make new farmers!"

This is the plan. Government wild lands are to be cut into small farms on which it is proposed to settle these foreign families, give them homes where they can eke out an existence until abundant crops come to reward the diligent. Fine, isn't it? Is it not pertinent to ask how these millions of new farmers can work these virgin soils without tools, horses or tractors, with no buildings to shelter them from the sun's heat and the winter's cold? If it were possible to make a

success of such a scheme, it would certainly be a miracle which has never been before wrought in America.

Our own native farmers had to endure hardship and toil, had to earn money with which to purchase land, tools and animals before striking root in the soil of a new country. How, then, are these comparatively moneyless immigrants from Europe to found homes on new lands without the wherewithal to make purchases and lay perdu for a whole year at the very least before any returns come to fill the family coffers?

"There is land enough in this country for millions of small farms," says Commissioner Husband, of the immigration bureau. Very good. There are lands in swampy regions which, when once drained, will make the best agricultural lands, yet it will require something beside bare hands and a will to do to fetch these districts into productive farms. Where is the money coming from? "Uncle Sam is rich enough to give us all a farm," was the refrain of the old song. So he was and is, but he is not rich enough to place buildings on these lands, drain the swamps, furnish tools, horses and tractors and present them to indigent families, at the same time providing food for the new settlers until they realize from off their plantings.

Your Uncle Samuel never has been that liberal to his American born children, nor is he likely to bankrupt himself by undertaking to grub stake countless foreign born people whose chance for repayment isn't very reassuring.

Families of foreigners might be steered to these Western farms—farms in name only—and not fit for culture and the production of an income for at least one year after the first hoe or plow tickles the soil. It would prove a thankless task for the United States to foster-father the millions of inflowing immigrants to the tune of billions of dollars.

It isn't likely that the native Americans will care to bankrupt the Nation in order to invite the whole world to come in and partake of the good things so lavishly displayed—in the minds of the theoretical American statesmen—simply for the asking.

It is admitted by these immigration manipulators that it will make bad matters worse to admit shoals of foreigners to the cities to come in competition with our already swamped factory workers. This being true, how even less feasible would be the attempt to raise billions of dollars for the purpose of caring for immigrants on wild lands until the new settlers from over seas become self supporting.

There ought to be some wise man in Washington capable of seeing through a grindstone with a hole in it, who will kindly inform these theoretical platitudinarians that the only way to settle the immigration question is to shut out immigration entirely for a term of years.

Old Timer.

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**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.

#### News From the One-Time Sawdust City.

Muskegon, March 22—Muskegon Council held its annual election and banquet at K. of P. hall Saturday afternoon and evening, March 20. About sixty-five plates were laid. A fine program, consisting of fancy dancing by ten girls, led by Miss Jardine, a reading by Miss Porter and several musical selections by Miss Bassett and Mrs. Fortier. The high school glee club gave some excellent numbers, with Mrs. Luther at the piano. Herman Anderson sang a Swede song and also did some rather dramatic auctioneering. E. H. Hortelle, of Grand Haven, gave some splendid colored selections in a very fine manner. We can cheerfully recommend Mr. Hortelle as a fun-maker. The writer lived a few years in his neighborhood and has often seen him in action.

The following officers were elected and installed, Grand Junior Counsellor Stevenson acting as installing officer:  
**Senior Counsellor**—Henry Frost.  
**Junior Counsellor**—Harold Foote.  
**Past Senior Counsellor**—Nick Luolofs.

**Secretary-Treasurer**—Herman Anderson.

**Conductor**—Jake Klont.

**Page**—J. R. Allen.

**Sentinel**—Ed. Hesse.

**Executive Committee, two years**—

Chas. Oviatt, E. P. Monroe.

**Executive Committee, one year**—

John Peters, M. H. Steiner.

**Delegates to Grand Council**—Nick

Luolofs, Chas. Oviatt; **Alternates**,

Harold F. Foote, E. C. Welton.

The following committees were appointed by Senior Counsellor Frost:

**Auditing**—A. W. Stevenson, Milton

Steindler, J. E. Lyon.

**Floral**—Ed. Hesse, Milton Steindler,

J. R. Allen.

**Entertainment**—H. F. Foote, Victor

Damm, Bro. Averill.

**Railway**—M. H. Steiner, A. W.

Stevenson.

**Chaplain**—J. E. Lyon.

**Scribe**—E. P. Monroe.

The following were admitted into

the order: Frank A. Young, (Muskegon

Co-operative Oil Co.), Arthur

Oltoff (Myers Co.)

According to the stage driver from

Maple City there was recently discovered

and unearthed a mammoth

head and antlers of some very large

animal. The head and antlers are intact

and somewhat resemble an elk,

only they are much larger. They

measure eight feet from tip to tip. An

extensive search in the vicinity will be

made to try to obtain the remainder

of the skeleton. The horns have been

varnished and are now on exhibition.

This is no fish or bear story, but a

fact. Maple City is located in Lee-

lanau county.

James Coad, Secretary Chamber of

Commerce, expresses regret at not being

at the meeting or rather the ban-

quet. Jim surely likes to eat and talk.

The Saturday Night in its last issue called Charles Oviatt a big fat gink. Oviatt says he does not know what that means, but will try to find out. Several of the boys agreed to assist with this column, so we are going ahead and see who is a—

E. P. Monroe, Scribe.

#### Side Lights on Some Michigan Hotels

A well-known traveling man furnishes the Tradesman with the following graphic comments of some Michigan hotels:

**Post Tavern, Battle Creek, March 17:** In coffee room (counter service) eggs fried or boiled (2), 25c; poached, plain (2) 30 cents. Can you beat it? And eggs selling in retail stores at 27@30c per dozen.

**Occidental, Muskegon:** Cafeteria department. The war is still on, so far as one can see.

**Burdick, at Kalamazoo:** The indifference and independence of manager and employes isn't appealing strongly to the traveling public.

**Kerns, at Lansing:** Improvement since the new management. Ought to be. They get enough for it.

**Whitcomb, at St. Joseph:** One of best table de hote dinners in State for one plunk.

**Cushman, at Petoskey:** Few traveling men.

**Perry, same town:** Many traveling men. There's a reason.

**McKinnon, at Cadillac:** Hear a lot of kicking on prices, which are maintained at the top notch. Travelers told that "if you don't like my hotel, stay away."

**Charlie Ziegler, same town:** Gives you the gland hand, which helps a lot these days.

**Pantlind, at Grand Rapids:** "Nuf sed."

This goes for the old Morton, too.

**Wright House, Alma:** Help! Although meals are pretty good.

**Western, at Big Rapids:** One of the "old school." The wash room is a delight. Landlord on the job every minute.

**Dal-Van, at Jackson:** Best beds in State and Ed. Dalton always genial.

**Bailey, at Ionia:** Brown is doing right well, considering the old shell he has to work on.

**Belding, at Belding:** Same class with the Western, at Big Rapids, except the "delight."

**King, at Reed City:** Race is doing the best he can.

**Winter Inn, at Greenville:** The touch of home cooking, preserves and home grown dill pickles help a lot.

**Duward:** Never knew the names of the hotels and glad of it. The eating houses—

**Stevens, at Fennville:** Traveling men stop off at this town just to get dinner at this hotel.

**Mecosta Hotel, at Mecosta:** Conducted by a woman who does about all the work. One is as well pleased with the meals and service in the dining room as he would be in the Statler at Detroit.

Remus, eight miles away: The filthiest hotel in the State, barring none.

#### Hat Prices Tumble.

Philadelphia, March 22—The predicted declines in the prices of men's hats have taken place. Ever since last August the industry has been suffering the effects of an extremely limited demand on the part of the public.

Recent cuts, it is declared, run in some cases as high as \$3 upon a single hat, and the new quotations by manufacturers show that 20 per cent. is an approximation of the reductions made virtually all along the line.

This cut, it was announced, was made possible by the action of the hatmakers' union in agreeing to a cut of 20 to 25 per cent. in wages. Manufacturers report that the response from the retail trade, while not immediately overwhelming was quite decided, and they are looking forward to a substantial increase in business for the rest of the season.

#### Not the Same.

"Reverse and back always mean the same, don't they father?"

"By no means, my son. The more reverses a man has in business the less backing he can get."

#### OCCIDENTAL HOTEL

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.00 and up

EDWARD R. SWETT, Mgr.

Muskegon

Michigan

#### 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

#### 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.

## 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 22—Fred C. Ohland is posting up preparatory to covering Eastern Michigan territory for the Michigan Hardware Co.

Charles Christopher, who traveled twenty-five years for Northrop, Robertson & Carrier and the Lansing branch of the Worden Grocer Company, has retired from the road, to take the management of the safety deposit vaults of the Capital National Bank. Charles is very much attached to his new position, but here's dollars to doughnuts that he sometimes wishes he was out on the warpath again.

The recent advance in passenger rates from 3 cents to 36 cents per mile is the last straw which broke the camel's back. Not so very long ago it cost \$3.04 to go from Grand Rapids to Detroit. Now the cost is \$5.93. Up to three years ago the cost of a lower berth was \$1.50. Now it is \$3.24—more than double. The combined cost of fare and berth has increased from \$4.54 to \$9.17—nine cents more than double. Such an increase can only result in one way—greatly decreased patronage by the traveling public and the employment of other methods of travel more in keeping with the condition of the average pocket book. The Ishpeming Iron Ore thus indicates the attitude of Upper Peninsula people regarding the outrageous conditions now prevailing. There has been another boost in railway fares in Michigan where six-tenths of a cent has been added to former rates, and where an addition of 50 per cent. has been made in sleeping car fares. We will now pay 58 cents to ride to Marquette, but when the highway opens the people will ride in automobiles, and the automobile will also be an important factor in carrying passengers long distances. We hear of many people who will visit Milwaukee, Chicago and other distant towns, from the Upper Peninsula, by automobile. One man, in comparing costs, says he can take his five-passenger Franklin from Ishpeming to Chicago on \$5 worth of gasoline, making the trip easily in two days. Five fares to Chicago would be about \$105. A one-night stop for the automobile passengers would not amount to more than \$15 for the party, and after paying for this and the extra meals, they would be far ahead of the game. The excessive passenger rates on trains will result in greatly increased travel by automobile. Railroad travel is sure to fall off greatly because of the very high cost. There will be very little traveling done for pleasure.

These are days when salaried men who stuck to their jobs when others rushed off to grab big wages in other but transient fields, find themselves secure while those who hurried off and lost the advantage of continuance are watching the help wanted columns.

Music is pure, says a critic; but what is music? To the average ear harmonious sounds are music. To the savage, the tom-tom is harmony. To the boy, the squawk of baking powder can attached to a rosined cord, is pure delight. Meanwhile, membership in the society for the prevention of music increases.

Germany's beer bill is as large as it was the year before the war began, but the volume of lager has decreased greatly. Fritz is paying just as much, but getting a lot less.

The buyers' strike might be called sort of a counter-revolution.

We can think of nothing more appropriate to do with a renthog than to put him in the pen.

We just threw a brick into the air, and to our surprise, it came down. We didn't suppose brick ever did.

According to the infamous Gompers a union is something that everybody ought to join and nobody ever ought to enjoin.

The only person on earth who ever had a real reason for saying 'I'll tell

the world" never said it once in his whole speech.

We bet that there is one town in Pennsylvania that will observe an immediate improvement in its postal service, and that is Haysville.

It doesn't seem quite fair to take away one person's amusement and leave another person hers. In other words if we prohibit highballs, why not also prohibit hysteria?

C. O. Race, who was clerk at the Mertens Hotel (Grand Rapids) for five years, but who took the management of the Hotel King, at Reed City, for the past three years, has taken the management of the new hotel—to be known as the Race House—at Elk Rapids and will open it for the public May 1. He was in town Monday and Tuesday of this week, purchasing furniture for the hotel, which he promises to conduct the best he knows how.

A little boy at Sunday school being asked, what is the chief end of man, replied, "The end that's got the head on."

Don't be selfish because you have been a little more fortunate than your neighbors. Show them that though you have money, you are still a man, that you want to be friendly with them.

We should more fully appreciate our opportunities could we realize what a blind person with a love of the beautiful would give for just a glimpse of the marvelous world, which is all shut out from him and free to us. What would he not give if he could just have his eyes opened for a few months and be allowed to travel over this beautiful earth and drink in the world's beauties? Just to be able to see the flower, to get one glimpse of the landscape which we see so often that it makes almost no impression upon us, what would it not mean to him?

**Boomlets From Busy Boyne City.**

Boyne City, March 22—There is not much news from our town. They tell us that the county road commission will build a retreat for the county road equipment on the corner of Lake and State streets, where the tools and machinery will have a place to be sheltered and repaired. Sort of a sanitarium, as it were. They are now scattered, as Commissioner House says, from Hudson to Advance, which is further than from Dan to Beer-sheeba. Mr. House believes in taking care of the county outfit as well as though it were his own, or better, which is contrary to the generally accepted notion concerning public owned equipment.

On account of the "lovely spring weather" we have been having, the Boyne City Lumber Co. was obliged to stop operations last week, indefinitely. A never ending succession of thaws and freezes with showers between makes logging in some sections an impossibility and, taken with the general business condition, is hard on the most optimistic lumbermen. It would not be a bad thing if some of the higher ups would have to get on the other side of the payroll and be obliged to find the wherewith to pass out as each succeeding payday rolls around.

We would like to take a pull out of the "ship by truck" mania. If the public treasury was mulched for fifteen or fifty thousand dollars per mile for railroad construction and then another quota for maintenance, possibly the disparity between rail rates and truck rates would be still wider than they are now. The people of Athens had nothing on the great American public for going crazy over some new thing. The truck bears about the same relation to the railroad that a good convenient efficient set of men's pockets bears to a woman's wrist bag—powder puff and all. Maxy.

**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 barely steady after the recent decline, which was on the fine grades of creamery butter. There is at the present writing an ample supply to meet the current demand. Receipts, however, are somewhat light for this season of the year. Unless there is a noticeable increase in the production of fancy butter, it is hardly likely we will see much lower prices in the immediate future. Local jobbers hold extra creamery at 43c and firsts at 40c. Prints 46c per lb. Jobbers pay '18c for packing stock, but the market is weak.

Cabbage—75c per bu. and \$2 per bbl.

Carrots—\$1 per bu.

Celery—Florida, \$3.50@4 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—There have been three declines during the past week, due to heavy receipts at all the great consuming markets. Receipts at Chicago yesterday (March 22) were 57,000 cases. Local jobbers pay 21c this week for fresh, including cases, f. o. b. shipping point. There are no indications of higher prices.

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

36	-----	\$4.00
46	-----	4.75
54	-----	5.00
64	-----	5.75
70	-----	5.75
80	-----	5.75
96	-----	5.25

Green Onions—Shalotts, \$1.25 per 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—18c per lb. for leaf; Iceberg \$4.75 per crate.

Onions—Spanish, \$2.50 per crate of 72s or 50s; home grown in 100 lb. sacks, \$1 for either yellow or red.

Onion Sets—\$1.50 per bu. for white; \$1.35 per bu. for red 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 per bu.

Peppers—Green from Florida, \$1.25 per small basket.

Potatoes—Home grown, 40@50c per bu. The market is weak.

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

Spinach—\$1.85 per bu. for Southern grown.

Strawberries—\$5.50 per 24 pt. crate of Louisiana.

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.

**Beecham's Pills False and Fraudulent.**

The United States Government says Beecham's Pills are a fraud. In a food bulletin just sent us by the United States Department of Agriculture it appears that the Government brought prosecution on the ground that the statements regarding the virtues of Beecham's pills were "false and fraudulent in that the article contained no ingredient or combination of ingredients capable of producing the curative and therapeutic effects claimed for it." And somebody came into court on behalf of the owner and admitted the charge was true!

And so another idol falls. The case is respectfully referred to the general storekeepers who sell Beecham's pills.

**Peddle Sunlight If You Can.**

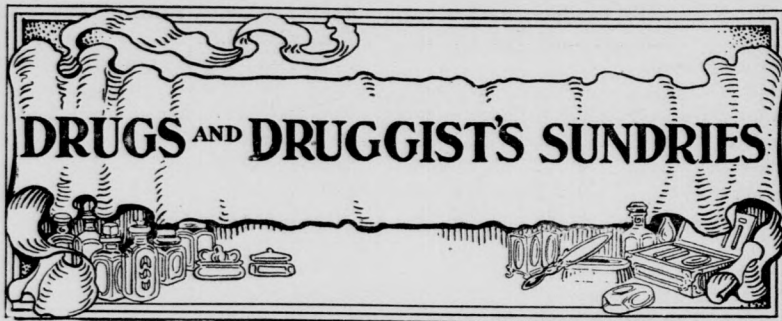
Though you deal in liquid blacking,  
Dismal bluing and such things,  
When you have a sale to manage,  
Do it as the robin sings.  
Put some cheer-up in your business—  
Be a chipper sort of man,  
And, with other lines of notions,  
Peddle sunshine if you can.

There's an awful deal of meanness  
In this busy world of ours;  
But, mixed in with weeds the rankest,  
Ofttimes grow the finest flowers.  
Wear a posy on your lapel—  
It won't hurt the trade you plan,  
And along with other samples,  
Peddle sunshine if you can.

Provisions—The market on smoked meats is slightly firmer, with quotations about the same as previous quotations. There is a moderate supply with a fairly active demand. The market on lard is steady and unchanged, with a fair supply and a very light demand. The market on lard substitutes remains weak, with prices about ½c per pound lower than those of a week ago. There is an adequate supply to meet the present fair demand. The market on dried beef is steady, quotations are unchanged. The market on barreled pork is fairly steady, with a light supply and a very light demand. The market on canned meats is steady and unchanged.

Ninety-nine per cent. of the energy stored in a ton of coal is lost on its way to the electric bulb, so that we get only a hundredth part of the possible light it contains. In other words, ninety-nine parts are dissipated in heat, and used up in friction in the electric apparatus, and never become light. Just as great a waste of energy goes on in a man's use of his own powers. Instead of one hundred per cent. of his energy appearing in results that are worth while, often a very small per cent. of it gets into his real work, the rest being dissipated in foolish and harmful ways.





### Store Management—The Shirk.

The shirk is a well-known specimen of the genus homo. His habitat is offices, stores, business establishments of all kinds. His habits are familiar to us, but a few words on the subject will not be amiss. The shirk usually displays activity when the boss is around and material inactivity when the boss is out of sight. Sometimes he makes a pretense of working, for the benefit of his fellow clerks. Now and then he comes out boldly and loafs openly, except on those occasions when the boss is in the neighborhood and perhaps not feeling any too indulgent. The shirk is quick to detect these changes in the official barometer. The shirk, of course, is always the last one at work and the first to depart. He takes all the sick leave permissible and generally manages to get a few days extra. The same applies to annual leave.

He has a pleasant habit of disappearing after lunch two or three times a week, and not showing up again until four or five o'clock. Occasionally you do not see him until the following day. The shirk, in short is out to do as little work as possible, to take as much time off as possible, and to draw as much pay as he can for such work as he does perform. We have seen shirks who displayed considerable ingenuity in getting up schemes and ruses for avoiding work. In fact, if they would apply this ingenuity to their daily work, it would stand them in good stead. How does the shirk get by with it? There are various explanations. Sometimes he has a pleasing manner and a ready laugh for the jokes of the boss. Sometimes he is a good worker when he wants to be, a good salesman, perhaps, a man with something of a following. The boss is on to him, more or less, but keeps hoping that he will reform.

Sometimes the shirk has the boss fooled. Now and then he has a certain percentage of his fellow-workers fooled. He can occasionally display such bursts of industry as to almost fool himself. No clerk likes to be a talebearer. No clerk likes to go to the manager with a story about a fellow-employee. And to this very fact is due much of the shirk's success in dodging work. Now, no clerk likes to feel that he must arrive at 8:30 while another man is allowed to saunter in at 9:15 or thereabouts. It looks like favoritism. The rules should apply to all. A few rare spirits will stick doggedly to the work and the rules, regardless of how the shirk is getting away with his capers, but plenty of good men get sore and begin to let down in their work.

And here is where the shirk does

his greatest damage. It isn't the work that he dodges. It isn't the ten minutes he cuts off in the morning and again at night. It isn't the sick leave he takes every month. Those things are not so very expensive for the boss. The thing that is expensive is the let-down in morale. You can't blame good men for getting sore. Now and then the shirk actually manages to put over a raise in salary, which he has not earned and does not deserve. The boss, of course, is only human. Many things happen around the store which he does not see. Sometimes it is the part of good management for the boss to close his eyes, so to speak. But not to the antics of the habitual shirk. We know that a fellow with a pleasant smile and a hearty manner can frequently ingratiate himself with a superior officer, and thus manage to dodge discipline in many ways. At the same time the honest plugger isn't fooled.

Can you blame him for saying to himself: "What's the use? Why should I work myself to death? Why shouldn't I get mine?"

There are feminine shirks, too.

There is the girl who blows in twenty minutes late every morning, with no excuse, or a flimsy excuse at best. There is the girl who receives a lot of telephone calls, and who spends an hour every day gossiping over the phone with her beau. There is the girl who went to a party the night before, met the handsomest fellow, and must go all over the establishment telling everybody what he said, how he looked, and what an impression he made. Harmless stuff, perhaps, but the telling takes a lot of time. This girl not only shirks her own work, but prevents others from working. The boss shoulders the loss.

It is not a wise plan to run a business establishment like a prison. Sensible friendships should be encouraged. If the clerks feel that they must never speak above a whisper, the boss will not get the best results from his working force. Shirks can be reached. There is an offensive type which actually urges other clerks to let down in their work, spreading the doctrine of "What's the use?" A big wholesale druggist was recently heard to say: "See that girl?"

"Yes."

"I would willingly pay her a salary to stay away from the store. She won't work herself and she is constantly telling other girls that they are foolish to work so hard. I don't want my clerks to work too hard, but I do expect them to work."

"Why don't you get rid of her?"

"Well, her uncle is a prominent

man. He throws me considerable business. If I fired her, he would get sore."

Eventually the druggist did fire her, but he should have fired her a year before. The uncle merely said it served her right.

The thoughtless clerk will change his tactics if given a friendly talk. Thoughtlessness can be corrected without much trouble.

The willful shirk may require sterner methods. The boss should make it his business to look out for shirks. He should realize that few employees will carry tales. When convinced that you have an habitual shirk to deal with, there are two methods. You can fire him outright, or you can give him another chance. We all like to reform a man if we can. But if another chance is given, there should be a clear understanding that the reformation will be genuine, that no foolishness will be tolerated.

It is sometimes astounding how long a shirk, one with no pull or influence of any kind, can "get by."

Of course, the boss doesn't go snooping around, the shirk is adroit, other clerks will not carry tales, and so the farce goes on for a long time. The proprietor, however, cannot afford to have the morale of his establishment lowered by one who will not work. If the shirk is allowed to go along undisturbed, it is difficult to see how the efficiency of the working force can be maintained. The boss is under no obligation to bear this loss. Sometimes a lesson is good for a shirk. After losing two or three good positions, he may take a brace. At any rate, the wise boss will do well to keep up a sharp lookout for habitual shirks. He owes that much to square clerks and we are glad to be able to say that they are in overwhelming majority.

### State Board of Pharmacy Saved.

Grand Rapids, March 22—The Legislative Committee of the M. S. P. A. are able to report that the State Board of Pharmacy will not be merged with another board, as was feared, but will be placed on a self-supporting basis and saved for the pharmacists of Michigan. Should the State Board of Pharmacy have been done away with in Michigan, there would have been two political divisions without a pharmaceutical board—Michigan and Turkey.

There were several suggestions as to how to make the State Board of Pharmacy self-supporting and none would meet the anticipated expenditures of the State Board of Pharmacy until it was agreed to adopt a sort of combination of the life certificate and the registration of drug stores.

By this plan, all present registrants in pharmacy will receive a life certificate without extra charge. Applicants for registration as druggists will pay a \$10 examination fee, which will entitle them to a second examination within the same year should they not pass the first one. Upon passing, they will pay \$10 for a life certificate as druggist. For pharmacist, the fee will be \$15 for examination and \$15 for life certificate. There will be a modification of this in case an applicant for druggist receives a standing sufficient to entitle him to a pharmacist's certificate at the close of his four years. In addition to this, it is suggested to register apprentices at \$1 for their entire time of apprenticeship.

The registration fee for drug stores will be \$3 per year. This registration is of a decided advantage to the druggists of to-day, as it places a legal responsibility upon the store, in addition to that placed upon the clerk. In short, we are relieved of an unregistered proprietor employing a registered clerk and then placing all the responsibility on the clerk.

The State Board of Pharmacy, being financially able, will have charge of the inspection of drug stores, instead of leaving this to the Dairy and Food Department. The retail druggist would much rather prefer to have the inspection of his place of business conducted by his own board than by a foreign board.

Louis V. Middleton, Sec'y.

## 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**



### Items From the Cloverland of Michigan.

Sault Ste. Marie, March 22—The Leader, one of our largest department stores, celebrated its twenty-fifth anniversary last week. Dave Eliassof, the manager, has every reason to be proud of its growth and success during that time. The present quarters compare favorably with any up-to-date store in the State.

Mr. Pickering, of the Soo Ferry Co., announces that hereafter there will be a charge of 5c on baby carriages between the two Soos. Whether or not he has joined the race suicide club is not stated. This will be a hard knock on the families who have no "flivvers." There is also a raise on automobiles, but even at that it will be cheaper than taking them over on flat cars.

You can't always judge a man's wealth by the size of his pay envelope. W. H. O'Neill, one of our well-known hardware merchants, has taken in L. W. Troyer, his son-in-law, as a partner this week. Mr. Troyer has been in the employ of the Carbide Co. for the past ten years and is well and favorably known throughout the city. His many friends are pleased to note that he is going into the hardware business, as the O'Neill Hardware Co. has always enjoyed a good patronage and been one of the Soo's successful enterprises.

A letter received from one of our former Sooiters, George A. Ferris, states that Sooiters in Detroit are planning a big "get-together" party scheduled for April 15. There is a small colony of Sooiters residing in Detroit and occasionally they get together and have one grand time to make them think of the good old days in the home town.

A business office near the ferry dock has posted the following notice: "All persons dropping empty booze bottles in the vicinity of this office will oblige the inmates of said office and, incidentally, save them many steps if they mark said bottles 'empty.'"

The Michigan Historical Magazine, in its latest issue, presents an eleven page article on the Soo pageant. The article is illustrated by cuts of the pageant which show some of the beauties of the Soo splendidly.

J. C. McLean has opened up a new meat market at Rudyard, with Alex Grieves, the well-known butcher, in charge. This will be good news for the people of Rudyard, who have been without meat a large part of the time.

It is reported that F. D. Richardson, "the man who made the airplane famous" otherwise the supervising prohibition enforcement agent for this district, has resigned. It is hinted that the reason for this step was the change of administration. He expects to re-enter the service of the Internal Revenue Department.

D. Booth, President of the Booth-Newton Co., of this city, left last Saturday for Detroit, where he will enter the ford hospital to receive treatment for an injured foot which has been causing him much trouble for several months. He was accompanied by Dr. F. J. Maloney.

If a preacher is weary after preaching a long sermon, he at least has the heart-felt sympathy of the congregation.

Fred Bye, who for the past few years has conducted a meat market on Spruce street, has sold out to John Hotton, who has been in charge of the Marine meat market for several years. Mr. Hotton needs no introduction to the trade here, as he is one of the pioneer butchers and conducted the Hotton Bros. market about thirty years ago. His many friends are pleased to know that he will again be engaged in the business and wish him every success.

John Agnew, formerly in the meat business here, and for the last five years a resident of Detroit, in the employ of Henry Ford, is visiting old friends here. He states that the Soo never looked better to him than it does at present.

The city of Wakefield now has a unique pumping plant for the supplying of water to the inhabitants and for fire-fighting purposes. The water comes from the 4th level of the old Chicago mine, which is located on the North shore of Sunday Lake and just North of the town. The 4th level of this mine is 416 feet below surface and here there is an old crosscut running South from the breast of which there is a flow of pure spring water flowing approximately 500 gallons per minute. Analysis secured from the State laboratory at Lansing pronounce it the very best. A concrete dam was built in the breast of this crosscut to hold back the water and an 8 inch suction pipe installed from the dam to the shaft where it was connected with an old 10 inch discharge pipe which was left in place when the property was abandoned and dismantled. Over the collar of the shaft a wooden structure has been erected large enough to house the pump and switchboards properly. A 200 gallon Pomona power pump is installed over the collar of the shaft which lifts the water 416 feet from the 4th level in the shaft and then forces it up to a concrete reservoir that is approximately 200 feet above the collar of the shaft. The city mains are connected with this reservoir, and about 125 gallons per minute of water are used. So, with a 500 gallon supply, a plentiful supply of good water is assured for years to come. The concrete reservoir situated in the top of a big bluff, is probably unique also. Instead of building a concrete reinforced circular tank on the top of the bluff the former township officers, before Wakefield became a city, decided that in order to have a reservoir for all time it would be advisable to put it in the bluff itself. A tunnel was accordingly driven into the side of the bluff from which a raise was put to the top of the bluff. Then the raise was enlarged to a circular section by blasting until the needed dimensions were secured. The rock went down the raise and was caught in a chute at the bottom, from which point it was trammed through the tunnel and dumped down the side of the bluff. The rock is a gray slate and was later used as a foundation for the macadam streets about town. The reservoir was made water-tight by using the gunite process of cementing, the raise sealed at the bottom with concrete and a small frame building erected over the reservoir, completing the installation.

William G. Tapert.

More than half the intelligence in the world goes to waste because it isn't used.

## ENVELOPES

Of Every Description  
ALL SIZES, ALL COLORS

For All Purposes

Correspondence Envelopes  
Window Envelopes  
Document Envelopes  
Pamphlet Envelopes  
Pay Envelopes  
Coin Envelopes  
Drug Envelopes  
Tag Envelopes  
Clasp Envelopes  
Cloth Lined Envelopes  
Expansion Envelopes

We have the only Exclusive  
Envelope Printing Machine in  
Grand Rapids.

TRADESMAN COMPANY

## 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
Muriatic	4 @ 6	Bergamont	8 50 @ 8 75	Belladonna	@ 1 35
Nitric	10 @ 15	Cajuput	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 15
Tartaric	58 @ 65	Cedar Leaf	2 00 @ 2 25	Cantharides	@ 3 00
Ammonia		Citronella	85 @ 1 20	Capsicum	@ 2 30
Water, 26 deg.	10 1/2 @ 20	Cloves	2 50 @ 2 75	Cardamon	@ 1 50
Water, 18 deg.	9 @ 15	Cocunut	30 @ 40	Cardamon, Comp.	@ 1 25
Water, 14 deg.	8 @ 13	Cod Liver	2 25 @ 2 50	Catechu	@ 1 50
Carbonate	22 @ 26	Croton	2 25 @ 2 50	Cinchona	@ 2 10
Chloride (Gran)	15 @ 25	Cotton Seed	1 25 @ 1 35	Colchicum	@ 2 00
Balsams		Cubebs	11 00 @ 11 25	Cubebs	@ 3 00
Copaiba	80 @ 1 00	Elderberry	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	Guaiac	@ 2 80
Tolu	1 00 @ 1 20	Juniper Wood	2 50 @ 2 75	Guaiac, 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 (Salign)	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.)	40c	Lemon	1 75 @ 2 00	Myrrh	@ 2 25
	30 @ 35	Linseed Boiled bbl.	@ 79	Nux Vomica	@ 1 90
Berries		Linseed bld less	86 @ 94	Opium	@ 3 50
Cubeb	1 75 @ 2 00	Linseed raw, bbl.	@ 77	Opium, Camp.	@ 1 30
Fish	40 @ 50	Linseed raw less	84 @ 92	Opium, Deodor'd	@ 3 50
Juniper	9 @ 15	Mustard, true oz.	@ 2 75	Rhubarb	@ 2 00
Prickly Ash	@ 30	Mustard, artifil, oz.	@ 50		
Extracts		Neatsfoot	1 10 @ 1 30		
Licorice	60 @ 65	Olive, pure	4 75 @ 5 50		
Licorice powd.	@ 1 00	Olive, Malaga,			
Flowers		yellow	4 00 @ 4 25		
Arnica	75 @ 80	green, Malaga,			
Chamomile (Ger.)	50 @ 60	Orange, Sweet	5 00 @ 5 25		
Chamomile Rom	40 @ 45	Origanum, pure	@ 2 50		
Gums		Origanum, com'l	1 25 @ 1 50		
Acacia, 1st	50 @ 55	Pennyroyal	3 00 @ 3 25		
Acacia, 2nd	45 @ 50	Peppermint	8 00 @ 8 25		
Acacia, Sorts	25 @ 30	Rose, pure	15 00 @ 20 00		
Acacia, powdered	40 @ 45	Rosemary Flows	2 50 @ 2 75		
Aloes (Barb Pow)	30 @ 40	Sandalwood, E.			
Aloes (Cape Pow)	30 @ 35	I.	13 00 @ 13 25		
Aloes (Soc Pow)	1 25 @ 1 50	Sassafras, true	3 00 @ 3 25		
Asafoetida	2 25 @ 2 50	Sassafras, artifl	1 25 @ 1 60		
Pow.	2 75 @ 3 00	Spearment	10 00 @ 10 25		
Camphor	1 30 @ 1 35	Sperm	2 75 @ 3 00		
Guaiac	@ 1 25	Tansy	11 50 @ 11 75		
Guaiac, powd'd	1 25 @ 1 50	Tar, USP	48 @ 60		
Kino	@ 85	Turpentine, bbl.	@ 62		
Kino, powdered	@ 1 00	Turpentine, less	67 @ 77		
Myrrh	@ 90	Wintergreen,			
Myrrh, powdered	@ 1 00	tr.	12 00 @ 12 25		
Opium	11 50 @ 12 00	Wintergreen, sweet			
Opium, powd'd	13 00 @ 13 60	birch	6 00 @ 6 25		
Opium, gran.	13 00 @ 13 60	Wintergreen art	85 @ 1 20		
Shellac	75 @ 85	Wormseed	5 50 @ 5 75		
Shellac Bleached	85 @ 95	Wormwood	22 50 @ 22 75		
Tragacanth	4 50 @ 5 00				
Tragacanth, pw.	3 50 @ 4 00				
Turpentine	25 @ 30				
Insecticides					
Arsenic	20 @ 30				
Blue Vitriol, bbl.	@ 08				
Blue Vitriol, less	9 @ 15				
Bordeaux Mix Dry	17 @ 30				
Hellebore, White					
powdered	38 @ 45				
Insect Powder	60 @ 80				
Lead Arsenate Po.	22 @ 42				
Lime and Sulphur					
Dry	11 @ 23				
Paris Green	40 @ 50				
Ice Cream					
Arctic Ice Cream Co.					
Bulk, Vanilla	1 25				
Bulk, Chocolate	1 35				
Bulk, Caramel	1 45				
Bulk, Grape-Nut	1 35				
Bulk, Strawberry	1 35				
Bulk, Tutti Frutti	1 35				
Brick, Vanilla	1 40				
Brick, Chocolate	1 40				
Brick, Caramel	1 60				
Brick, Strawberry	1 60				
Brick, Tutti Frutti	1 60				
Piper Ice Cream Co.					
Bulk, Vanilla	1 15				
Bulk, Vanilla Special	1 25				
Bulk, Chocolate	1 20				
Bulk, Caramel	1 20				
Bulk, Grape-Nut	1 20				
Bulk, Strawberry	1 25				
Bulk, Tutti Frutti	1 25				
Brick, Vanilla	1 40				
Brick, Fancy	1 60				
Ices	1 15				
Sherbets	1 15				
Leaves					
Buchu	@ 2 50				
Buchu, powdered	@ 2 75				
Sage, bulk	67 @ 70				
Sage, 1/4 loose	72 @ 78				
Sage, powdered	55 @ 60				
Senna, Alex.	1 40 @ 1 50				
Senna, Tinn.	30 @ 35				
Senna, Tinn. pow	35 @ 40				
Uva Ursi	20 @ 25				
Oils					
Almonds, Bitter,					
true	16 00 @ 16 25				
Almonds, Bitter,					
artificial	2 50 @ 2 75				
Almonds, Sweet,					
true	1 75 @ 2 00				
Potassium					
Bicarbonate	50 @ 60				
Bichromate	47 @ 55				
Bromide	65 @ 75				
Carbonate	45 @ 50				
Chlorate, gran'r.	38 @ 45				
Chlorate, xtal or					
powd.	28 @ 35				
Cyanide	30 @ 50				
Iodide	3 75 @ 3 80				
Permanganate	85 @ 1 00				
Prussiate, yellow	60 @ 65				
Prussiate, red	1 00 @ 1 10				
Sulphate	60 @ 65				
Roots					
Alkanet	75 @ 85				
Blood, powdered	40 @ 50				
Calamus	35 @ 75				
Elecampane, powd	35 @ 40				
Gentian, powd.	20 @ 30				
Ginger, African,					
powdered	23 @ 30				
Ginger, Jamaica	40 @ 45				
Ginger, Jamaica,					
powdered	35 @ 40				
Goldenseal, pow.	7 50 @ 8 00				
Ipecac, powd.	4 75 @ 5 00				
Licorice	40 @ 45				
Licorice, powd.	25 @ 30				
Orris, powdered	40 @ 45				
Poke, powdered	40 @ 45				
Rhubarb	@ 1 00				
Rhubarb, powd.	@ 1 25				
Rosinwood, powd.	30 @ 35				
Sarsaparilla, Hond.					
ground	1 25 @ 1 40				
Sarsaparilla Mexican,					
ground	@ 80				
Squills	35 @ 40				
Squills, powdered	60 @ 70				
Tumeric, powd.	25 @ 30				
Valerian, powd.	@ 75				
Seeds					
Anise	33 @ 35				
Anise, powdered	38 @ 40				
Bird, Is	10 @ 15				
Canary	10 @ 15				
Caraway, Po.	16 @ 20				
Cardamon	@ 2 25				
Celery, powd.	45 @ 50				
Coriander pow.	25 12 @ 15				
Dill	15 @ 25				
Fennell	30 @ 40				
Flax	06 1/2 @ 12				
Flax, ground	06 1/2 @ 12				
Foenugreek pow.	10 @ 20				
Hemp	10 @ 18				
Lobelia	2 50 @ 2 75				
Mustard, yellow	15 @ 20				
Mustard, black	30 @ 35				
Poppy	30 @ 40				
Quince	1 25 @ 1 50				
Rape	15 @ 20				
Sabadilla	25 @ 35				
Sunflower	7 1/2 @ 15				
Worm American	30 @ 40				
Worm Levant	2 00 @ 2 25				
Paints					
Lead, red dry	13 @ 13 1/2				
Lead, white dry	13 @ 13 1/2				
Lead, white oil	13 @ 13 1/2				
Ochre, yellow bbl.	@ 2				
Ochre, yellow less	2 1/2 @ 6				
Putty	5 @ 8				
Red Venet'n Am.	3 @ 7				
Red Venet'n Eng.	4 @ 8				
Whiting, bbl.	@ 4 1/2				
Whiting	5 1/2 @ 10				
L. H. P. Prep.	3 75 @ 4 00				
Miscellaneous					
Acetanalid	50 @ 55				
Alum	10 @ 13				
Alum, powd. and					
ground	11 @ 20				
Bismuth, Subni-					
trate	3 55 @ 3 75				
Borax xtal or					
powdered	8 1/2 @ 15				
Cantharides, po	1 75 @ 5 50				



# 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

Anise Seed  
Celery Seed  
Poppy Seed  
Wool  
Mushrooms

## DECLINED

Cheese  
Mich. Beans  
Ground Spices  
Whole Spices  
Canary Seed  
Hemp Seed  
Mustard Seed  
Rape Seed

Furs  
Hides  
Flour

## 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

## Clam Boullion

Burnham's 7 oz. ----- 2 50  
Standard ----- 1 10@1 75  
Country Gentmn 1 85@1 90  
Mame ----- 1 90@2 25

## 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  
Episcure, 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  
Imperials, 50s ----- 95 00  
Magnificos, 50s ----- 112 50

### Sanchez & Haya Line

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

### Ignacia Haya

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

### Garcia & Vega—Clear

Havana  
New Panatella, 100s ----- 60 00  
Starlight Bros.  
La Rose De Paris Line  
Caballeros, 50s ----- 70 00  
Rouse, 50s ----- 110 00  
Peninsular Club, 25s ----- 150 00  
Palmas, 25s ----- 175 00

### Rosenthals Bros.

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

### Frank P. Lewis Brands

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

### Union Made Brands

El Overture, 50s, foil ----- 75 00  
Manila 10c  
La Yebana, 25s ----- 70 00

### Our Nickel Brands

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

### Other Brands

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

## CLOTHES LINE

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

## COCOA

Baker's 1/4s ----- 62  
Baker's 1/2s ----- 48  
Bunte, 15c size ----- 55  
Bunte, 1/2 lb. ----- 50  
Bunte, 1 lb. ----- 48  
Cleveland ----- 41  
Colonial, 1/4s ----- 35  
Colonial, 1/2s ----- 33  
Droste's Dutch, 1 lb. ----- 9 00  
Droste's Dutch, 1/2 lb. ----- 4 75  
Droste's Dutch, 1/4 lb. ----- 2 00  
Epps ----- 42  
Hersheys, 1/4s ----- 42  
Hersheys, 1/2s ----- 40  
Huyler ----- 36  
Lowney, 1/4s ----- 48  
Lowney, 1/2s ----- 47  
Lowney, 1/4s ----- 46  
Lowney, 5 lb. cans ----- 31  
Van Houten, 1/4s ----- 12  
Van Houten, 1/2s ----- 18  
Van Houten, 1s ----- 36  
Van Houten, 1s ----- 65  
Wan-Eta ----- 36  
Webb ----- 33  
Wilbur, 1/4s ----- 33  
Wilbur, 1/2s ----- 33

## COCOANUT

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

## COFFEE ROASTED

Bulk  
Rio ----- 11  
Santos ----- 17@23  
Maracaibo ----- 22  
Mexican ----- 25  
Guatemala ----- 26  
Java ----- 46  
Bogota ----- 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  
Carolene, Tall, 4 doz. ----- 4 25

## CONFECTIONERY

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

## Mixed Candy

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

## Specialties

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

## Chocolate

Assorted Choc. ----- 29  
Champion ----- 24  
Honeysuckle Chips ----- 39  
Klondike Chocolates ----- 35  
Nabobs ----- 35  
Nibble Sticks, box ----- 25  
Nut Wafers ----- 35  
Ocoro Choc. Caramels ----- 32  
Peanut Clusters ----- 38  
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 ----- @09 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 ----- 05  
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

## Taploca

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 ----- 1 50  
No. 2, per gross ----- 1 75  
No. 2 1/2, per gross ----- 2 25

### Hooks—Kirby

Size 1-12, per 1,000 ----- 84  
Size 1-0, per 1,000 ----- 96  
Size 2-0, per 1,000 ----- 1 15  
Size 3-0, per 1,000 ----- 1 32  
Size 4-0, per 1,000 ----- 1 65  
Size 5-0, per 1,000 ----- 1 95

### Sinkers

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

## FLAVORING EXTRACTS

### Jennings

Pure Vanilla  
Turpeneless  
Pure Lemon

### Per Doz.

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

### Van Duzer

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

## FLOUR AND FEED

### Valley City Milling Co.

Lily White, 1/2 Paper  
sack ----- 10 50  
Harvest Queen 24 1/2s 10 00  
Graham 25 lb. per cwt ----- 4 40  
Golden Granulated Meal,  
25 lbs., per cwt. N. ----- 2 40  
Rowena Pancake Com-  
pound, 5 lb. sack ----- 5 50  
Buckwheat Compound,  
5 lb. sack ----- 5 50

### Watson Higgins Milling

Co.  
New Perfection, 1/2s 10 20

### Meal

Gr. Grain M. Co.  
Bolted ----- 2 60  
Golden Granulated ----- 2 80

### Wheat

No. 1 Red ----- 1 48  
No. 1 White ----- 1 45

### Oats

Michigan Carlots ----- 47  
Less than Carlots ----- 52

### Corn

Carlots ----- 70  
Less than Carlots ----- 74

### Hay

Carlots ----- 22 00  
Less than Carlots ----- 25 00

### Feed

Street Car Feed ----- 32 00  
No. 1 Corn & Oat Fd ----- 32 00  
Cracked Corn ----- 32 00  
Coarse Corn Meal ----- 32 00

## FRUIT JARS

Mason, pts., per gro. ----- 8 30  
Mason, qts., per gro. ----- 9 60  
Mason, 1/2 gal., gross ----- 13 80  
Ideal Glass Top, pts. ----- 9 60  
Ideal Glass Top, qts. ----- 11 40  
Ideal Glass Top, 1/2  
gallon ----- 15 65

## GELATINE

Cox's 1 doz. large ----- 1 45  
Cox's 1 doz. small ----- 90  
Jello-O, 3 doz. ----- 3 45  
Knox's Sparkling, doz. ----- 2 25  
Knox's Acidu'd, doz. ----- 2 25  
Minute, 3 doz. ----- 4 95  
Nelson's ----- 1 60  
Oxford ----- 75  
Plymouth Rock, Phos. ----- 1 55  
Plymouth Rock, Plain ----- 1 35  
Waukesha ----- 1 60



25 lb. pails, per doz. 27 10

## BLUING

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

## BREAKFAST FOODS

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



## HIDES AND PELTS

Hides	
Green, No. 1	04
Green, No. 2	03
Cured, No. 1	05
Cured, No. 2	04
Calfskin, green, No. 1	08
Calfskin, green, No. 2	06 1/2
Calfskin, cured, No. 1	10
Calfskin, cured, No. 2	08 1/2
Horse, No. 1	2 00
Horse, No. 2	1 00

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

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

Wool	
Unwashed, medium	@ 17
Unwashed, rejects	@ 10
Fine	@ 17
Market dull and neglected.	

Raw Furs	
Skunk	2 00@1 00@50@25
Raccoon	3 00@2 00@1 00
Mink	6 00@4 50@3 00
Musk rats	1 25@75@30@10
Above prices on prime skins.	

HONEY	
Airline, No. 10	4 00
Airline, No. 15	5 00
Airline, No. 25	8 25

HORSE RADISH	
Per doz.	1 60

JELLY	
Pure, per pail, 30 lb. 5	50

JELLY GLASSES	
8 oz., per doz.	44

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

MOLASSES	
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	2 75
Peanuts, Spanish	25
Peanuts, Spanish	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 50
Picket	3 50

POTASH	
Babbitt's, 2 doz.	2 75

FRESH MEATS.	
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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	16 1/2
Hams	22
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
3 lb. pails—advance	1

Smoked Meats	
Hams, 14-16 lb.	24 @26
Hams, 16-18 lb.	22 @24
Hams, 18-20 lb.	20 @22
Ham, dried beef	
sets	38 @39
California Hams	16 1/2 @17
Picnic Boiled	
Hams	34 @36
Boiled Hams	38 @40
Minced Hams	18 @20
Bacon	24 @44

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

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

Canned Meats	
Red Crown Brand	
Corned Beef, 24 ls	3 60
Roast Beef, 24 ls	3 60
Veal Loaf, 48 1/2s	1 75
Vienna Style Sausage,	
48 1/2s	1 40
Virginies, 24 ls	3 50
Potted Meat, 48 1/2s	65
Potted Meat, 48 1/2s	1 10
Hamburger Steak and	
Onions, 48 1/2s	1 75
Corned Beef Hash,	
48 1/2s	1 75
Cooked Lunch Tongue,	
24 1/2	3 50
Cooked Ox Tongues,	
12 2s	23 50
Chili Con Carne, 48 ls	1 40
Sliced Bacon, medium	3 45
Sliced Bacon, large	6 00
Sliced Beef, 2 1/2 oz.	1 90
Sliced Beef, 5 oz.	3 65

## Mince Meat

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

## Pig's Feet

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

## Tripe

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

## Casings

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

Uncolored Oleomargarine	
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	
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
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## 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	30
Canary, Smyrna	08
Cardamon, Malabar	20
Celery	40
Hemp, Russian	07
Mixed Bird	13 1/2
Mustard, yellow	15
Poppy	65
Rape	10

## SNUFF

Swedish Rapee 10c 8 for	64
Swedish Rapee, 1 lb. glass	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 Naptha	
100 cakes	6 40
Star, 100 No. 11 cakes	6 40
Star Nap. Pwdr. 34s	3 35
Star Nap. Pwdr., 24s	6 65

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

Tradesman Company	
Black Hawk, one box	4 50
Black Hawk, five bxs	4 25
Black Hawk, ten bxs	4 00

Box contains 72 cakes. It is a most remarkable dirt and grease remover, without injury to the skin.	
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Scouring Powders	
Sapallo, gross lots	12 50
Sapallo, half gro. lots	6 30
Sapallo, single boxes	3 15
Sapallo, hand	3 15
Queen Anne, 60 cans	3 60
Snow Maid, 60 cans	3 60

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

Black Hawk, ten bxs 4 00
Box contains 72 cakes. It is a most remarkable dirt and grease remover. with-



### Bankruptcy News in the Grand Rapids District.

Grand Rapids, March 14—On this day was held the adjourned first meeting in the matter of Santo Scaccia, bankrupt No. 1931. The bankrupt was present in person and by J. R. Gillard, his attorney. The trustee was present in person. Creditors were represented by L. C. Palmer. Several more claims were proved against the estate. The bankrupt was then examined without a reporter and some discussion was had as to the best method of disposing of the property of the bankrupt. Perer Piccus, a cheese dealer of Chicago, Ill., was present and made a verbal report of the sale of the balance of the cheese which was stored in his establishment at the date of adjudication and paid to the trustee the amount of the same, after deducting the commission due him and the expenses of the disposal of the same. The trustee also reported that \$5.45 had been collected by him through the mail. The meeting was then adjourned without date.

March 15—In the matter of the Simplicity Wheel Co., bankrupt No. 1926, the offer of Paul Hoek for one ford car and two ford trucks in the sum of \$400, together with an agreement to waive and renounce his two ordinary claims against the estate, was considered and the same approved and allowed. The offer of the Shank Fireproof Storage Co. in the sum of \$430 for the ford power plants in storage there was accepted and approved. The offer of W. D. Rearwin in the sum of \$20 for the junk located at 716 Monroe avenue was accepted and approved. The offer of the Guaranty Bond and Mortgage Co. in the sum of \$2,534.47, plus the accrued storage charged, for the 300 crates of wheels was accepted and an order made confirming the same. The offer of the Schaslafsky Auto Parts Co. in the sum of \$1,500 for the merchandise and fixtures at 133 Michigan street, was considered and William Maxwell having offered \$3,500 for the same, the former offer was not approved and the latter approved. The meeting was then adjourned without date.

On this same day was held the sales of the various portions of the estate of Fred W. French, bankrupt No. 1919. A sale had been set and notices sent to all of the creditors in this estate and various offers were received for the several portions of the assets. The bankrupt was not present. The trustee was present in person and by attorneys, Wicks, Fuller & Starr. Several creditors were present in person and many prospective purchasers. The offer of the Guaranty Bond & Mortgage Co., in the sum of \$2,521.88, plus storage accrued, for all the tires and tubes stored at the Shank Fireproof Storage Co., was considered and, no one showing cause why the same should not be accepted, it was accepted and approved. The matter of the sale of the remaining of the assets of this estate was then taken up and it being moved that the trustee be authorized to sell any or all of the remaining property at public or private sale was considered and, by the unanimous vote of the creditors, the plan was adopted and the trustee authorized to proceed in either of the manners proposed. The meeting was then adjourned without date.

March 16—The first meeting in the matter of the Identity Cigar Co. was held on this day. The bankrupt was present by Arnold Groger, its secretary and treasurer. Travis, Merrick, Warner & Johnson and Taggart & Kingston were present. Several claims were proved. The creditors failing to elect a trustee, the referee appointed George B. Kingston as such, and fixed the amount of his bond at \$1,000. Arnold Groger was then sworn and examined. The referee and receiver made a report of the appointment of a custodian and appraisers and that the inventory and appraisal had been duly filed. The report of the referee and receiver was approved. The meeting was then adjourned to April 5.

On this day was received the copies of the schedules and order of reference in the matter of Stanley Palluzyk, alleged bankrupt. At the time of the filing of the schedules the bankrupt also made an offer of compensation to the creditors. The order of reference from the district court contained the stay of adjudication until the offer of composition could be brought to the attention of the creditors of the bankrupt and when it could be determined as to whether or not the creditors would accept the bankrupt's offer. Notices have been sent to the creditors of the bankrupt that March 29, has been fixed by the referee as the day when the offer of composition will be considered and passed upon by the creditors. The meeting will be held at 315 Houseman building, Grand Rapids, and all creditors of the bankrupt are requested to attend and assist in the determination as to the question of composition. The bankrupt, trading as the Boston Bargain Store in Muskegon, a retail store. The creditors of the bankrupt are as follows:

Ainsworth Shoe Co., Chicago	\$ 350.00
Altman & Co., Chicago	98.00
A. B. Crozier, Detroit	70.92
A. Schultz, Chicago	80.00
Augusta Knitting Corporation, Utica, N. Y.	654.66
Butler Bros., Chicago	980.79
Blum Bros., Chicago	529.75
Bray Robinson Co., Louisville	156.00
Berry & Benson, Chicago	194.50
Burnham Stoeple Co., Detroit	1,295.77
B. Berman & Co., Detroit	238.31
Crowley Bros., Detroit	434.18

Cohen Bros. & Co., Milwaukee	1,267.10
Carson Pirie & Scott Co., Chicago	24.86
Cluett Peabody & Co., Chicago	108.20
Daniel T. Patton & Co., Grand R.	366.38
Endicott Johnson Co., Endicott, N. Y.	497.29
Ellsworth & Thayer Mfg. Co., Milwaukee	305.90
Franklin Shoe Co., Boston	1,293.08
Frank & Meyers Neckwear Co., St. Louis	132.16
Guthman Carpenter & Telling, Chicago	682.10
G. R. Dry Goods Co., Grand Rapids	27.88
Grip Bow Tie Co., Omaha	7.25
G. R. Calendar Co., Grand Rapids	31.50
L. A. Gardner Leather Co., St. Louis	36.33
Hirth-Krause Co., Grand Rapids	638.64
H. L. Willing Co., Detroit	918.81
Harris Suspender Co., New York	87.00
J. W. Jackson & Sons, Indianapolis	877.50
Joseph F. Platt, Grand Rapids	32.55
S. & H. Levy, New York	1,025.29
Luedke Shaffer Shoe Co., Milwaukee	152.40
Melze-Alderton Shoe Co., Saginaw	383.76
C. E. Mills, Grand Rapids	434.37
McElwain Shoe Co., Chicago	413.20
Parrotte McIntyre Co., Chicago	99.00
Porter Bros. Hat Co., Chicago	123.75
Regal Spear Hat Co., Chicago	532.50
Robinson Bros., Toledo	1,049.24
Rosenthal & Goldberg, New York	386.00
R. P. Smith & Sons, Chicago	131.50
Sterling Hosiery Co., Chicago	75.82
Sells Cohwab & Co., Chicago	356.91
Standard Garment Co., Toledo	235.25
Stone Glove Factories, Chicago	93.75
Symons Bros. & Co., Saginaw	240.15
S. Steindler Paper Co., Muskegon	104.50
Spartan Mfg. Co., Dayton	117.50
D. C. Vactor & Co., Cleveland	43.50
Wolfson Co., Chicago	80.25
Beacon Falls Rubber Co., Chicago	175.84
Western Gorp & Trunk Co., Milwaukee	69.00
Western Garment Manufacturing Co., Milwaukee	133.50
Western Hosiery Co., Chicago	412.31

### Particulars of the Death of Fred H. Ball.

Fred H. Ball, sales manager and assistant buyer for the Lewiston Mercantile Co., was found dead in his bed at the Thompson apartments yesterday afternoon at 5 o'clock, death resulting from an obstruction of the intestines and chronic appendicitis. Mr. Ball was about 50 years old.

The news of the sudden passing away of this estimable man will cause a profound shock among his many friends and acquaintances in this city and section.

Just last Monday Mr. Ball was able to leave St. Joseph's hospital after a ten days' stay, going there for treatment for appendicitis, as diagnosed by physicians for months past, and after careful treatment at the hands of Dr. F. P. Nourse, following his refusal to undergo an operation as had been advised many times was necessary to restore his health, he left the hospital greatly improved. He returned to his apartment and was ordered by his physician to remain at rest for several days before resuming his desk at the Mercantile company, with the further admonition to eat sparingly and condition himself.

Yesterday afternoon at about 1 o'clock Mr. Ball telephoned Dr. Nourse and complained of a pain in the region of his appendix. Dr. Nourse enquired if he wanted at once, and Mr. Ball replied that there was no hurry; to come at any convenient moment. Dr. Nourse visited the hospital shortly before 5 o'clock and immediately afterward stepped over to see Mr. Ball. He rapped at the door several times and upon receiving no response tried the door and found it unlocked. He entered and found the dead body of Mr. Ball, reclining on his bed and clothed.

Only a couple of hours before the news of Mr. Ball's death was made known, an intimate friend of his called him by telephone and advised that he intended visiting him a few minutes during the evening, and incidentally enquiring as to the state of his health. Mr. Ball called back in cheerful manner that he was feeling fine and would be prepared for the visit.

Dr. Nourse found the body still warm when he entered the room, showing that death had overtaken Mr. Ball but a short time before. His room showed that he had partaken of a hearty meal during the afternoon, there being evidence of this.

Mr. Ball is survived by a son, Charles H. Ball, Seattle, who will arrive in Lewiston to-day in response to a telegram sent by Mr. Stacy, a daughter in Kansas City and a sister in the East. Arrangements for interment await the arrival of his son.

With the passing of Fred H. Ball the grocery business loses one of its oldest members and the industry one of its best friends and the city one of its best citizens. He was identified with the wholesale grocery business for more than a quarter century.

Mr. Ball originally came from Grand Rapids, Mich., where he was connected with a large house, and until coming to

the Lewiston Mercantile company last June served as assistant manager of the Potlatch Mercantile company at Potlatch. He was a man of exceptional character, loved by all who knew him and one whose loss will be keenly felt by the many with whom he came in daily contact and who will ever miss his cheerful smile and gentle manner.

Mr. Ball was a member of the Masonic lodge of Grand Rapids, Mich., a Shriner, affiliated with the Spokane Commercial Travelers' Association and other organizations—Lewiston (Idaho) Times.

### The Hotel's Obligation To Guests.

How far does the obligation of a hotel company to its guests extend? The question occurs to us because of an incident in a prominent Columbus, Ohio, hotel last week. A guest was stricken with apoplexy early on Thursday morning, and fell in the bath room door. He lay helpless as he fell all day Thursday, all night Thursday night, and until late in the afternoon Friday, before he was found.

When finally discovered it was because friends outside the hotel went to his room and insisted that it should be opened. For two full days of daylight his room was not entered by any hotel attache. One goes to bed in a hotel usually, feeling that if illness or death comes to him during the night, his plight will surely be discovered the next day. It would seem that in any hotel guest chambers should be visited at least once a day.

### Poison Gas Serving Humanity.

Poison gas is being used in the South to exterminate the boll weevil. A plague of locusts is being banished in the Philippines by gassing. Fifteen minutes of gas along the wharves and under water-front buildings killed every rat in the area where it was employed. Thus we have the modern changing of swords into pruning hooks, by utilizing the most infernal of war devices to rid our peaceful fields and urban structures of destructive pests. It is better to battle with the enemies of crops and of food than with men.

# Fiegler's

## Chocolates

Package Goods of  
Paramount Quality  
and  
Artistic Design

## 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

# 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



### Development of Fruit Culture.

There are very few more interesting enterprises of the United States Government than its development of fruit culture. Probably never before in the history of the world has a Government done so much to alter the diet of its citizens as has our own. A hundred years ago the richest man in the United States was strictly limited in the choice of fruits which appeared upon his table. Even fifty years ago the banana was absolutely unknown as an article for diet. The first banana was brought to the United States as late as 1872 and it has only been since about 1890 that they can be said to have formed any part of our daily diet. At the present time they occupy a very prominent part of our food, and have become a necessity instead of a luxury.

The development of the grapefruit industry has been more remarkable, and in turn, has led to other fruits being cultivated, which have widely increased our range of diet.

It is doubtful if this progress would ever have taken place without the constant initiative and helpfulness of our Department of Agriculture, which has not merely introduced new fruits, but also greatly improved the old ones. The apple and pear would soon go to seed if they were not constantly strengthened by fresh graftings and cuttings.

It has been discovered that during the Middle Ages practically no fruit was eaten on the average table. The absence of sugar in large quantities prevented what is now called preserving. As late as 1530 lettuce was unknown in England and Shakespeare refers to rice as a costly luxury. The writer has seen the first orange tree that was brought to Europe, almost exactly 400 years ago. The orange was confined to Spain and Portugal until the Peninsula War, 1808-14, when the British soldiers brought home large numbers thereof to England and also introduced marmalade to the British Isles. Wars are great diversifiers of diet. The Japanese learned to eat meat on a large scale as a result of the Russo-Japanese War.

So long as nothing was known about the diseases of fruit trees, it was extremely difficult to raise fruit on any large scale. In this field the Department of Agriculture has rendered invaluable service. The acids contained in many of the newer kinds of fruits are particularly useful for our diet.

### The Virtue of Backbone.

The recent activity of wholesale grocers' organizations throughout the country in collecting comparable data as to credit outstandings has had a distinctly beneficial influence upon grocery trade collections and recent reports indicate distinct gains in keeping outstandings "close hauled." No end of preaching generalities would have accomplished half so much as actual presentation of comparable facts.

There is a vast deal of correspondence going on within the trade indicating great interest which prevails on the subject, and many are disposed to solicit advice at the hands of those who are known to have achieved

marked success in keeping outstandings at the minimum. The New York Wholesale Grocers' Association recently wrote through Secretary Foster to an anonymous house which had stood at the top of the efficiency list, with only 48 per cent. of the month's business unpaid, asking for advice. The head of the house addressed, who admits that he "has earned the reputation among his own salesmen as well as among customers of being a crank on credits" and frankly confesses deserving the reputation, gives the following formula for the guidance of his fellow grocers:

"Our formula is simple. We grant credit to parties of known responsibility in liberal or unlimited amount for thirty days. We allow a discount of 1 per cent. for cash if paid within ten days from date of shipment. We allow no discount after ten days. We discontinue filling orders where bills are over thirty days old, unpaid. We have followed this practice for so many years that not only our own customers but others have been educated to our rules and we have little difficulty in applying them. In fact, few seek to disregard them."

### Pushing Small Oranges.

"Small-sized oranges are the best to buy now" is the title of a special bulletin which is being sent to 100,000 leading retailers in the United States and Canada by the California Fruit Growers' Exchange to suggest special selling methods for marketing small-sized oranges. This season's crop has an unusually large proportion of the smaller sizes, due to growing conditions in California. Retail merchants are asked to "consider the attractive prices at which these small sizes can be sold and net a good profit." A price chart is reproduced to show a satisfactory profit. "This size situation is not a new one," says the statement. "Growing conditions vary each year. A similar situation existed several years ago when there was an abundance of small-sized oranges and a scarcity of larger sizes. Merchants at this time learned how to turn it to their advantage. This is how they did it: 1. They bought at attractive prices the small-sized oranges, which were then in most plentiful supply. 2. They displayed large quantities of the smaller oranges in the window all the time. 3. Instead of pricing the small oranges in the customary way, 'by the dozen,' they featured them in larger quantities by the peck, basket, bushel, half box and box. 4. Many offered odd quantities for even money such as '19 oranges for 50 cents,' 'five dozen for a dollar,' etc., depending on size and cost per box, so that each customer bought more than the usual dozen. 5. They made one day each week an orange day, when they featured oranges as a leader at bargain prices and thus attracted trade to their other lines."

### Didn't Mean It So.

"Our pianos," boasted one salesman, "are always in the van."

"Yep!" sneered the salesman of a rival make, "in the moving van coming back from where they've been on trial."

## 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.

### Chicago Business Chances

Photographer's Shop ----- \$ 9,000.00  
Movie Theatre ----- 15,000.00  
Safety Vaults & Real Estate 20,000.00  
Store & Rooming House --- 27,000.00  
Full details given on request.  
Charles, 4350 Armitage Ave., Chicago

INVESTMENT \$10,000 to \$15,000—If you can fill the position as Treasurer and act on the Board of Directors with a food manufacturing concern, get in touch with us immediately. Do not answer unless you can make this investment and fill the position. Address No. 252, c-o Michigan Tradesman. 252

HERE is a chance to make big money on a capital of \$150. Our egg preserver will keep fresh eggs fresh fourteen months. No cold storage required. Keep in a cool room in an ordinary egg case in a well ventilated room. Will give responsible party exclusive sale in the state of Michigan for two years with the right to sub-let counties. These goods are patented in the United States and Canada. Write for particulars to the Fleming Egg Preserver Co., Fifty cent can by parcel post, which will put away fifty dozen eggs. Fleming Egg Preserver Co., 4339 Prairie Ave., Chicago, Ill. 253

Wanted—Stock of general merchandise in good farming town on railroad. Write full particulars in first letter. Address No. 254, c-o Michigan Tradesman. 254

Hardware Stock For Sale—In Southern Illinois, county seat, town of 2,000. Only one other hardware store. Good dairy center. Coal options selling now close to city. Ninety-five per cent of farmers own their own land and are in the dairy business. It is straight shelf hardware stock, no wire or implements. Have plumbers' and tinnern's tools. Doing \$30,000 with \$8,000 to \$9,000 investment. Cash only. Address Box 301, McLeansboro, Ill. 255

For Sale—One Toledo computing scale, weighs up to thirty pounds, for \$40. One large coffee mill, stands on floor, for \$12. One computing cheese knife with aluminum case, for \$6. Above all in good condition. J. A. Collins, Otsego, Mich. 256

Wanted—To rent small store suitable for lunch room, in any good town. Harry Baker, 1716 Todd Ave., Lansing, Mich. 257

WANTED—To trade our clear, unincumbered farm and income properties for merchandise anywhere. PHILLIPS MERCANTILE CO., Manchester, Tenn. 258

IMPLEMENT BUSINESS of the late Charles Howland, located at Pontiac, Mich., for sale on inventory. Would consider good security as part payment. Address Mrs. Charles Howland, Pontiac, Mich. 259

INVESTIGATE—Good Iowa farms trade for merchandise stocks. Pay difference in cash. William Adams, 339 Reed St., Waterloo, Iowa. 260

Wanted—Any salesman who is out of employment will find it to his advantage to call at 425 Kelsey Building, Grand Rapids. C. H. Phillips. 261

Wanted—A good general store in a country town on railroad or interurban. Write particulars in first letter. B. Hendriksen, 967 Tamarack Ave., Grand Rapids, Mich. 262

For Sale—Grocery store doing good business. Poor health reason for selling. S. E. McCormick, 402 E. Central Ave., Pontiac, Mich. 263

FOR SALE or Exchange—By owner, best located thirty-acre fruit, berry, and poultry farm in Berrien county. On stone road and interurban railway. Grade school, churches, stores, bank, and market right at door. Best American neighbors. House modern, with telephone. Can subdivide farm into small tracts or village lots. Will exchange for well located general store in railroad town in good farming section, if good, live newspaper in town. F. M. Witbeck, Benton Harbor, Mich. 264

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

Bell Phone 596 Citz. 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. 566

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

BANISH THE RATS—Order a can of Rat and Mouse Embalmers and get rid of the pests in one night. Price \$3. Tradesman Company, Grand Rapids, Michigan.

### 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.

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

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.



**FIRE AND  
BURGLAR  
PROOF**

# SAFES

**Grand Rapids  
Safe Co.**

Tradesman Building





### IN HER OWN TIME AND WAY.

Kronstadt has fallen. Its guns are stilled. Its defenders have gone the way of the legions of Kolchak and Denikine. They are streaming out of the Kronstadt area as the broken Wrangel forces fled from the Crimea last year. The Soviets have triumphed once again, and the red flag is still the banner of what remains of a disintegrating empire.

Not yet are the Russian masses able and ready to throw off the yoke of madness forged for them by the Commune. The Russ is still inarticulate. His very numbers and the confusion of tongues in his vast land weigh upon him. His groping hands have not found the weapon that will help him back to the fellowship of free nations. But the ferment is working in Russia. The Kronstadt affair is evidence of this. Having disposed of one set of autocrats, the Russian will eventually find his own way of setting the feet of these latter-day tyrants on the highroad to oblivion. Time is working against the Commune. Time and that inexorable logic of circumstances that breeds movements and topples thrones and marches straight on without the shadow of a turning.

Despite the protestations of the Moscow authorities, the Kronstadt incident appears to have been a Russian affair. It is the most natural thing in the world that all the old excuses and phrases blaming the capitalists of the Entente and the Russian emigres should be so pat upon the official lips at Moscow. But it was the metal workers, the printers and the sailors of Kronstadt who raised the flag of rebellion at the fortress. Certainly these were more Russian than the Chinese mercenaries and the Lettish levies whose bayonets hold the Soviet power in its place.

Russia is old and Russia moves slowly. Time creeps in the land of the Muscovite. Generations went into the shaping of the hour when the czar passed from the stage. In her own time and in her own way Russia and her people will deal with the Commune and the Communists.

### UNEMPLOYMENT CONTINUES.

A second report on unemployment issued by the United States Employment Service does not confirm the belief expressed by some employers, when the first report was issued some weeks ago, that there would be an early resumption of normal industrial activity. The figures show unemployment continuing at practically the same point. Officials of the A. F. of L. assert, on the basis of union estimates that the Government figures do not adequately indicate the real situation and that over 4,000,000 people are out of work in the United States. The published summary of Government statistics unfortunately does not show the number of unemployed, but simply the number employed in sixty-five industrial centers. Only three industries—textiles, vehicles (especially automobiles) and leather—show an increase in employment. This is offset by the fact that certain basic industries, such as iron, steel and their products, railroad repair shops and

chemicals and allied products, show a marked drop in activity for the period of the last survey. Revival in Eastern centers is balanced by depression in Central and Western centers.

The situation emphasizes one primary duty confronting the new Secretary of Labor. His department faces other immediately pressing problems in the handling of sharp conflicts in Nation-wide industries, involving wages and hours, fomented by the infamous Gompers and his gangs of slackers, slovens, incompetents and dynamiters. Nevertheless, the consistent study of employment problems is an enduring necessity. Development of a permanent programme for public information, employment service, and constructive relief when emergencies make it necessary would be one of the highest services that a Department of Labor could render to the workers and employers of the Nation.

### THE UNSPEAKABLE TURK.

From the way in which Western diplomacy is now playing into the hands of the Turk, it would seem that all the lesson of centuries of misrule and bloody massacre, chiefly at the expense of the Armenians, is utterly lost by those who have been hoodwinked by the Turk and are enamored of murderers. Those who side with the Turk are compounding a felony against civilization. They are supporting all that the opinion of respectable mankind opposes. They give countenance to monstrous infamies and bloody villany without a parallel. What on earth has the Turkish Government done that it should be permitted to live and that it should actually be received with professions of favor, and even friendship, by those whose eyes should have been wide open to the real Turk long ago?

We are speaking of the Turk not as an individual, but as a governing factor. It seems true that Turkish soldiers in the field were often found to be chivalrous foemen and that some Turks of the old regime have been kind, honorable, charitable neighbors to the distressed. But the Young Turk movement, whose chief protagonists have been Enver Pasha and the murdered Talaat, has disappointed the hope of the world for better things, and has finally shown how empty are the professions of reform when detached from conduct. Much of the sacrificial cost of the war has gone for naught if it leaves the ruling Turk the same free agent in the Levant that he was before 1914.

### AS A MAN THINKETH.

A former Vice-President does not like to have a black cat cross his path, and will not walk under a ladder. Superstition is in the blood of all of us. We know a man, almost down and out, who began to prosper when he started to put on his trousers left leg first every morning, thinking, as he did so, "this will be a profitable and prosperous day for me in my business."

Autosuggestion, therapeutics applied to a sick business, of course. But it worked. It is said every man has at least one pet superstition, inherited from ancestors who were ruled all their lives by superstition.

### RADIUM AND CANCER.

Mme. Pierre Curie has consented to come to America because here she is to receive the thing she most desires. Strange as it may seem this woman who has discovered radium, who knows more than any one else about it, who is best qualified to discover its further usefulness, has no radium of her own. When recently asked what she most wished for in all the world she replied that all she wanted was a gram of radium for experimental purposes. As a tribute to this world benefactor, American women are raising a fund of \$100,000 to purchase the necessary gram of radium that Mme. Curie may continue her important investigations. Rather than to raise this money in a short time by depending on a few women of large means, the committee in charge is anxious to have it truly representative of the women of America, and is therefore urging the general public to send contributions to the Mme. Curie Radium Fund, Equitable Trust Company, New York.

The United States, perhaps more than any other nation, has been using radium for the cure of cancer, with results that are increasingly satisfactory, although the progress of the disease is far from checked. It takes an annual toll in America of 90,000 lives, and according to the latest reports increased 6.6 per cent. last year. In certain cases radium can be best employed by itself. Often it is a valuable adjunct to operations. The great advantages in the use of radium are that the treatment is quite painless, there is no interference with the patient's routine of life, and no operative shock is entailed.

The destruction of a cancer by radium is like the destruction of an army. In war, the two methods employed are to shoot down the enemy and cut off his supplies. So cancer is attacked by radium rays directly and at the same time prevented from making further growth. The effectiveness of radium depends upon the tremendous power of penetration which its rays possess. The action of radium when exhibited at the American Museum of Natural History many years ago will long be remembered by those who were interested enough to be present. A small vial containing some radium was placed behind a huge rock and the room darkened. Almost immediately the vial could be seen as clearly as though the rock were not present. Rays such as these, more powerful than any others known, are being used to combat cancer. But, as in the less desirable form of war, the cost of ammunition is high.

### DRAWBACKS OF BIG COUNTRY

There are many advantages in having a country as large as the United States with its diversities of climate and products. But there are also some drawbacks. One of the latter is the long distances that so often intervene between the places of production and those of consumption. This is a factor of more importance in these days of high freight rates than it used to be. Long hauls to

market add much more to the cost of commodities than they did and the cost of them is apt to overcome the advantages which location would otherwise give. When it comes to the grains, the freight rates come out of the price which the farmer would otherwise receive. The same applies to many other foodstuffs. With manufactured goods, and especially those which are bulky or heavy in proportion to their value, it is advantageous to have them made in places from which there is cheap transportation to the centers where they are mainly consumed. So, similarly with the raw materials which enter into manufacture, there is every inducement to place the mills and factories which use them in close proximity to where they are produced. The location of the iron and steel centers and of cotton mills in the Southern States are instances in point. In the export trade business is checked at times because of the expense of getting certain products to tidewater. Smaller and more compact countries like Great Britain, France and Germany have advantages in this respect. But the theory on which they work is that most of their prosperity is dependent on foreign trade, while the one inculcated here for a long period was not that of the internal trade of the country as a whole, but rather that of neighborhood trade. The idea was that the presence of a mill or factory at a place was good because it gave the neighboring farmers a chance to sell their products to the operatives. This parochial notion has not yet been abandoned.

### CANNED GOODS SITUATION.

The canned food distributor is plodding along peddling out his stocks much as if he were a wagon boy making the rounds among housewives to effect sales for immediate consumption. That is his business, even though he does it in a more dignified and impressive manner. The distributor is selling to the retailer, not for future use but moderate sized blocks which will be promptly turned over to the consumer. Quantity sales are becoming less extraordinary as the period of heavier consumption draws near, but the backbone of the market is in smaller orders. Hand-to-mouth buying indicates a lack of interest in future requirements and hence in the 1921 pack, and such is the case. No market can be said to have been established as buying interest is so lax.

### "Things Worth While."

Not what you get,  
But what you give;  
Not what you say,  
But how you live;  
Giving the world the love it needs,  
Living a life of noble deeds.  
Not whence you came,  
But whither bound;  
Not what you have,  
But whether found  
Strong for the right,  
The good, the true.  
These are the things  
Worth while to you.

### A Miracle.

I had a little Joy  
Fresh as a budded leaf,  
Life trampled it to bits,  
And changed it to a Grief.

But when my Grief became  
A worn, beloved toy,  
Life broke it all to bits,  
And changed it back to Joy.  
Charlotte Becker.



## ***It Pays to Stop Occasionally and Look Things Over***



**T**HE fisherman who is too lazy to pull up his line occasionally to see if his bait is all right, will eat pork for his supper.

The business man who does not keep a keen eye upon every part of the commercial boat is more than liable to run up against a snag some day that will wreck his craft.

Better, far better, to be overly careful than to be thoughtlessly negligent and full of regrets.

If when you leave your store at night you do not place your books of account and valuable papers in a dependable safe, you are, to say the least, thoughtlessly negligent.

**DO NOT DELAY BUT WRITE US TO-DAY FOR PRICES**

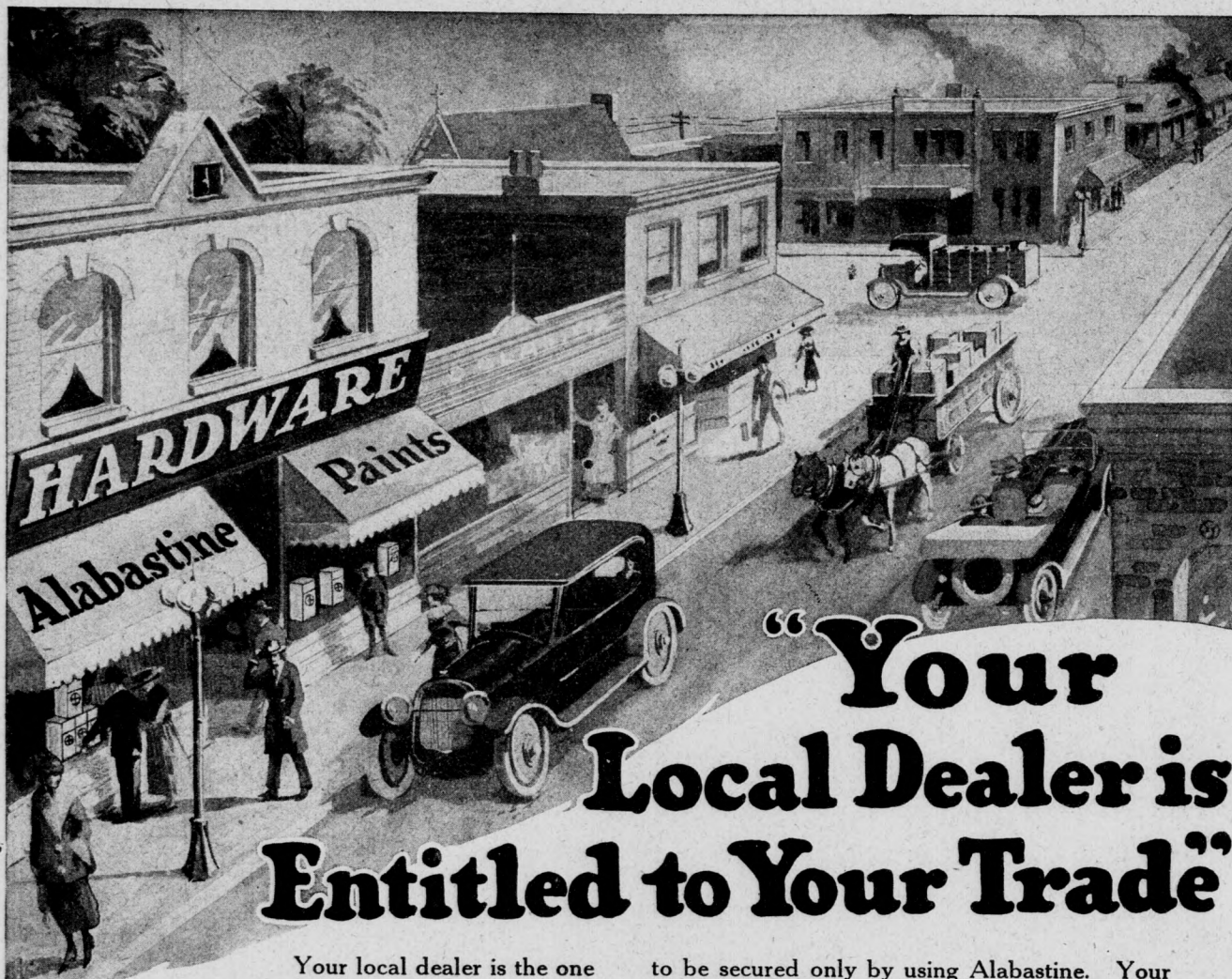
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**GRAND RAPIDS SAFE CO.**

**Tradesman Building**

**Grand Rapids, Michigan**





## "Your Local Dealer is Entitled to Your Trade"

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

