## MAKE WAY FOR THE HUSTLER BEHIND!

When you're sick and disgusted-your energy's rusted
For want of so. ......in-io-it oil;
And you quit earnest working to pass the time shirking
And nursing a what's-the-use boil.
Don't start in a growling, incessantly howling
Your woes in the ears of mankind-
Go off in some corner and be the chief mourner-
Make way for the hustler behind!
When you have decided 'tis scantly divided-
The thing that we mortals call "Luck!"
And you're through with the chasing, half-heartedly racing,
Because you are lacking the pluck!
Don't start in debating and blatantly stating,
"The favored ones win-that I findl"
For the crowd's in a hurry. Begone with your worry-
Make way for the hustler behind!
When, in truth, you're a quitter, a useless misfitter,
Not worthy of being called "Man!"
A leech, and a faker, a discontent maker,
Fit tool for the bolshevist clan.
Why-there'd be something to it-if only you'd do it
The world would be thankful, you'd find.
Don't merely quit trying. Quit living for dying-
Make way for the hustler behind!

## Your Citizens Phone



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

117,000 telephones in Detroit.

Direct Copper Metalic Long Distance Lines.

CITIZENS TELEPHONE COMPANY

## Keeping Arreass Tne Times

is part of your duty to the business you conduct. In these days-the conserving of every ounce of energy-every atom of time-every penny-the plugging of every leak-is the duty of every merchant.
The system of ten years ago is not good enough. You can't overlook with a shrug the judgment of the best men in the merchandising field. Thousanda of them have placed their unanimous stamp of approval on the Canton Credit Register.
It's not simply steel and paper-it's brains thought-research and experience. The one device in America that can and will automatically, eliminate your accounting difficulties
To prove this costs you nothing.
THE THOMAS-PETER CO. (Depf. C)
CANTON, OHIO

## Red Erawn



## Pure Food Products

## A Fine Line For Grocers

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


## All Popular Varieties

## Sold through <br> Wholesale Grocers

$\overline{\underline{ }}$

## Acme Packing Company Independent Packers <br> Green Bay, Wis.

## UP TO YOU!

The most wonderful results of Fleischmann's Yeast are enjoyed by those who eat it daily.

Urge your customers to place a standing order. It will then be up to you to see that they never miss a day,

The Fleischmann Company


- The delicious gar. 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 phladelphia
"A Franklin Cane Sugar for every use"
;Granulated, Dainty Lumps, Powdered, Confectioners, Brown, Golden Sdnxi

## Michigan Tîadesman

Thirty-Eighth Year
GRAND RAPIDS, WEDNESDAY, APRIL 6, 1921

MICHIGAN TRADESMAN Frank, Free and Fearless for the Good Each Issue Complete in Itself.
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## THE RISING TIDE.

Production is under better control than consumption. Wants never are satisfied entirely, and there are always more consumers. While the markets are stagnant stocks are being depleted and production is below normal. Demand is accumulating even while buying is repressed for psychological rather than intrinsic reasons, and agricultural production awaits another harvest. Respecting farm products the situation now somewhat recalls the "buy a bale" movement. It started in sympathy for the farmers, but handsome profits resulted for the buyers. Of cotton, wool and even breadstuffs there is more than the domestic market can digest. Yet the world is neither suitably clothed nor fed, and the obstacles to supplying the demand are technical interruptions to trade which many are study ing to remove. It is well worth while to watch the looms as the stocks. Twice as much machinery is producing now as ten weeks ago, only carpet and rug looms being at the peak of idleness. Silk machinery is operating at better than 40 per cent., wool 50 per cent., and all are gaining in time as well as proportion of work

Among other necessities meat byproducts are below 1913 prices. Coffee has fallen to the lowest for thirteen years, lead is "slow" at 1907, that is at panic prices. The production of copper has been stopped, prices having fallen below pre-war levels. To produce copper under such conditions is like burning money. Leaving copper in the ground is an easy and cheap way of waiting for the revived demand, which is as sure as that copper is not going out of fashion with the electrical industry in such vigor. There is a difference between commodity prices and wages. All dislike to see wages fall, but all buyers like to see prices fall, with scant regard to costs.
Under such conditions it is interesting to note the reasons why the American who is the largest shipowner is buying ships, which are in
me most discouraging condition of supply and demand among all. Said Catain Robert Dollar: "When anything is selling so cheap that it cannot go any lower, then is the time to buy. Ship tonnage is now at that stage. It cannot be worth any less, and some day it must be worth more. That is why I am buying."

That is speculation of a commendable sort, and there are other opportunities more promising in so far as they need less resources and courage. It is not reasonable that commodities in permanent demand should sell below cost of production. It is hardly more reasonable to think that prices generally can fall to pre-war prices and stay there. The necessity of paying taxes is one reason, high taxes tending to produce high prices; the doubt of wages falling to old levels is another.

The President of the United States has labors and duties the proper discharge of which is getting to be harder and harder for the toughest constitution. It is a little difficult to understand the curious pleasure that so many people derive from shaking hands with a celebrity. Americans in particular seem to find some magic satisfaction in it. But the President of the United States is not elected to shake hands. If that is a sacred practice, necessary to the "free development of our institutions" and the satisfaction of the American temperament, there should be highly paid officials to go through with the routine. Edward Everett Hale's "My Double" suggests the method o shaking by substitution; only a College of Doubles would be necessary to keep up with the work. Seriously, this wanton waste of the President's time and strength should be given up. If Washington was thought to go too far in the direction of reserve, we must remember that everything that could be tortured into an attitude of seclusion or even dignity on the part of a great official was then nicknamed "monarchical and aristocratic." Jefferson wrote a lot of infernal nonsense and slanderous gossip about this sort of thing.

Retail merchants did so well during the war that many are thinking of expansion and improvement. They will have better fixtures, better salaries, better displays, better business, better brains and better profits. They are seeking display men, for they have learned that their windows are real and vital selling agents only when made so. They have raised the old standard of salaries for window display work and appreciate attractive convincing displays that sell merchandise and advertise the shop at the same time,

## DISABLED SOLDIER.

Governor Miller of New York has proclaimed the week beginning May 29 as National disabled soldiers' week, and calls upon citizens to look into the needs of disabled former service men. The governor urges business men to give employment so far as possible to disabled veterans. He makes appeal also to the pulpit that on the Sunday beginning and the Sunday following the appointed period it present to congregations the claims of those who helped save the spiritual life of the world, and he also appeals to lawmakers to contemplate suitable legislation in behalf of the disabled, and requests women to direct their organized effort once more to the needs of the men.
The American Legion Weekly has reported that on March 1 there were 400,000 unemployed former servic men, a reduction of about 100,000 from the number on Jan. 1. It appears that nearly a year is required for the returned veteran to recover his old stride in industry, and he is also handicapped by restlessness and nomadic tendencies developed by the

## LINEN MARKET QUIET

The linen market is extremely quiet this week and according to all reports the moderate activity which was observable in the recent past has disappeared almost entirely.
About ten days ago the market took a spurt and one important trade factor reported that it had disposed of about 50,000 yards to handkerchief manufacturers and retailers. This business was done at about 5 per cent. under market levels. About the same time, other houses reported that they had done a little business by offering goods at

General Conditions in Wheat and Flour.

## Written for the Tradesman

July wheat hit a new low mark o $\$ 1.103 / 4$ April 5. Predictions are free that this option will go to a dollar and it wouldn't be at all surprising to see this happen; in fact, I feel confident flour will be sold on the new crop from \$6.50@8 per barrel, depend ing upon the grade; although, with the market barren of the manufac tured product-and it will be-lively trading will very likely result and somewhat of a reaction will take place.

So far as the immediate future is concerned, the market will probably be an up-and-down affair, prices gradually working lower as the result; in other words, the declines will average greater than the advances.

The condition of the growing crop of winter wheat is excellent; estimates
running all the way from $650,000,000$ to $690,000,000$ bushels. Of course, the next sixty days will have a big bearing the actual out-turn of the crop. There is not any too much moisture in fact, hardly enough, and a pro-
tracted drought at this time would cut wn the prospective yield very materially
If we could see just what conditions are going to prevail, it would be an asy matter, comparatively, to make something like an accurate guess as prices, etc., but because of the uncertainties, it is out of the question to

One thing is certain: flour stocks are the lightest in the history of the country. The consumer is buying nly in sack lots, the retail merchant is purchasing only as required and the wholesaler in single carload lots in the majority of cases. This condition will continue as long as the market is in a weak position, or until it becomes The trade, as a general thing, ex pect to buy in a normal way again in the fall, which will mean a lively flour trade, and probably prices will react from the low point of the crop, which should come along in August or Sep-

In the meantime, the usual policy buying for immediate requirement

## 

## Lloyd E. Smith

France is not the only nation that taking stock of its flesh-and-blood assets since the kaiser's war, finds heavy liabilities in the way of undermined morale and inferior stamina. The war passed into the insatiable fires of the Moloch of militarism, the very flower of the youth of the western world. No reckoning of the losses nor of the ability of any nation to foot the colossal bill of costs is able to evaluate the worth of the young life taken to the future of the race. The rule of the survival of the fittest as reversed, and the best were claim ed for cannon-fodder; the rejected in capables, in many instances, were left to assure the perpetuation of the pecies. It is gravely realized, abroad and at home, that no nation can hold its own without a right and equably proportioned regard for health-giving exercise. Late hours, excesses of diet intemperance in every form, dependance on mechanical means of trans portation and insistence on enervat ing, luxurious modes of life will sap the vitality of a nation by robbing the individual of sturdy self-reliance ade quate to the strain that life imposes. France is not the sole country whose youth need regulated training. The sort of discipline that is a feature of the Boy Scout movement is good for boyhood and girlhood all over the globe.

Encouraging the Clerks To Improve Themselves.
Lansing, April 4 -As per our conversation in Kalamazoo we are having some very successful get-togethe meetings in our Association, which, by the way, is one of the livest organizations in the State. In keeping with our hustling policy, we are starting right by advancing the clerks and educating them to be better business men.
Wednesday evening, March 23, we fed about 150 grocers and wholesalers of our city, at which time we listened to the advice of John G. Clark, of Bad Axe, along lines which concern the grocery trade
Two very successful young clerks gave us papers on their viewpoints as seen from their side and I herewith forward copies of their papers to you for publication in the Tradesman, along with photographs of the young men, as they both did exceptionally well and a little boost will do them whole lot of good.
Charles Fowler is
Charles Fowler is a very promising oung man of years. He has been with me since last October and has taken an exceptional interest in the business. He is a very straightfor ward young man and, without doubt, has a very promising future.

William Grabow is a very
ing young meat cutter who haspris ing young meat cutter who has been in the employ of Affeldt \& Sons fo several years and you can judge b his paper as to his qualities and idea as to his future possibilities.

Pres, Frank McConnell

## Mr. Fowler's Paper

A few days ago our President asked me to make a few remarks this evening on the duties of a clerk towards his employer. This taken as a whole might take in one's clerkmanship and salesmanship combined and a subject for lengthy debate, but as I consider my time limited I will simply touch on what I consider to be some of the high spots on this subject. In presenting this subject I am doing so from the viewpoint of a clerk, as my experience has been principally along these lines.

A clerk should consider him or herself under a contract with their employer as placing their time wholly at their employer's disposal between certain hours of the day, usually beginning at a given hour in the morning and extending to some specified time in the evening. The first duty of a clerk should be to see that this contract is not violated by coming on duty at a time later or by leaving earlier than specified in the contract. Above all things, fellows, don't be a clock-worker.
One of the most essential duties and obligations to an employer is neatness and cleanliness of one's person. There is nothing that will lose trade for an employer quicker than a dirty store or an unclean clerk. It is not only the city health department that requires one's store and premises to be kept in a clean and sanitary condition, but the general public demands it as well.

There are times when situations will confront a clerk that he can not master, as the manager might do, but this is often overlooked, due to the willgness with which the clerk tried to do his or her part. A successful clerk should be willing to do whatever his employer asks of him, even though on first thought it seems impossible to do so. If one's employer places trust in him, he should not betray this trust by laying down on the job.

Last but not least a clerk should be courteous and obliging to the public, using every effort to please and bearing in mind that he should do what he can to build up and hold trade for his employer, as much as though he were in business for himself. In fact, a clerk should consider his employer's interest as his own, and in so doing will fit himself to step out in an undertaking of his own whenever the


Charles Fowler.
opportunity presents itself, which always does at some time in every young man's life. If a clerk has proven himself a real success in his line he will always find men higher up ready to give him a boost when it is needed.

Mr. Grabow's Paper.
When your President, Mr. McConnell, asked me to prepare and read a paper on the duties of the employer to the employe I must confess that for a time I was undecided as to whether $r$ not to accept.
I have attended a number of banquets given by the grocers and meat dealers of Lansing and have listened to many splendid addresses on such subjects as how to hold trade, make more profits, grocers' standing in his community and how to keep your store trim, but I have never attended a function and listened to any one on the duties of the employer to the employe. Therefore, I must admit I was a bit backward in accepting his offer. What I have prepared and will read to you to-night is not what I have heard from others, but facts as they exist and as I see them.
When a clerk works for an employer and works hard trying to show him that he has the making of a good clerk. I think the employer should show the clerk some consideration in matters which come up from time to time. He should not take advantage of the clerk. For instance, I know of a case in this city where a clerk worked for a man, and he was what I call very efficient. But at this time he sold a can of corn, I believe it was for 3 c or 5 c under cost. This was truly an error on his part, but his employer saw this and instead of telling him in a kindly way, he only waited until Saturday night and handed him his pay check and also a slip
of paper deducting the amount of his error from his wages. What was the result? The clerk quit his job, just as I think most anyone of us would have done. Would it not have been wiser for this employer to have called the clerk into his office and asked him in a friendly way to make sure of the prices in the future?

In Mr. Fowler's paper he mentioned keeping yourself and your store as neat and clean as possible. Too much cannot be said regarding this. Your sl-gen should be Keep Clean.
Did you ever go into your neighbor's store and look around just for curiosity? Did you notice the signs hanging in his store? You wonder if the walls are painted or papered?


## William Grabow.

You are ashamed and disgusted, so much so in fact that when the clerk asks you what you want you have forgotten and walk oue, resolving never to enter the store again. How can we as clerks keep the neat appearance needed if our employer allows every one who comes in

## decorate his store with signs?

If Keep Clean is to be the slogan, the clerk must pay some attention to his personal appearance. It is true that when a customer enters the store they like to see the clerk spick and span, with clean clothes, clean aprons and shoes shined. I don't know whether it is customary for all proprietors to furnish aprons and coats for their employes or not, but if not I would suggest they do so. Then if the clerks apron is dirty the proprietor may conscientiously ask him to change. If he pays the bills he has the right to ask the clerk to be more careful with his laundry. Further now I would suggest that the employer furnish a frock or more commonly called a lugger to slip into when doing heavy, dirty work.

Gentlemen, the fact which I think should be more fully impressed upon the minds of the employer is regarding criticism. When criticism is necessary let the employer take his clerk into the privacy of the office and not criticise him before a store full of people, for you know we are all human and these little things make clerks lose regard for their employer.
The employer should at all times be
open to suggestions, not only from clerks but from customers as well.
The successful merchant is regarded by his employe as his idol, therefore he will try to pattern after him. If he conducts his business in a half hearted manner, what will be the result? Think it over.
One of the most essential things is honesty; honesty on the part of the employer and honesty on the port of the clerk. Did you ever trade at a store where the clerks are in the habit of giving a customer 17 or 18 ounces for a pound or, on the other hand, giving them 14 or 15 ounces for a pound? If so, did you ever give it thought as to why he does it? If the proprietor would check his clerk more often, do you think such a practice would continue? Then let me ask, is the proprietor doing justice to his clerk? Think it over.
I believe in the old saying that the man who never makes mistakes is yet to be born and I also believe in this slogan.
Be honest with your clerks and they will be honest with you. Do justice to your clerks and they will do justice

Will Make Strawberry Wine In Louisiana.
New Orleans, April 4-The first winery for the manufacture of strawberry wine in the United States and the first winery of any kind in the South will be established at Hammond in Tangipahoa Parish.
The purpose of the winery is to take care of the surplus crop of strawberry prevent their going to waste. This surplus, it has been estimated, will be around $\$ 5,000,000$.

The Strawberry Growers' Selling Co. was organized four years ago to promote the strawberry industry of this section. It handles the John and anet brands of the berries, its prod ucts being widely known through out the United States.

## Misunderstood.

Enterprising Saleslady-Would your like to look at some of our bandeaux on special sale?
Deaf Customer-No, my little girl doesn't play anything but a ukulele.


Graham E Morton Boat Service
will be resumed for the season about APRIL 15 in connection with the superb train service of the

## Michigan Railway Company

Passenger rates reduced from last season's basis.

Enquire at office for both passenger and freight rates to Chicago and the West.

## "Mother Recommends It"



## W HY?

First. ${ }^{\text {L }}$ Because mother knows good Coffee.
Second. Because the price must be within her means.
Third. Because mother knows that
QUAKER COFFEE
is the best Coffee for the price.
Quaker Coffee is Roasted, Packed and Sold Only by the
Worden Grocer Company

## Movement of Merchants.

Flint-The Durant Hotel Co. has increased its capital stock from $\$ 750$,000 to $\$ 1,500,000$.
Marion-F. D. Snapp and Will Kibby have purchased the Rexford building and will open a produce station.
Howell-H. D. Desormier, recently of Detroit, has opened a restaurant and cigar stand in the Peavy building.
Owosso-Stranahan Bros., formerly of Flushing, succeed Shaw \& Davids in the battery and vulcanizing business.
Hillsdale-Robert Seitz has purchased the coal and wood yards of C. W. Chapple \& Co., taking immediate possession.
Otsego-The Universal Stores corporation opened its first grocery store in this city. Lewis Knauf, of Leslie, has been appointed manager.
Litchfield-E. L. Ford has sold his stock of men's furnishing goods, clothing, etc., to C. H. Dahlhhouser, recently of Nashville, who has taken possession.
Grand Ledge-The Holiday Lumber Co. has sold its interests to the Mar-shall-Wright Lumber Co. of Ionia, who will continue the business in connection with its own.
Concord-Carl Snow has purchased the interest of the Pratt estate in the clothing and shoe stock of Pratt \& Snow and will continue the business under his own name.
Reading-Warren Mitchell has purchased the flour and feed mill of Hawk \& Gleason and will continue the business under the management of Herman Wolfe, of Camden.
Bay City - The Conney Randall Lumber Co. has been incorporated with an authorized capital stock of $\$ 24,000$, all of which has been subscribed and paid in in cash.
Dimondale-Nelson Green, of Potterville, has purchased the store building of Mr. Von Richter, at West Windsor and will occupy it with a stock of general merchandise, early in May.
Clawson-The Clawson Auto Service $C o$. has been incorporated to deal in automobiles, supplies, etc., and to conduct a general store, with an authorized capital stock of $\$ 4,800$, of which amount $\$ 1,200$ has been subscribed and paid in in cash.
Petoskey-Homer Sly has merged his automobiles, supplies, accessories, trucks, etc., busines into a stock company under the style of the Homer ly Auto Co., with an authorized capital stock of $\$ 50,000$, all of which has been subscribed and paid in, $\$ 662.88$ in cash and $\$ 49,337.12$ in property.
Detroit-Max Bros. have merged their bazaar business into a stock company under the same style, with an authorized capital stock of $\$ 5,000$, all of which has been subscribed and paid in, $\$ 500$ in cash and $\$ 4,500$ in property. The company will add lines of hardware and crockery to the stock
Greenville-Henry Jacobson, manger of Jacobson Bros. department ciore, has sold their store building to Kellman Bros., who conduct department stores in Highland Park, Detroit and Lakeview. It is their intention to put in an entirely new stock and concentrate all of their efforts to this one store. Mr. Jacobson is closing out his stock at special sale and
will give possession of the building, May 1, removing to Detroit at that time.

## Manufacturing Matters

Owosso-The Detroit Creamery Co. has re-opened its plant here.
Detroit-The Detroit Casket Co. has increased its capital stock from $\$ 30,000$ to $\$ 175,000$.
Jackson-The Consumers Dairy Co. has increased its capital stock from $\$ 20,000$ to $\$ 30,000$.
Allegan-The Lanz Furniture Co. has increased its capital stock from $\$ 150,000$ to $\$ 200,000$.
Detroit-The Michigan Foundry \& Machine Co. has changed its name to the Willis Piston Co
Muskegon - The Entiate Lumber Co. has increased its capital stock from $\$ 1,000$ to $\$ 416,000$.
Rockwood-The Rockwood Silica Co. has increased its capital stock from $\$ 250,000$ to $\$ 375,000$.
Three Rivers-The Armstrong Machine Co. has increased its capital stock from $\$ 15,000$ to $\$ 60,000$.
Menominee - The Haskin-Moranville Paper Co. has increased its capital stock from $\$ 750,000$ to $\$ 1,000,000$.
Fremont-The Fremont Creamery Co. will be re-organized under the Hutchins act for co-operative companies.

Sturgis-The Kirsch Manufacturing Co., metal specialties, has increased its capital stock from $\$ 250,000$ to $\$ 1$,000,000 .
Jackson-The Knickerbocker Co., manufacturer of milling machinery, etc., has increased its capital stock from $\$ 60,000$ to $\$ 150,000$.
Detroit-The Webster Cigar Co. has been organized with an authorized capital stock of $\$ 150,000$, all of which has been subscribed and paid in in cash.
Detroit-The Standard Paper Box Co. has been organized with an authorized capital stock of $\$ 1,000, \$ 500$ of which has been subscribed and paid in in cash.
Detroit-The Warren Brick \& Tile Co. has been incorporated with an authorized capital stock of $\$ 100,000$, of which amount $\$ 70,000$ has been subscribed and paid in in cash.
Lansing-T. C. Hodson \& Co. has been organized to manufacture and sell at wholesale and retail, novelties, toys, art goods, etc., with an authorized capital stock of $\$ 50,000$.

Hamtramck - The Detroit Porus Inner Tube Co. has been incorporated with an authorized capital stock of $\$ 100,000$, of which amount $\$ 50,000$ has been subscribed and $\$ 25,000$ paid in in cash.
Owosso-J. L. Brandel and Charles Dingman have organized the Owosso Boiler \& Welding Co. The company has commenced the erection of its plant and expects to have it in running order early in May.
Manistique-Capt. E. C. Coerper, Judson Hollenbeck and Ernest Knuth, well-known men of Manistique, have formed a co-partnership, known as the Manistique Manufacturing Co. and will operate a wood turning factory.
Holland-The Safety Release Clevis Co. has been organized to manufacture and sell steel hitches, automatic coupling, etc., with an authorized capital stock of $\$ 75,000, \$ 63,000$ of which
has been subscribed and $\$ 48,000$ paid in in property

Cheboygan-The Cheboygan Tile \& Brick Co. has been incorporated with an authorized capital stock of $\$ 75,000$, of which amount $\$ 39,800$ has been subscribed and $\$ 7,825$ paid in in cash.
Detroit-The Sutherland Leather \& Felt Co. has been organized to manufacture and sell articles from leather, felt, etc., for automobiles, with an authorized capital stock of $\$ 20,000, \$ 10$,000 of which has been subscribed and $\$ 7,500$ paid in in cash.
Detroit-The Carolene Products Co has been incorporated to deal at wholesale and retail in condensed milk and all kinds of dairy products, with an authorized capital stock of $\$ 10$, $000, \$ 5,000$ of which has been subscribed and paid in in property.
Monroe-The Monroe Paper Products Co. has completed its mills on West Elm avenue and most of the machinery has been installed. It expects to begin operation by July 1 . The company has a fine plant and will employ about 100 people at the start.
Paw Paw-The Paw Paw Canning Co. is pushing construction on its new cannery, which it hopes to have ready so as to begin operation by June 1. The main building will be $64 \times 250$, part one story and part two stories. Adjoining will be an engine room, $24 \times 34$. The 36 horse power steam engine will be installed. A pickling station will be conducted in connection with the cannery.
Bay City-The Bilt-Well Products Co., recently started at the old Boutell limekiln, will start production within the next few days. The company was organized by Michael A. Schmidt, Glen A. Freeman and T. R. Peterson, all of Bay City and has been incorporated for $\$ 10,000$. The principal products will be automobile floor boards and lock cornered battery boxes, also mouldings and roof slats.
Traverse City-Capitalization of the Johnson-Randall Co., manufacturer of fiber goods, was increased from $\$ 50$,000 to $\$ 100,000$ at a meeting of the stockholders last week, the entire amount being immediately subscribed and paid in by members of the firm. The slogan, "From the Cradle to the Grave" has been adopted for the firm's products. The latest article being manufactured is a patented casket, designed at the Traverse City Casket Co. by Ralph Ruebekam.

Review of the Produce Market.
Apples-Sales are only fair on the following basis
Northern Spys ----------------- $\$ 6.00$
 Baldwins --------------------------. 5.00
Russets --. 450
Jonathans ------------------------- 5.00
Asparagus-75c per bunch for Calif.
Bagas-Canadian $\$ 1.50$ per 100 lb . sack.
Bananas-9c per lb .
Beets- $\$ 1$ per bu.
Butter-The butter market is considerably firmer, following the recent decline. Receipts of strictly fancy creamery butter have been somewhat light, causing the advance of 3 c per pound. We look for a continued firm market on fancy creamery butter until the receipts show a somewhat heavier
increase. The market on under-grade creamery also shows a somewhat firmer tone, following an increase in the demand. Local jobbers hold extra creamery at 46 c and firsts at 43 c Prints 49 c per lb . Jobbers pay 18 c for packing stock, but the market is weak. Cabbage-75c per bu. and $\$ 2$ per bbl.; new from Calif., $\$ 4$ per crate. Carrots- $\$ 1$ per bu.; new, $\$ 2.25$ per hamper.
Cauliflower-Florida, $\$ 3.25$ per crate Celery-Florida, \$3.50@4 per crate of 4,5 , and 6 stalks; Jumbo bunches, 85 c ; Large Jumbo, $\$ 1$.

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

Cucumbers- $\$ 2.75$ per doz. for Indiana or Illinois hot house.
Eggs-The receipts are somewhat larger this week, but in all probability the market will maintain a firm tone during the next few days. The quality of eggs now arriving is very fine. Local jobbers pay $211 / 2 \mathrm{c}$ 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:
 doz.; Evergreen, 20c per doz. for Illinois and Michigan.
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 California sell as follows:

| 300 | \$4.75 |
| :---: | :---: |
| 270 | 4.75 |
| 240 | 4.25 |

Lettuce- 14 c per 1 b . for leaf; Iceberg $\$ 5.50$ per crate.
Onions-Spanish, $\$ 2.50$ per crate of 72 s or 50 s ; home grown in 100 db . sacks, $\$ 1$ for either yellow or red.

Onion Sets- $\$ 1.40$ per bu. for white; $\$ 1.10$ per bu. for red or yellow.

Oranges-Fancy California Navels now sell as follows:

| 125 | \$6.00 |
| :---: | :---: |
| 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 per small basket.
Pieplant- $\$ 3.50$ per 40 lb . box.
Potatoes-Home grown, 40@50c er bu. The market is weak.
Radishes-Hot house, large bunch-
es $\$ 1.10$ per doz.
Spinach- $\$ 1.85$ per bu. for Southern grown.
Strawberries-\$4.50@5 per 24 qt. crate of Louisiana
Sweet Potatoes-Illinois kiln dried, commands $\$ 3$ per 50 lb . hamper.
Tomatoes-California, $\$ 1.50$ per 6 lb. basket.
Turnips-\$1.25 per bu,

Essential Features of the Grocery Staples.
Suspicion is beginning to enter the minds of the retail grocer that with stocks that have been carried over by the producer and the drop off in export milks, cheese, etc., are to be cheaper. In fact, cheese hit the toboggan this week. The record low mark in all milk products is expected by some market prophets.
As yet staples in groceries are the main thing that is moving. Dried fruits, cereals, syrups, seem to have sale. Canned vegetables have picked up some and soaps have sale. In fact, everybody seems to be buying staples, but there is not much pickup in fancy lines.
At the reduced prices announced for berries there should be increased sale of these lines of tinned foods. For instance, where for two or three years raspberries and strawberries have sold at retail at from 50 to 70 cents, the consumer may now get the same goods at 35 to 50 cents and leave the retailer a good profit.
With the demoralized condition of canned fruits the retailer has his choice of absorbing some of the loss, along with the producer and wholesaler or of holding his few cases thirty or sixty days and take a bigger loss, perforce or lose business to competitors who have taken the loss at once, and are using the money thus obtained in frequent turn-overs at the new market, with profit.

A cleanup will enable the retailer to go ahead and buy and sell at a profit at the new wholesale figures. Otherwise he may defeat his own sales. A similar condition is found in dried fruits.

Paper stocks continue lower, both for wrapping and in paper specialties that the grocer handles. And the approach of the paris green season must be taken into account.

Sugar-New York refiners and Michigan beet refiners are accepting orders on the basis of 8 c , New York basis. Local jobbers have reduced their price on granulated from $91 / 4 \mathrm{c}$ to 9 c . Prospects for the enactment of the Emergency Tariff bill, with provision for an increase of the duty on sugar, are held to be highly problematical by some of the trade, but are considered to be a certainty by others, particularly those who have been in Washington recently sounding Senators and Congressmen on the subject. These report that sentiment is strong in favor of the immediate enactment of the bill, not only on the Republican side, but that a number of Western Democrats, under the strong pressure being brought by domestic producers in their districts, have decided to vote for the measure and desire that it shall be passed quickly. On the other hand, there is thought to be a possibility that the strong protest coming from Cuban merchants, sugar mill owners and colonos may have weight in favor of the elimination of sugar from the bill.

Tea-The feeling during the week has been rather easy, at least on some lines, particularly Japans. Japans are relatively scarcer than many other lines, but in spite of that the trade have felt that prices were too high
and declined to buy until they were reduced. This applies to the finer grades particularly. India teas are also somewhat easier, but the balance of the line remains about unchanged. Coffee-The market for all grades of Brazil coffee is a little stronger for the week, although without any radical advance in price. Most grades of both Rio and Santos, however, are a slight fraction higher. Mild coffees are still weak and irregular. The whole line of milds is on a very low basis, so low that they can hardly go lower.

Canned Fruits-The California situation has improved in so far as the cheaper lines, taking in standards, are concerned. Those grades, because of their favorable price, have been taken by the domestic and the export trade and distressed lots at the recent low figures are not so frequently offered. Above standards the market remains depressed in all packs with the surplus not materially reduced of late. England is buying here and on the Coast, and because of the reduced freight rate is taking blocks regularly for direct water shipment from the West. On spot the movement is still in minimum lots, mostly in less than carlots. In the interior markets, where the retailers have cut their prices to the bone, there is a chance to sell an occasional car, but where prices are still at the old levels the outlet is not what it should be.
Canned Vegetables-Another week has passed without any real development in the sale of futures. Asparagus has been selling and some independent packers have sold theis expected pack, which brings resales to the fore, but there is no speculative demand to make the asparagus market much different from the balance of the line, despite the fact that the opening prices already named are much below last year's levels. A close clean up of the 1920 pack is another favorable aspect of the market. Contracts with growers in the Tri-States indicate that the 90 c basis for No. 2 futures are in line with the tomato market on new goods. At present old packs can be had at 70 c factory, with $\$ 1.05$ for No. 3s and $\$ 3.25$ for No. 10 s. There is no advance buying but an indifferent call for jobbing stocks for immediate use This makes a weak and depressed market. Corn futures resemble tomatoes, as they are offered at $90 \mathrm{c} @ \$ 1$ for standards, according to the section, with the Southern old packs held at 80@85c factory and Middle Western at $85 @ 90 \mathrm{c}$. With a considerable surplus of unsold standards there is little desire to consider future contracts. Fancy and extra fancy futures are in a better position, however, and some canners say they will pack no more than enough to cover the orders they are now booking. In corn and tomatoes the can situation looms large, as producers are insistent upon a cut in prices which, however, does not seem likely at present. This is about the only possibility which would lead to lower prices. Peas are offered for future delivery but the buyer is not in the mood to contract except for the fancy grade.

The canner in most cases refuses to sell that line except in assortments along with standards. Bookings up to date have been light. Old packs on spot remain firm with the chief call for standards and cheaper lines. Extra standards are not wanted at prevailing quotations and fancy are almost out. Other vegetables are quiet and in more or less hand-tomouth demand.
Canned Milk-Reports from manufacturers of condensed and evaporated milk indicated somewhat improved business conditions during March. The tone of the market was steadier and a much better feeling existed. Domestic trade increased in activity and to this rather than to a foreign demand is attributed the more satisfactory situation. Some foreign orders are being taken care of right along, but so far as figures are available this year's exports are running way short of last year's heavy shipments, especially on sweetened condensed milk. Exports of this class of goods during January and February, 1921, amounted to but $19,700,000$ pounds as compared with over $56,000,000$ pounds in 1920. In the case of unsweetened evaporated milk exports were practically the same as last year. Germany continues to receive a large portion of the exports from the United States, getting over $8,000,000$ pounds out of a total of $14,000,000$ pounds of evaporated milk which were shipped out of the country in February. This was in addition to over $2,000,000$ pounds of condensed. To Cuba was shipped a larger quantity of condensed milk in February than any other single country, and for the two months the total exceeded over $6,500,000$ pounds.
Canned Fish-Red Alaska salmon is dull at $\$ 3.15$ and up. Medium red is still stagnant, as is chums. Maine, California and imported sardines have not widened their demand and all offerings are easy both in the local and in the interior trade. Tuna fish is shaded below the prices quoted where holders are anxious to find a quick outlet. Spring and summer buying are both insignificant.

Dried Fruits-No silver lining to the prune sky is visible at present, although the larger factors in the West are less inclined to sell as they expect a better outlet abroad, particularly through Germany for the smaller sizes in the California lines. Oregon prunes on spot are moving more freely than the Southern goods, as they are sacrificed at greater discounts. While advices indicate that the Coast markets have improved, due to foreign buying and a fair movement to the interior markets, New York remains out of line with the balance of the country and is weak at the lowest levels which have prevailed so far this season. There is grave doubt in the minds of many operators whether the market will come back, since warm weather is at hand, when cold storage will be necessary. That always means reduced consumption also. Outside of a scarcity of fine Blenheim apricots the market is quiet. Cheap lines will sell, but at low prices. While the demand is larger, it is not normal by any means. Peaches remain neglected for package and for box
packed. The jobber is still using his own stocks mainly to take care of his own trade. Package raisins are steady to firm, but there is some price cutting among the packers. Currants are in a stronger position on spot, as the price differential below raisins causes them to be taken as a substitute. Dates and figs are in routine demand by the distributing trade.
Molasses - Demand for jobbing quantities of the grocery grades is fair and the steady tone of the market is maintained. Blackstrap is dull and nominal.
Rice-Domestic channels remain narrow as jobbers are buying from hand to mouth and at close figures. The movement from the South is light as conditions here do not favor in creased supplies. All lines are more or less easy but showed a better tone at the closing than at the opening of the week.
Tapioca-The market remains dull and featureless with prices nominally unchanged.

Cheese-The market is somewhat easier, particularly on new-made goods, receipts of which have been rather light. The market on old cheese, however, remains steady to firm, with a fairly active demand.
Provisions-The market on pure lard is steady, the quotations ranging about the same as a week ago. The supply at present is equal to the demand. The market on lard substitutes is weak, due to a moderate demand and an ample supply. The market on smoked meats is about steady, there being an ample supply to meet the present light demand. The market on barreled pork is steady and unchanged. The market on dried beef remains firm and in very light supply. The market on canned meats is steady and unchanged.
Nuts-Walnuts have been on the advance and are held at stiff prices by the holders, who are carrying but little in the way of California stocks and not much in foreign nuts. The situation favors the seller, with every indication of a continued firm market until new nuts arrive. Brazil nuts are being bought cautiously as they are needed as fresh supplies are received Filberts are quiet. Almonds are going into distributing channels in a mod-

Paris Green-Again the retailer is being reminded by the wholesale houses to prepare against the farmers and potato growers' need for this article. It is well known that early prices are accustomed to advance from $5 @ 15 \mathrm{c}$ per pound and that three out of every five years there is a shortage of the stock at the height of the seaSalt Fish-The mackerel market is The demand has fallen since Lent is over and sellers are rather inclined to press for sale. The decline is not great, but is nevertheless unmistakable.

Bancroft-W. T. Robertson has sold his bakery to Edward Hodge and son, S. A. Hodge, who will continue the business at the same location. Mr Robertson will remove to Galesburg and assume the management of his large bakery there.

THE POSTAL SERVICE.
The postal employes of the country have at last come into their own. The cloud which has hung over them during the past eight years at the instance of Mr . Burleson has been removed, and the new Postmaster General, Mr. Hays, has announced a policy of co-operation between the department and the 300,000 employes which promises to be mutually profit able and pleasant
Through two administrations the clerks, carriers, railway mail clerks and other employes have conterded against most discouraging conditions. The Postmaster General declined to recognize their National organizations or to acknowledge their right to associate together. He refused their National officers leave of absence, as has been done for many years previously; denied them the privilege of submitting their grievances and suggestions as a body, and turned his back upon their requests

During the war, when the cost of living mounted rapidly to unheard-of heights, the postal employes faced a difficult problem. Their services were needed by the Government, and many of them remained at their posts as a matter of duty when high wages in private employment were tempting them. The Government showed scant sympathy with their plight, and, while Congress at different times voted slight increases in pay, such action was almost invariably taken over the objection of the Postmaster General. Thousands of clerks and carriers yielded to the lure of higher pay and left the service, as a result of which the postal system declined to a state of inefficiency which made it a byword and a National reproach. Those who remained did so at great sacrifice, as a rule.
Now the new day has dawned, a day of conference and co-operation, when the National officers of the employes' association are welcome at the Postoffice Department, and when a Postmaster General sits at the head of the table anxious to do everything within his power for the employes compatible with the public interest. It is one of the marked reforms coincident with the advent of the Harding administration.
In the postal service, more than in any other department of the Government, the value of courtesy and genuine sympathy with the workers is evident. No other department touches the people so closely in their everyday life. Postmaster General Hays has inaugurated a wonderful reform, the benefits of which are already apparent, and which will completely revolutionize the handling of the mails when the employes throughout the country realize that they are appreciated and that the Government intends to treat them with courtesy and fairness.

THE BEST LURE TO BUYING. So far as retail trade is concerned, the early coming of Easter this year proved quite a boon. More than two months will elapse befo-e the Summer season begins, although there may be warm spells in between, and this
period will help to produce sales. This is especially the case as regards articles of wear for women which permit quick style changes. The Easter buying in the stores was quite fair, although, of course, not up to the high point of last year's. Then, too, the average prices have been decidedly lower. It is noteworthy, in connection with this, that as the season advanced, little if any stress was laid on the slogan "buy now," which was put forward as a kind of panacea for all the trade shortcomings, and the iteration of which was supposed to have some magical power in inducing reluctant consumers to rush in and take whatever was offered at any old price. Instead of it, the appeals made by the stores all emphasized the bargains that were offered; and the best business-in point of volume-seems to have been done where the price concessions were most marked and recognizable. Bargain sales were featured daily during the whole of this month and usually with good results. The indications are that the lesson thereby conveyed has been taken to heart and will have a bearing on the offerings for late Spring and Summer. When persons are not eager to buy they must be tempted, and the best lure, as this season has shown, is that of low prices.
A reflection of what this indicates has been apparent in the primary markets. Jobbers have been shopping around, even in the cases where very drastic price cuts have been made, so as to get goods on the most favorable terms. Nor have their orders run much beyond the immediate requirements. The uncertainty of values in this period of deflation has made them unwilling to take the risks which used to be the custom. A further incentive to this course has been the firm position taken by producers against attempts at cancellation of orders after acceptance. Both wholesale and retail buyers have refused to be stampeded by declarations that there would not be goods enough available when called for unless they put in their orders in sufficient quantity and far enough ahead. They have expressed their willingness to take a chance on such a contingency rather than load up with material that will be unsalable on the basis of what it cost them. And this halting is likely to continue, despite the experiences recently in certain textile lines in which goods have been doled out under allotment. A continued stabilizing of values and sustained buying at retail are needed before much change in this respect may be expected. There are too many uncertain factors as yet in the situation both here and abroad, both political and economic, to permit a return to the methods of normal times. Happily, this period of uncertainty shows signs of coming to an end before many months.

WOOL AND WOOLENS.
Wool buying in foreign markets has slacked up greatly of late, due in great measure to the cessation of demand from this country. As a result prices have softened and the withdrawals at auction sales have been larger. Some dealings have taken place in domestic wool, but they have
not been of enough extent to affect prices. The prospect of an emergency tariff on wool has inspired more confidence in the holders of the article, although those best informed can see no way how any tariff can be of service so far as the present domestic supply is concerned. They want the emergency tariff, however, because, with it, it will be easier to get wool on the dutiable list in the permanent tariff bill. As has been repeatedly shown, however, there is now sufficient wool in this country to supply its needs for a long time to come and this stock will soon be added to by the new clip, which is expected to amount to between 275 , 000,000 and $300,000,000$ pounds.
Notable in the goods market was the announcement of the sold up condition of much of the output of the American Woolen Company, which is allotting a number of its fabrics. The cutting-up trades have made arrangements for much of their production, but they are still in the dark as to the labor situation in the near future, on which their prices will so much depend. They are showing, howevver, more of a disposition to fight labor demands, instead of givivng away to them, as they did for so long. Retail clothiers are still engaged in getting rid of stocks on hand and are not prepared to make commitments for fall. $\qquad$
THE TRUTH-IN-FABRIC BILL.
That Michigan's "Truth-in-Fabric" bill has aroused wide interest was evi-
denced by the large representation of
farmers, manufacturers, and dry goods dealers who appeared to present their views at the public hearing on this proposition recently held by the State Affairs Committee of the House, who had the bill under consideration.
The well-known arguments in favor of such a measure were ably presented by Representative Henze, of Dickinson, and Representative Holland, of Gogebic. The representatives of the merchants and dry goods dealers pointed out that the enactment of this measure would work great hardships to the business interest of Michigan. They stated that in order for them to correctly label goods which they might secure from other states, and which, of course, would not be labeled when they received them, it would be necessary for them to employ trained industrial chemists, since only such specialists would be able to prepare an analysis of the goods as required by the proposed measure. They felt that if any legislation along this line were desirable it should be National in its scope.
The bill as introduced by Reprpesentative Henze would require that all cloth or clothing offered for sale in this State should bear a label stating the amount of wool, cotton, silk, shoddy, or other materials contained therein, and that fur garments should carry a label showing the kind of fur while leather or rubber goods would have to be labeled to show whether or not they contained substitutes. The enforcement of this act would be left to the Food and Drug Commissioner.


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## MORE BEET SUGAR.

Beet sugar production in the United States in 1920 exceeded the former crop record of 1915 by 27 per cent. and reached the high figureof 2,219 , 200,000 pounds, according to a preliminary estimate made by the Bureau of Crop Estimates of the United States Department of Agriculture. The Department states that the increased yield was the result of a combination of large acreage and favorable weather conditions. Production of cane sugar is estimated to have been $385,974,000$ pounds, so that the total estimated sugar crop for the United States was 2,605,174,000 pounds. This was 15 per cent. above the record sugar production for the United States in 1916 and 53 per cent. above that of 1919. Beet sugar has been gaining on cane sugar in production for many years, taking the lead as early as 1906.
Sugar produced in the United States is said to be approximately one-fourth of the quantity consumed, and both the total and per capita consumption have steadily increased. The per capita was seventy-one pounds a year during 1901-05 and seventy-eight pounds during 1906-10.
In 1913 and 1914, the two pre-war years, the per capita consumption rose to 86 and 90.5 pounds, respectively. In the first year of the war, 1915, it dropped to 87.5 pounds, and in 1916, to 79.6 pounds. A rise to 83.5 pounds was noted in 1917, America's first year in the war. Despite the popular impression of a sugar scarcity in 1918, the rate that year was 78.7 pounds, followed in 1919 by 84.2 pounds.

Then came a period of extraordinary sugar consumption with 92 pounds in 1920, and the total rose to the enormous quantity of $9,750,000,000$ pounds, or $1,000,000,000$ pounds more than in the preceding year.

## LOSS ONLY TEMPORARY.

Those bright predictions with which the half-centenary of the purchase of Alaska was celebrated in 1917 are robbed of their luster by the Census Bureau. We have known for some months that Alaska's population fell during the decade to 54,899 , a lower level than in 1900. A bulletin issued by the Bureau now shows that only one of the four judicial districts gained in population. This was the First, the long, narrow strip that shuts British Columbia from the Pacific and contains Sitka, Juncau, and Wrangel. Even the Third, where the new Government railway is building, lost. In all, the Territory has about 10,000 fewer people than in 1910.
We need not lose faith in the land's sturdy future. The drop in population occurred during the war. In the two years 1917-18, Gov. Riggs recently stated, Alaska's net loss through emigration was nearly 15,000 people. Alaska's history always shows marked growth during a period of depression in the States, and it is expected that the records for $1920-21$ will disclose unusual progress. The Government railway had reached its 265 th mile on the direct line from Seward inland by the end of 1920. It is believed that the steady fall in mining
costs will make possible an immediate revival of placer gold mining. Activity in the fisheries is waiting only on the disposal of the present unsold cannery stocks. A number of new industries, moreover, are in sight. The Forestry Bureau believes that Southeastern Alaska can export 1, 500,000 tons of paper a year, and pulp mill has already been constructed on the Speel Rivver. An officer of the Biological Survey believes that ex ports of reindeer meat will be worth $\$ 40,000,000$ annually in a short time. Extensive lode mining is hoped for Alaskans will not be daunted by single unfortunate census showing.
LOSE THE FOURTH OF JULY?
Do you realize that we Americans have in large measure discarded our greatest National holiday, Independence Day? The Fourth of July that in the days of our fathers sent at least a passing patriotic thrill through. the people, is in danger of extinction in so far as it commemorates to the masses the winning of our National independence. Many worthy organizations are striving to keep alive the "spirit of ' 76 ' in this mid-summer holiday but to increasing numbers among the people of the country the day has lost its National significance. Do you think this is right? Does not the melting pot require all the fire we can put under it? Do not thousands upon thousands of our native born need at least once a year a renewal of their store of patriotism? No one would make Independence day an occasion of empty patriotic pomp. No one would deprive the people of a day of rest and recrea-tion-free from all restraint. But there must be a way-in which to make "the Fourth" an occasion of popular patriotic celebration, especially in the great cities, a day in the proper observance of which the people will join spontaneously. Love of country cannot spring from coercion, but it can be encouraged. The weeds of selfishness and indifference that otherwise would choke it can be cut down and love of country made to flower.

## A BAD BET.

The man who bets against the U. S. A. is going to lose his money. With big crops, abundant gold supply, stocks and securities down to less than intrinsic values, he is a poor forecaster who can see only disaster ahead.
There may be temporary checks to prosperity, there may be a knockout for insolent soviet influences, there may be a hard rub here and there occasionally, but the general trend and definite purpose of the country is to go forward, not backward.

Vicious and traitorous organizations like the unions are going to have the fear of God planted in their hearts this year, in the form of a hearty respect for the public they now flout and threaten. The man who bets against this country is going to lose.

It looks suspicious to go into a Chop Suey restaurant and see a Chink waiter eating a ham sandwich.

PRICES FOR FARMERS. mentetary Wallace in his long statethat the causes of the farmer's tress are two; they are the high cost of production and the fact that "prices of farm products have dropped out

## ther things." Cattle and hogs sel

 pre-war prices; but pig iron, coke il, and building materials range from 100 to 200 per cent. above pre-war evels. This is true. The agricultural Wallace says, until there is a levelling of prices so that the rarmer will notzen olf hires to get a pair of shoes.
period of high prices than almost any indexes of wholesale prices show that his products went up earlier than most commodities. Taking 1913 prices as 100 ,

## the years 1916-1

## represented

whereas building materials
101, 124, and 161, and house furnish-
ings sold at 115, 144, and 196. Fthe
and lighting rose to 119 and 175 , and fell again to 163; "miscellaned
hree years 120, 155, and 196 in the
less than the firmer's. When we
which the farmer greatly depends, the initial increase was faster-to 148 and 208 as index numbers for 1916 and 1917. But this group of commodities did not continue rising when we entered the war. The index number fell to 181 in 1918 and 161 in 1919. The farmer's lot to-day is a hard one but when the balance is struck for the last four years he is not the worst
$\qquad$
FEWER BLASTED LIVES.

## selves wose who have them

 been "weighed in the balance" and not found wanting, should be allowed to hold positions of trust. The lives of young people holding re sponsible positions indicate something radically wrong.No one knows the mind of the


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## DISTURBING ELEMENT GONE

The complete collapse of the United Stores Corporation removes from the mercantile horizon of Michigan a sinister organization which has cast a dark shadow over the career of many a merchant.
From the inception of the undertaking the propaganda disseminated by the organization was based on wind, pretense and fraud. Merchants were wheedled into joining hands with the company by false pretenses which should have landed the promoters in the penitentiary. If wheedling did not produce the desired result, thiey were threatened with elimination by pretended superior managerial ability and ample capital of the corporation, which was all bosh.
Twelve hundred farmers and small town soreheads were inveigled into investing $\$ 200,000$ in this bogus organization by appeals to class prejudice to which none but crafty demagogues would resort. In order to accomplish this result, legitimate merchants were held up to scorn and ridicule as practicers of extortion and profiteers of high degree. This sort of claptrap attracted a certain class of investors-men who never bore reputable merchants anything but ill will; men who have long been loud mouthed in their denunciation of regularity in trade and decency in mercantilism; men whose names have long held prominent places on the deadbeat lists of all classes of business organizations. Of course, there are noteworthy exceptions to this sweeping classification, but the exceptions are by no means numerous.
It would require more brains than were to be found in this gang of commercial pirates to harmonize such discordant elements and create a working organization therefrom. To all appearances they made no effort to satisfy their stockholders or give them anything that bore any resemblance to a square deal. Their watchwords were evidently Addition, Division and Silence. So well did they follow this plan that it is very doubtful whether any stockholder will ever realize so much as one cent on the dollar on his "investment."
For years the Tradesman has condemned this organization and predicted its downfall. The only wonder is that it managed to stay on earth as long as it did. Now that it is out of the way, the field is open for some other cheat and fraud to create something a little different and present the proposition to the same men who stood up to be sheared by the VedderBramble gang of sharks and shysters.

## AN ONION CAMPAIGN.

It is rather unique to find economic reformers so uniformly attacking the food cost problem purely from the basis of dollars, without the slightest reference to the public taste or the public vagaries. The latest instance of this comes from the Department of Agriculture at Washington starting an "Eat Onions" campaign, just because onions happen to be cheap and because some medical authority decreed that onions are a valuable spring food. The circular on the subject argues as follows:
"Just now the American housewife is paying 2 c per pound for old onions
at the grocery store, yet onions are selling for less than $1 / 2 \mathrm{C}$ per pound in producing districts and at seventenths of 1 cent per pound wholesale, say marketing experts of the Bureau of Markets, United States Department of Agriculture.
"To help remedy the situation the Bureau of Markets suggests that retailers, the chain stores and public markets throughout the country buy up some of the present surplus stocks and make onions a leader at a reasonable profit, so that farmers will be encouraged to grow onions another year and consumers to eat onions without suffering any financial setback.

According to reliable estimates onion holdings on March 25 totaled 2,500 cars. Shipments after April 1 in recent seasons have averaged 200 to 300 cars. A production of early onions of about $7,000 \mathrm{cars}$ is forecast for Louisiana, California and Texas."
It might be a good idea to add a few merchants to the economic forces of the Department of Agriculture. If the shipments in recent seasons have been 200 or 300 cars it ought to be evident to the normal mind that that is about as many onions as the public cares to eat, and that it would be absurd to expect it to dispose of 2,500 cars or 7,000 cars of onions in place of the normal demand of 300 . The old Biblical reference to "asking for bread and giving a stone" would certainly be outdone if some one asked for apples and was obliged to eat onions just because they are cheap, or when one feels disposed to have ice cream for dessert to be encouraged to substitute onion soup just because onions are cheap.
It is all very well to start a campaign for increased consumption of certain things, but in the long run the American consumer usually refuses to take what he does not want. He may complain - and undoubtedly will about the high cost of living as long as he has breath, but down underneath he "wants what he wants when he wants it," whether it is high priced or not.

## BETTER MANNERS.

It always comes down to the same thing. This time it is a Detroit man, a member of the Board of Education, who deplores our growing unmannerliness. He begins in the usual way by lamenting the failure of men to remove their hats in an elevator in which there are women. But his real grievance emerges in his outcry over the strange rudeness of children. "The children of to-day," he complains, "do not respect their parents. Ample proof of this"-as if any proof were neces-sary--"lies in the fact that many parents come each week to our schools to ask how they can establish control over their children." The world would be much happier if it recognized that some things are impossible. When you at last understand that perpetual motion, for instance, is unattainable, you have freed yourself of one source of worry and disappointment. And so with what the Detroit educator finely terms "establishing control over children." When we have established control over cyclones we shall perhaps be justified in attempting more ambitious tasks.

## MEASURES UP TO HIS TASK.

These are some of the Americans sent by the United States Government to represent it at the Court of St. James's: James Madison, John Q. Adams, Martin Van Buren, James Buchanan (all future Presidents of the United States), Edward Everett, Washington Irving, James Lothrop Motley, George Bancroft, Charles Francis Adams, James Russell Lowell, John Hay, Joseph Hodges Choate and Whitelaw Reid-truly a notable array of statesmen, publicists, and men of letters. To England we have sent our best.

Col. Harvey now takes his place in the notable succession. There will be no lack of good wishes to follow him to London. The country will be almost prayerful in its attitude of wishing him well, of ardently hoping that he will measure up to his great task. The qualities that an American envoy to Great Britain must possess are always rare. To-day-of all timesour representative should possess these qualities in superlative degree. He must be temperate in utterance as well as deportment. He must be tolerant, informed, sympathetic, courageous, truly representative of the most intelligent opinion of his own country to which he is accredited.
In the hands of the American and of the English peoples lie the security and well being of the human race. If Great Britain and America, whose ideals we firmly believe to be fundamentally in accord, can, in the next few years, be brought into closer appreciation, each as to the other's difficulties and problems; if they can be persuaded to forget minor differences of view and of prejudice; if they can grow to a common understanding of their mutual obligations and responsibilities to the world, they can become the leaders along the path of world progress.
All those points of opinion and of utterance in which many of us have radically differed with Col. Harvey are now forgotten in the hope which all Americans must feel that, from this time forward, Col. Harvey, with his keen intelligence, will measure up to the standards set by that great, that heroic group of men whom we have, for generations past, sent as America's envoys to our kinsmen of Great Britain.

## GERMAN FILM PROPAGANDA.

The Isis Theater (Grand Rapids) is advertising to present next week the film play, Passion, which is only another name of Mme. du Barry.
A motion picture broker in New York lately received for sale in America some forty motion pictures, all made in Germany, but none of them dealing with German life. His statement that the American public could hardly be expected to welcome scenes showing the late enemy at home is reasonable enough, but the character of some German productions of the recent past or the near future suggests that the wily foe may have a truly German motive in locating all his pictured stories in foreign lands. There was lately shown here, with great success, a German picture based on the life of Mme. du Barry and the frivolities of the Court of Louis XV.

Announced for early appearance is another spectacular production dealing with Anne Boleyn and the habitual matrimony of Henry VIII. In process of preparation is a history of Catherine the Great. England, France and Russia having thus been exposed in all their infamy, one waits for a pictorial biography of Cesare Borgia, unless the Germans still hope to drive a wedge between Italy and the rest of the Allies.
The Germans have heard that America is a great moral nation. To their single-track minds it must seem only natural that, after going to his neighborhood movie and learning the infamies of British, French and Russian history, the solid American citizen would come to the conclusion that only one nation in Europe was moral enough to deserve his approbation. And so it may be, unless the present tidal wave of reform rolls on. If that happens, the American picture fanassuming that he is still allowed to see the pictures-may think that back in the days of Henry VIII. England was merry indeed, and that something is to be said for such a liberal country.

## THE SURPLUS OF COTTON.

he the cotton produced in 1920 in the cotton-growing district east of Bank of Atlanta reports in its monthly bulletin "approximately 60 per cent. is still held and a large proportion of it is pledged as collateral for loans on a basis considerably above the present low market price of the staple." Regarding the prospect of smaller acreage for the 1921 cotton crop, the bank merely states that "the campaign for reduction in acreage is being actively prosecuted."
Amount of fertilizer purchased by farmers thus far in the season is believed to be not more than onefourth of the amount usually bought by this time of the year. But on the other hand, "all indications are that crops raised this season are to be the cheapest crops raised in a number of years; farm labor is reported ample, and increasingly efficient."

## CANNED GOODS SITUATION

"Let the future take care of itself" is the slogan of the canned food distributor, as his motto is "Sufficient unto the day is the evil thereof." That expresses the situation in a nutshell. The buying is for immediate consumptive requirements and warehouses are no longer chiefly utilized to carry a surplus for subsequent distribution. The prevailing desire is to keep stocks moving so as to have little money invested and have it possible to make frequent turnovers of capital and stocks. A day-to-day demand, such as exists, is responsible for the inactive state of the market. No boom is in sight and no indication of a material change for the better.

## On the Down Grade.

Sears-Roebuck's sales for March were $\$ 20,105,904$, compared with $\$ 27,-$ 477,946 in 1920, a decrease of $\$ 7,372$,042 , or 26.83 per cent. Sales for the three months ended March 31 were $\$ 49,706,969$, compared with $\$ 85,170$,989 in 1920, a decrease of $\$ 35,464,020$, or 41.64 per cent.



Michigan Retail Shoe Dealers' Assocla President-J. E. ${ }^{\text {tion. Wilson, Detroit. }}$ President-J. E. Wilson, Detroit.
Vice-Presidents - Harry
Woodworth, Lansing; James H. Fox, Grand Rapids; Charles, Webber, Kalamazoo; A. E. Kellogg, Traverse City. inaw.

Marked Progress in Shoes for Little Folks.
Each branch of shoe fitting has its own problems. The men's is most difficult as to sales getting, the women's the most active and carries with it an element of style that simplifies price argument, the boys' is a wear and price battle, and the misses' and children's the steadiest of all.
Knowing this, too often the misses' and children's branch receives the least attention on the part of the merchant, stocks being indifferently kept up. Where stores are so organized that the children's department is under the direction of one man, specializing, you will find an active and a growing business.
Men may strike against price and can undoubtedly stretch the wear of their shoes 25 to 50 per cent. if they see fit to do so. Women are so constituted that they can be made to buy the new, and with them the style feature is so important that price is secondary. But whether business is good or bad, the children have to wear just about so many pairs of shoes a year.
During the past year reports agree almost wholly that the misses' and children's business held its own when other branches were wobbling. But too often the cautious buying of the past year has affected the possible sales in the misses' and children's group. Manufacturers of juvenile shoes have been busy, but it is well known that there is no over supply in factories making this class of footwear and there exists right now a real shortage of small shoes.
We cannot over emphasize the fact that merchants can safely plan for a steady business on the small shoes : egardless of other conditions, and while in certain times and circumstances it may be wise to be conservative on the big lines, the children must and will be shod as fast as they wear out or outgrow their shoes.

When the slump came in the industry juvenile factories for a brief period were run on short time but they were the first to recover and have been and are now busy.

During the war children's shoes vere high in price, the big factories liad the call on the best help, and styles were necessarily held down to a minimum to increase pair production. When the necessity no longer existed, however, novelties in small shoes were made and have been sold freely. The smaller the child the E.ezier the household pet, and fathers
and mothers in every walk of life take pride in dressing up the little tots.

To-day novelties in children's footwear are selling faster than ever, and there is a splendid opportunity for a shoe merchant to increase sales in this end of his business. Retailers must hold up their sales by increasing pairs on the downward slant, as unit prices are now 35 per cent. lower than two or three seasons back.
For fall the indication is that for misses and big girls the lace or Blucher style will bulk large sales, and button styles will be in greatest demand for the smaller sizes. Tans will shade somewhat lighter in color as in men's and women's lines. Perforations will be used, but not to the exclusion of plainer patterns. Fancy patterns with colored tops will be used in the smaller shoes. White buck and patent with white tops have become the staple "dress-up" shoes for larger children, with white buck increasing in favor all the time.

Marked progress has been made in catering to the wants of the girl of 12 to 14 years, and smart, neat toes, with low heels, have superseded the ugly and unnecessarily wide heavy toes in big girls' sizes.
A great many merchants now feature lasts carrying heels of $8 / 8,10 / 8$ and $12 / 8$ in height, graded progressively as to toe and arch, as a feature in their juvenile department. This idea could well be adopted by more merchants.
The important things are to have a well planned stock, keep up the sizes and render an honest fitting service, capitalizing the idea of completeness and a determination to do a good job. The public will respond.-Shoe Retailer
Sporting Stores Handling Footwear. Specialty shops that have heretofore shown little interest in footwear for men or women are now flirting with sport wear in the more extreme styles. These shops are of the type selling golf outfits, tennis paraphernalia, skating outfits, etc., that previously showed no disposition to include any sort of shoes in their lines. Recently these merchants have changed front and are taking in stocks of hose and shoes to fit their prospective demands. Big prices are asked and paid without protest in these shops as a rule.

In a store that until recently handled only sport equipment it was said a few days ago that very heavy golf shoes had been added, imported from England and priced to sell around $\$ 15$ to $\$ 25$. These shoes are more boot than shoe, profuse in decorative effect and have half-inch soles. Scotch hose has also been added to the stock.

The owner of the store explains the new drift in something of this fashion: "The more exclusive country clubs are requiring their members to dress," he said. "This results in something of a dress competition, and men who come in to buy golf sticks or rackets are impressed with the fact that to be up to the minute they must buy everything new they see. A great many golfers play on the public links in order to avoid the dress requirements of the clubs, but there are an equal number who like the snappiest effects and rather enjoy being the last word in everything. Price is seldom discussed if the article fills the wearer's conception of his needs."

## Value of Rest in Bed.

A patient lying in bed, knowing how
to relax, lives with the least expenditure of energy. It takes 20 per cent. more energy to sit in a chair quietly than it does to lie in bed. It takes about 50 per cent. more energy to sit in a chair and engage in active conversation than it does to lie in bed quietly. And it takes 100 per cent. more energy to walk around than it does to lie in bed. And if the patient is working it will sometimes require 300 per cent. more energy than is required by rest in bed.

Shoe Store and Shoe Repair Supplies
SCHWARTZBERG \& GLASER LeATHER CO.
57-59 Division Ave. S. Grand Rapids

It is the light shoe with the durability of the iron horse shoe that Is needed and asked for by the working man to-day.
Fit him with a pair of Rouge Rex More Mileage Shoes and he will be able to work with a smile.

They are priced right.
HIRTH-KRAUSE
Tanners and Manufacturers of the
Rouge Rex More Mileage Shoes
GRAND RAPIDS
MICHIGAN

REAL PROFITS are made and a permanent business established by the merchant who handles the H. B. HARD PAN as his standard work shoe.
H. B. HARD PAN are strong, sturdy shoes for the man who works. YOU can recommend and sell them as the bestbecause they are the best service giving shoe.

Herold-Bertsch Shoe Co.
Manufacturers of Serviceable Footwear GRAND RAPIDS, MICH.

The Human Side of Business. Whenever a man starts to launch a new enterprise or sell a useful but hitherto unheard-of article, let him stop and recall what happened when bathtubs were first introduced. Within the memory of many people still living, the bathtub was lambasted as a menace to democratic simplicity and a danger to health.
An ordinance was introduced in Philadelphia-and almost passed--to prohibit bathing between November and March. Boston made bathing unlawful except on medical advice. Virginia imposed a tax on bathtub owners of $\$ 30$ per year. Yet everybody knows now that having a bathtub in the house is a first-rate idea. Bathing was probably even more needed then. But people resented bathtubs because they were new. Many new ideas are made commercially successful. But usually there are difficulties. The public resents a novelty.

Thomas E. Wilson, the packer, once told me that it is unwise to hire a man away from another job by giving him just a little more salary than he is getting.
"The thing to do," says Wilson, "is to pick out a man whom you can afford to pay considerably more than he is getting-maybe half as much again, or even twice as much. Then he is so enthusiastic over his new job that he works with all possible zea and energy to make good at it.

Not long ago, at the most famous hotel in the United States, the cashier, and Irishman, hesitated about cashing a check for a newcomer. The guest indignantly showed his handsomely engraved business card which indicated that he was president of a bigsounding corporation-The North and South American Development Company, or some such name. Still the Irish cashier hesitated. Smilingly he tapped the engraved card with his index finger and sagely remarked:
"Paper never refused ink."
There is a deal of philosophy in that. The remark should be remembered by all business men who are too easily impressed by a pretentious letterhead, or by a beautifully printed stock certificate. You can say anything you wish to on paper and the paper can't help itself.

People aften ask why a circus doesnot drop most of the old acts that everybody has seen over and over again and give us new ones. The answer is that the circus managers are too wise. They know that the old acts are the ones people want.
When a father takes his little boy to the circus he wants to have the youngster see the same things that he saw when he was a boy-the things that he has been telling the little fellow about. The old acts carry him back to his own boyhood days, and therein lies much of the appeal of the circus to grownups.
Too many new acts in place of old ones would put a circus out of business. Thus we may note that every line of business is obliged to solve its own peculiar problem of human psychology.

The public has learned to apply a
different standard of judgment to circus advertising than to other kinds of advertising. A little exaggeration by a circus merely creates amusement and excites little if any unfavorable criticism. But even a circus would not dare to go too far in exaggeration. A circus announces that it has fortytwo elephants, when, as a matter of fact, it has a troupe of only seventeen. But-and here is the important thing -the circus does have elephants. No circus would dare advertise that it had one white elephant and then have no elephants at all.

A Cleveland man had a well-located candy store with a big soda fountain in connection. He knew he was making money on the whole, but kept no separate accounts at first to show whether he made it mostly from candy or soda. Then he changed his system and discovered that his soda fountain was barely breaking even. So he closed it down.

After that he made a startling discovery. With the unprofitable soda fountain out of the way, his candy sales dropped more than 50 per cent. In other words, half his candy sales had been to people who entered the store with no intention of buying anything but soda. Naturally he reinstalled the soda fountain in order to boost the candy business-which it promptly did.
"We have only a fair quality of food," a restaurant proprietor confided to me, but we do a rushing business simply because we keep the coffee urn near the door, and the odors from it are very savory and appetizing. I buy the best and charge it to advertising." Fred C. Kelly.

## Aliens Debarred From Purchasing

 Firearms.Gov. Groesbeck has signed the bill introduced by Representative Peter Lennon, of Genesee county, making it unlawful for aliens in Michigan to own or have in their possession firearms. There is a qualifying provision in the law that if two reputable citizens certify that an alien is law-abiding and industrious, the sheriff may issue him a permit to have weapons. This was done so the act will not deprive respectable aliens of having guns to hunt game. During the passage of the bill arguments were made that a large part of the homicidal and other crimes shown by police records are committed by aliens and other foreign born. Hence the desire to deprive them of the right to possess firearms. One argument in support of the bill was a citation from Raymond B. Fosdick's book on American police systems, which read:
"The police of an American city are faced with a task such as European police organizations have no knowledge of. The Metropolitan Police Force, of London, with all its splendid efficiency, would be overwhelmed in New York, and the Brigade de Surete, of Paris, with its ingenuity and mechanical equipment, would fall far below the level of its present achievement if it were confronted with the situation in Chicago. With rare exceptions, the populations
of European cities are homogeneous. The population of American cities are heterogeneous to an extent almost without parallel. Only 3 per cent. of London's population is foreign-born. Paris has 6 per cent., Berlin 2.9 per cent, Vienna 1 per cent. Contrast these figures with those of a few American cities. New York's for-eign-born population is 41 per cent.; Chicago's 36 per cent.; Detroit's 33 per cent. Of New York's $2,000,000$ foreign-born, more than $1,500,000$ are non-English speaking people."
Inspector George W. Walters, secretary of the Detroit Police Department, says that of 128 homicides in Detroit in 1920, twenty-five were by Silicians, the Black Hand element. And, that a majority of the homicides
were committed either by aliens or naturalized foreign-born. Mr. Walters further says that Detroit's police statistics, as well as the records of many others of the larger cities, show that while more homicides are committed by foreign-born than by na-tive-born, the percentage of other classes of felonies committed by na tive born is about the same as by foreign-born.

The merchant who cannot adapt himself to the new conditions in the business world is not long for a profitable business.

People like to buy from a man who knows all about his goods. Are you making yourself a specialist in your line?

## Double Wear Guaranteed

## With

## Howard Celoid Chrome Soled Boys' Shoes

Not a mere statement, but an absolute guarantee that gives you the strongest selling argument you could offer your customers.

Every test has shown from 100 to $200 \%$ more wear. One pair actually giving 22 consecutive weeks of service under all kinds of conditions.

More Wear, More Style, Greater Economy the three essential factors in boys shoes are embodied in The HOWARD Line.

## REVISED PRICES.

Boys Black or Tan Eng. or Nature Bal. B-E 2 $1 / 2-6$
Youths Black or Tan Eng. or Nature Bal. B-E $121 / 2-2$
L. M. Black or Tan Eng. or Nature Bal. C-E 9-12
3.35

Mail your order to-day for April 10th Delivery.

# RINDGE, KALMBACH, LOGIE CO. GRAND RAPIDS, MICHIGAN <br> Makers of Good Shoes Since 1864 




Gradually Working Down To Normal Conditions.
America's material interests are governed by so many conflicting circumstances that it is not possible at the moment to determine just how far progress is being made in the direction in which we believe normal lies. Every new day presents a new aspect to one or another of the commercial and economic problems with which men are wrestling, and every new day finds business sentiment swung backward or forward according to the -immediate construction that is placed upon the significance of passing events. On one day lately the newspapers printed an interview with a very well known Western bank president, in which industrial conditions were pictured as being as critical as at any period since the reconstruction days following the Civil War; the same newspapers the following day printed an interview with the president of one of the country's leading industrial corporations in which the situation was presented in distinctly favorable colors, with a very defiite prediction of active trade in the near future.
Generally speaking, business sentiment shows an improvement over the earlier months of the year, and in a number of directions tangible improvement in operations is shown, in spite of difficulties. Difficulties confront the United States at this time, but serious as they are, they shrink in importance when compared with difficulties of other countries of the world. Relatively, we are an exceedingly favored people, who have gone through a period of such severity that, had we not been granted inherent financial strength, capable business leadership, and a banking and credit mechanism that functioned with remarkable precision, we would have suffered severe consequences.
Deflation has of course been painful; but it has been orderly, and up to the present has carried us a very long way from the exaggerated and fictitious prosperity of last year toward real stability. How much further is is to proceed in the immediate future is still to be determined. The current movement of prices is not a criterion on which we can safely count; having suffered an extreme decline in certain commodities, prices are being arbitrarily maintained in certain other commodities-notably steel-and the road indication of price movements is, therefore, partly concealed.

Outlook in Money Market.
Easier money conditions have been talked of lately, but indications of a declining tendency of rates have not been pronounced. The position of the Federal Reserve Banks has shown
progressive improvement, and the fact that the Treasury has been enabled to borrow on its treasury certificates in the open market at less than 6 per cent. is hailed as an indication of returning ease. Money conditions are improved, the shrinkage in the volume of the country's business has lessened the urgency of the demands for funds. However, the banks are still heavy borrowers from the Federal Reserve System, and loans for some time to come will be beyond the point at which the banks can comfortably meet the situation without themselves borrowing from the Federal Reserve. Corporations and firms whose paper heretofore found ready sale through commercial paper brokers now find that market practically closed as a source of supply for their needs. Indeed, in many cases recourse is had to their bankers for increased lines to meet maturities from the open market.
Continued heavy re-discounts by the commercial banks in nearly every part of the country is the only explanation that is to be offered for the extreme caution which the Federal Reserve -Board still exercises in guarding carefully the gold that is held in its reserves. It will be interesting to watch the movement of reserve ratios of the Federal Reserve Banks during the coming weeks; there is developing a theory that rather than permit the percentages to rise to a figure which might impel a lowering of re-discount rates, the Board will prefer to release gold for general circulation throughout the country, thus keeping reserve ratios down and avoiding the pressure that a high reserve would bring from every part of the country for reduced re-discount rates.

Needs of the Situation.
It is properly said that the world cannot sit helpless because the machinery of its own civilization has ceased properly to function. If the world's commerce is to go on and expand, distribution must be restored. People anxious to work must be freed from obstructions imposed by their temporary liability to pay for raw materials, and nations surfeited with raw materials likewise be freed from the obstructions that prevent them from selling those materials to countries which need them.
Thus it comes to be suggested that the delicate system of international exchange that required more than a century to put together to facilitate trade be discarded and that barter take its place. It would seem, after all, that the human family, in spite of the complicated appliances that civilization has built up for its progress, has not go so very far away from its primitive habits. It is in-

## SECURITY

 of principal always should have first place in the thoughts of the true investor.

Esiablished 1853
Bonds are an ideal form of investment. Follow the example of banks, estates and insurance companies. Invest in Bonds. Safeguard your principal That should be your main consideration.

## Bond Department

## THE OLD NATIONAL BANK <br> Monroe at Pearl <br> Grand Rapids

Regularly Examined by United States Government Examiners

## When Money Takes Wings

WHAT will become of the money and property you will some day leave behind you? Do you care?

Do you intend your wife and children to be the ones who will be provided for?

Then consider these questions:
Would your wife know how to arrange your business affairs without loss to your own or your associates' interests?

Would she know how to re-invest income?
Are there any relatives who would obtain loans from her-which may never be repaid?

Could she resist the appeals of stock promoters, who promise "get-rich-quick" returns?

Is it fair or wise to leave money in bulk to those who have had but little experience in business? How long would your estate last in inexperienced hands?

Drop in at our office, ask for our trust officer, and let him explain how our company can manage the money and property you leave, for the benefit of your dependents. It will be a pleasure to talk the matter over-no obligation.

## Frand RapiosTrust|ampany

## GRAND RAPIDS, MICH.

OTTAWA AT FOUNTAIN
BOTH PHONES 4391
stinctive to barter; a boy will "swap" a top for a knife, a knife for an apple, an apple for a kite. It is precisely this example that is now suggested for the promotion of international trade. But turning back the clock of time and conducting twentieth century affairs in the manner of the tenth century hardly would maintain America's export and import trade in a volume sufficient to promote the welfare and prosperity of the millions of our producers.

The Standard of Value.
Pure barter in our existing economic scheme of things, without any standard to gauge values, is out of the question; were it to be attempted business would rapidly fall into chaos. Every modern business man must of necesity measure the value not only of what he produces but of what he takes in exchange for his product, and in order to have anything like stability he must measure every transaction upon which he enters in terms of gold value rather than in terms of exchangeable value of goods. The value of gold being stable, goods fluctuate in terms of gold, and thus, while it is possible by barter to exchange one article for another, gold supplies the single definite measure of all relative values. Gold is a convenience, but it is a convenience definitely fixed in men's minds by the custom of centuries, and our whole economic system is based upon that custom.

True enough, a certain amount of barter has gone on for some time in our foreign trade. American exporters have shipped goods into foreign - countries, and instead of cash have taken goods produced in those countries, bringing them back to the United States for sale. For example, a manufacturer of typewriters is reported to have taken in return for his products a quantity of eggs and bristles. A manufacturer of American locomotives is said to have taken oil. A manufacturer of electrical equipment is said to have taken silks and pottery.
All this shows that outright barter in a limited degree is possible, but the very instances in question indicate the hazards involved-hazards, indeed, that American business men in general would refuse for a moment to consider. Practically, barter between the United States and other countries could be carried on in a small way if the raw materials or manufactures of this country were exchanged for the manufactures of raw materials of another country. It might be successful if our raw materials were shipped to another country, there to be worked into manufactured goods of which part would be retained by the manufacturing country in payment for its labor, and the remainder sent hither as our share of the profit on the transaction. To be successful, however,
barter would require either that it be undertaken at first by people of sufficient resources to enable the initial expenditure while waiting for a return on their capital, or by a liberal extension of credit.

Thus it is seen that the system of long-term credit made possible by the terms of the Edge act might be supplemented to a limited degree, as time goes on, by a system of supplying raw materials to countries like France, Italy, Germany and Austria, whenece they might be returned in manufactured form, to the mutual advantage of all concerned.

## The World's Chief Problem.

 Still, when we consider the world's trade difficulties as a whole, we cannot avoid the conclusion that they are the result not of inadequate exchange facilities, but of faulty distribution. One part of the world has too little for its welfare; another part has too much. No system of barter can remedy this. Broadly speaking, what is needed is a scientific system of merchandising and credit. The American people have built up a tremendous capacity for production and must find a means of distributing their surplus products in order not only that their own welfare may be promoted, but in order that their own prosperity may continue.A carefully formulated system of credit which will distribute the surplus products of America to markets elsewhere is a far more practical solution of the problem of distribution than any other single thing. If this credit is granted for a sufficiently long time the prosperity of needy people abroad can and will be re-established, and repayment will be made. On the other hand, if this credit is withheld the whole standard of civilization among needy people will be lowered to a point dictated by their economic circumstances. As for ourselves, if, through circumstances like these, the civilization of the four hundred million people of Europe is dragged downward, we could not escape the result without much suffering.

What Does It Matter. It matters little where 1 was born. Or if my parents were rich or poor,
Whether they shrank from the cold
world's scorn Whether they shrank from the cold
worlds scorn
or walked in the pride of wealth secure; But whether I live an honest man,
And hold my integrity firm in my I tell you, my brother, as plain as I can,
It matters much! It matters much:
It matters little how long I stay In a world of sorrow, sin and care;
Inethe in youth 1 am called away, Whether in youth 1 am called away,
Or live till my bones of flesh are bare:
But whether I But whether I do the best I can
To soften the weight of adversity's On the faded cheek of my fellow man. It matters little where be my grave, By purling brook neath stormy wave, It matters little or nourht to me;
But whether the angel of death comes And ${ }^{\text {down }}$ marks my brow with a loving towh,
is one that shall wear the victor's crown, As one that shall we

## WE OFFER FOR SALE <br> United States and Foreign Government Bonds

Present market conditions make possible exceptionally
high yields in all Government Bonds. Write us] for recommendations.
Howe, Snow, Corrigan \& Bertles
401-6 Grand Rapids Savings Bank Bdg.., Grand Rapios, Mich.

## We Suggest

That in appointing your Trustee to act during your absence, you name this Company.

You want dependability and efficiency. You want permanence and financial responsibility. If you choose an individual and he dies you have to repeat the operation. This may happen several times.

Our relation to the investment market is such that we can benefit estates that should be kept safe and free from speculation.

Our Trust Officers will be glad to confer with you.
Oldest Trust Company in Michigan.

## Michlicivi Trust <br> COMPAMY <br> GRAND RAPIDS, MICHIGAN

## GRAND RAPIDS NATIONAL CITY BANK CITY TRUST \& SAVINGS BANK



## CAMPAU SQUARE

The convenient banks for out of town people. Located at the very center of the city. Handy to the street cars-the interurbans-the hotels-the shopping district. On account of our location-our large transit facilities-our safe deposit vaults
our complete service covering the entire field of banking, our institutions must and our complete serve of out of town bankers and individuals.
be the uitimate choice
Combined Capital and surplus ----------- $\$ 1,724.300 .00$
Combin



Things Every Insurance Agent Should Know.
The ideal adjuster has been frequently described, both facetiously and half seriously, as a paragon of versatility; and the old time adjuster, who is rapidly passing, was supposed to know a little of everything, even a smattering of insurance. The present, however, is an age of specialists, and the adjuster is to be congratulated if he knows even a few things well. But one of the things he must know, and know well-and this applies as well to the local agent as to the ad-juster-is the insurance contract.
Volumes have been written on the subject of the law of agency. In probably no business does the agency question play so important a part as in insurance. Speaking generally an agent may not serve adverse interests, certainly not in matters that necessitate exercises of discretion, for fulfillment of duty toward one is hardly compatible with loyalty to the other. This, however, does not prevent an agent from acting for one party in connection with one phase of a transaction and for the other in connection with another phase.

A broker may act as agent for the insured in placing the insurance, and as agent for the insurer in delivering the policy and collecting the premium. On the other hand, although he may have authority to place the insurance, he will not have authority to accept notice of cancellation, unless he has general agency powers, and these he does not ordinarily possess.
Then, again, the agent of two or more companies with authority to bind the insurance may be invested by the insured with authority to select the company in which to write the policy, but this power does not of itself extend to accepting notice of cancellation. The situation is anomalous and to what extent an agent in insurance matters will be permitted to carry water on both shoulders has not yet been thoroughly defined by the courts.
The general rule is that one cannot serve two masters and the attempt on the part of an agent to do so frequently results in his exceeding
the limit of his authority, with the sequel that litigation ensues. If, however, either principal has previous knowledge of the dual relationship of the agent, he would no doubt be stopped from objecting to a contract which he has tacitly permitted to be made.
An agent cannot issue a valid contract to himself. If he desires to protect himself by insurance in a company for which he is agent, he should secure the approval of the company. This rule is also applicable to contracts of reinsurance between companies in the same agency, in the absence of some agreement or understanding on the subject.
To what extent is knowledge on the part of an agent binding on the company? On this question the courts appear to be hopelessly divided. a few of them (and among the number is a no less distinguished tribunal than the Supreme Court of the United States) hold that under the conditions of the standard policy, a fact known to an agent at the time a policy is issued is not binding on the company, unless it is endorsed in writing on the policy. The leading case in support of this view is that of Grand View Building Association vs. Northern Assurance Company, 183 U. S. 308.

The Grand View Building Association decision, which is most elaborate, was delivered by Mr. Justice Shiras in 1902. It is interesting to note that three Justices, among them the Chief Justice, dissented. The decision, although seemingly harsh, is sound in principal and is binding on all the United States Courts.
Other courts hold that a fact known to an agent at the time a policy is issued may not be taken advantage of by the company as a defense, but that a fact coming to his knowledge after the issue of the policy must be endorsed thereon in order to be binding on the company. And still other courts hold that the company is stopped from setting up as a defense a fact known to an agent either at the inception of the policy or at any time thereafter, hence it will be seen that


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## INSURANCE IN FORCE $\$ 85,000,000.00$

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

STOCKS AND BONDS-PRIVATE WIRES TO THE LEADING MARKETS HIMIKEPRPRRINS EVERTTT EGEISIMRT


## OUR POLICY

is free from "jokers" and technical phrases.
Live Agents Wanted.
MICHIGAN AUTOMOBILE INSURANCE CO.
Grand Rapids, Mich.
A Stock Company.

## Cadillac State Bank Cadillac, Mich.

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



ON

Reserve for State Banks

The directors who control the affairs of this bank represent much of the strong and successful business of Northern Michigan
F. L. REED, President

HENRY KNOWLTON, Vice Pres. FRANK WELTON, Cashier JAY J. VELDMAN, Asst. Cashier
the decisions are in hopeless conflict, and that each court is joined to its own idols.

The agent of an insurance company is liable to his principal for loss occasioned by his negligence in failing to promptly give notice of cancellation to the insured. (Franklin Insurance Company vs. Sears, 21 Fed. 290.)

Failure on the part of an agent properly to attend to all details necessary to effect a legal cancellation, when unqualified order to cancel has been received from the company, causes more trouble to more people than any other one thing connected with the agency business in fire insurance. It embarrasses the insured, the agent, the broker, the adjuster, the company ordering cancellation and not infrequently one or more other companies.
When an agent receives from a company a request for cancellation, instead of promptly notifying the insured and securing his authority to place the risk elsewhere, he frequently, and in the large cities almost always proceeds to re-write it in some other company in his agency, or to place it with some other agent. Sometimes the second company orders concellation and the risk is then offered to a third company.

In the meantime a loss occurs and the insured, who is in total ignorance of all these proceedings, holds the original policy. If he continues to hold it he is safe, but if, after the loss he is persuaded by the agent to surrender the old policy and accept the one last issued, the trouble begins and generally ends only at the court of last resort. Quite a number of cases of this nature have been before the courts in the past, and several are pending at the present time.
It is the custom to serve notice of cancellation upon the broker who places the insurance, thus giving him the opportunity to replace the risk elsewhere. In doing this the agent is actuated by a desire to show the broker due courtesy and thereby retain his good will, but unless the latter's authority with respect to the insured's insurance be general, notice to the broker is not sufficient to effect cancellation of the policy. If, however, the agent or company sends notice of cancellation direct to the insured (except perhaps when it is sent on account of non-payment of premium), even though a duplicate copy be sent to the broker, the latter is greatly offended and the action is resented. If, on the other hand, notice be sent to the broker only, and he fails to serve notice on the insured, and a fire occurs, all that can be secured from the broker, aside from a notice of loss, is regrets, and perhaps not even these.
It must be confessed, however, that considering the tens of thousands of cancellations that are effected each year, the sacrifices which the companies are called upon to make as burnt offerings on the altar of courtesy are comparatively few.

William N. Bament.
Poor goods, poor service, poor advertising are the three primary causes for failure as far as getting the business is concerned.

Idle Men and Union Labor. In the economic jam which grips this country like a vise the labor union leaders are showing no realization of the gravity of the industrial crisis. They did everything in their power, when the wild work of inflation was afoot, to make it worse by driving costs of production on up with higher and higher labor charges. Now, when the government, when manufacturers, merchants and distributors, when all managers and employers are struggling to lower those costs of production as the absolute essential to lower cost of living and the re-employment of the millions of idle wage earners, the labor union leaders fight every inch of the way down.
If production costs are not brought back to a peace basis, however, we must be a fenced-in nation unable to trade in the outside world because our costs of production are higher than the costs of production in other countries. With no markets for our exports, which recently have run billions of dollars a year, American industries which have been supplying those foreign customers must shut down, and our hundreds of thousands of workers in those industries remain out of employment.
And all this unemployment must so weaken the purchasing power of the American market that still other industries will have to put up shutters and still other workers go off the pay-rolls.-New York Herald.

There are two kinds of good retail advertising: one kind merely tells what the store has for sale; the other tells the customer how to shop satisfactorily, how to study her own needs, and when and how to shop. Customers need shopping habits and will respond to sensible suggestions. Sway the customer's interest to the department that on a certain day can give special service. Train customers to shop in the morning, by giving some incentive to come early. Start using a little editorial influence in your advertisements, pointing out the advantages of morning shopping, of seasonable buying, etc. Above all, keep in mind that you are cultivating a habit and that it may take weeks and months to get results. And be sure that you make it plain that you are working primarily for the customer's benefit.

## Kent State Bank <br> Main Office Ottawa Ave. Facing Monroe Grand Rapids, Mich. <br> Capital <br> $\$ 500,000$ <br> Surplus and Profit - $\$ 850,000$ <br> Resources <br> 13 Million Dollars <br> $31 / \mathrm{Pec}$ cant <br> Paid on Certificates of Deposit Do Your Banking by Mall <br> The Home for Savings

## Pride in Company Reputation

Our Company has never sought to stand in a false light. It has stood on its own foundation. It has never misrepresented its position.
The Company abhors deception or sharp tactics. It desires to do right and to be square.
Good faith is needed in business. It is the very foundation of credit and under lying credit is Insurance.

We write insurance on all kinds of Mercantile Stocks and Buildings, on a 30\% Dividend basis.
One of the Oldest and Strongest Companies in Michigan.

## Michigan Shoe Dealers Mutual Fire Insurance Company

 Main Office: FREMONT, MICHIGANAlbert murray Pres.
GEORGE BODE, Sec'y-Treas.

## 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

## The Grand Rapids Merchants Mutual Fire Insurance Co. STRICTLY MUTUAL

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 <br> "The Agency of Personal Service"

 Inspectors and State Agents for Mutual Companies

SALES VS. TURN-OVER TAX. Conflict Between Business Men and Financiers.
Washington, March 4-The fact that a retail sales tax as a method of raising revenue is now looming up more impressively than at any time since it was first broached should not be overlooked by the merchants of the counsides of the subject and the advocates and opponents of this taxing device are apparently camped in Washington The general program adopted by Congress and the President may be briefly outlined as follows: fiff The so-called relie in the closing hours of the in the closing hours of the last Congress, is to be repassed without the
dotting of an "i" or the crossing of 2. A good, stiff anti-dumping bill. modeled on the Canadian statute, will prevent the leading industrial possible to from the ket their surplus products to be sold for what they will bring

The present customs administra tive law, under which imported mer chandise is invoiced for the assessment of duty in acordance with the foreign market value of the goods in usual wholesale quantities on date of shiptution of the domestic market value of the goods on date of importation. This will prevent undervaluation through the use of arbitrary foreign prices,
and will largely offset the depreciaand will largely offset the
tion of foreign exchange.
4. A comprehensive bill revising all the schedules of the Underwood-Simmons tariff law will constitute the backbone of the revision program and will probably keep Congress in Wash-
ington until the frost kills the flowers in the parks.
5. Last, but not least, there will be a general overhauling of the internal revenue laws including the repeal of the excess profits tax and the possible substitution of some form of sales tax to make up for the loss of revenue This is so ambitious a program and will involve so much contemporaneous work in both houses and by all the well equipped leaders that it may well ocupy our National legislators. until snow flies. Nobody has any thought of going away from Washington before November, and it is quite possible that the special session may merge into the regular session which under the Constitution, will assemble December 5, next.
The first item in the revision proThe Fordney farmers' relief tariff bill will be taken un just where President Wilson threw it down, and, as it has been exhaustively debated in both houses, gag rule is likely to be invoked to hasten its passage
It contains a number of objectioncrease the and will undoubtedly intempt at change in anv part must re sult in burying it under a deluge amendments; hence. the leaders a determined to iam it through without modification. It is now proposed that it will expedite the final enactment of a permanent revision of the Under-wood-Simmons low. bill. the second item on the program, is greatly needed for the protection
of American industry. A well-established domestic indu rv can stand up under normal for eign competition with a moderate protective tariff, but no industry can comlarge quantities of surplus products which they are willing to sell forts which they are willing to sell for a nng. Canada found this out a long time ago and the Canadian manufacurers have been adequately protected or a good many years bu a law which will serve as a model for the bill upon which Chairman Fordnev and his olleagues are now workind
One of the hardest nuts to
devising reasonable protective crack in devising reasonable protective meas-
ures is the condition of foreign exchange which the third measure on the revision program is designed to difference how high the make much difference how high the ad valoren duty may be on a product made in Germany if the German importer is permitted to invoice it in marks worth only a cent and a halt apiece, as com pared with a normal value of 24 cents Even a genuine Chinese wall would aford no protection against such com petition. But the plan of the Con gressional leaders will put an end to mand the support of all will command the support of all domestic in the benefit of ad valorem or compound the benefit of ad valorem or compoun
duties.
The substitution of domestic market value for foreign value as the basi of the importers' invoices will do the trick in most cases. This can be shown by a simple illustration in in volving the importation of German cutlery
Pocket knives valued at more than $\$ 1$ per dozen pay a duty of 55 percentum ad valorem, which is much above the average rate of the Under-
wood-Simmons law. This duty, however becomes insignificant if the goods are invoiced in the depreciated mark, hence the necessity of the
amendment proposed by the ways and means leaders.
Under the new law, the amount of duty to be paid on an importation of upon their cost in Germany, but upon the market value in the United States of goods of the same kind and quality. joy the advantage of the low price which he purchases the goods, but he will not have the additional advantage of being able to predicate his duty up-
There will be no further hearings on the general bill providing a compre Simmons Means Committee has before it several thick volumes embracing the neinted stenographic report of the hearings held at the last session Congress, and there would seem to be mony. In view of the demoralized Eondition of the leading industries of Europe, the committee will continue costs of production, labor conditions etc., but this work will be largely delegated to the United States Tariff with the rapid preparation of the new tariff bill.
Already a number of subcommittees have been appointed to handle the deule $C$, which covers metals, has been osigned to a subcommittee composed cut, chairman. and Representatives Mott. of New York and Timberlake of familiar with the metal industries, including the mining of iron ore, lead,

While the revision of the internal revenue taxes has been put at the end f the program, its importance is not intended to be minimized and, from merchant. this subiect is the most inmerchant. this subiect is the most interesting feature of the entire revision project. Here is where the sales tax your eyes peeled for developments in your eyes peeled for developments in There have been no hearings in either house of business men directly interested in the internal revenue laws Certain treasury officials and a number of economists and bankers have given their views to the Ways and
Means Committee. but the taxpavers Means Committee. but the taxpayers
themselves have had no opportunity to themselves have had no opportunity go before the House or Senate.
With a view to hastening the entire With a view to hastening the entire
program, the Senate Finance Comprogram, the Senate Finance Com-
mittee is planning to take up the subject of internal revenue revision at an early date, and will give limited hearings to all parties who have a substantial interest in any phase of the existing tax laws. Already a number
of bills of a more or less tentative character have been prepared by prominent members of the Senate promitte and while no attempt will commaitee, and while anternal be mace to pass any inornal revenue revision the ough the idered the House has considelt it obliga-- the Constitution making it obligatory upon the House to initiate al revenue legislation-a great deal of be saved by having the de time may be saved byaving the de tailsoct tiscussed before Senator Pue projects discussed before Senator Pen have been acted upon by the Ways and Means Committee.
Senator Smoot, of Utan, a membe of the Old Guard, and one of the best informed men in Congress concerning the condition of the country at large and the real needs of the various sec tions, is framing a bill for a sales tax at the coming session, and will be the champion of this method of raising revenue. Mr. Smoot has not ye made public the text of his measure hence no authoritative statement can be made as to the exact form his project will take. There are as many different systems of sales tax under discussion in the House and Senate as there are members of the Ways and Means and Finance Commitiees which

## going some

The form of tax which appears to at this time involves cent. of the retail sales of all establishments doing a monthly business in excess of a very moderate sum. This wruld be an exceedingly simple methless to operate than any other plan thus far suggested

## Under this

 chant would send a monthly check to his local collector of internal revenue ing the preceding thirty days. He would recoup himself, not by raising ee price of all his merchandise 1 per the case of articles of trifing value,but by the adoption of certain com modities that could stand it. Thus staple articles sold in sharp compet tion and in small quantity would bea no part of the tax, but increases rang ing up to 5 per cent. or even higher would be made in the prices of ex pensive articles of a more or less luxurious character.
Emphasis is put upon the fact that each merchant would be able to ar range his own schedule of increase prices, so as to get his money back with the least interference with the operation of business. This plan, it is urged, would be much more flexible than a hard-and-fast tax of one per cent. on everything sold, which would discriminate against articles of smal value, in addition to completely wrecking any system of round prices which I have described, is the turn over tax which is being urged here by economists and financiers rather than business men. This tax would in volve the levying of a small impost of sale of every class of goods, from raw material to finished product, whenever same changed hands
Thus, the producers of coal, lime stone and iron ore would impose this tax when selling these materials to the it on the pig iron sent to the steel product woll rails and other finshed sold to the ultimate consumer

There are two strong objections to the turnover tax. One of them is the fact that it would be difficult to police would be pyramided-almost indefinitely in some cases-and would all lave to come out of the consumer in the end.
If no form of sales tax is adopted it will probably be because the champ will become involved in ave outlined cat fight, with the result that leaders
$90^{*}$ Go
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Fiscal Agents
Regent Theater
431 Kelsey Bldg.
Grand Rapids
Send me further information about their Bonds.

Name

Street

City

Analyze
any Stock or Bond issue-

Have they a
Market?
The Theatre, Yes.

First Mortgage
(Tax exempt in Michigan) of the
Regent Theatre
is an investment that absolutely is safe.
Why take $31 / 2 \%$ when you can get $7 \%$ ?
Look this in the face.


## BLUE RIBBON PEACHES

## SHOULD BE ON THE SHELVES

OF EVERY DEALER

THERE is a constant every-day need for fruit, and BLUE RIBBON PEACHES fill this need for they are obtainable every day of the year and when fresh fruits are not on the market.

They differ from ordinary dried Peaches for they are put through a brushing and washing process that removes all of the fuzz and most of the peeling. giving them color and appetite appeal that your customers will appreciate.

They save the shrinkage that is unavoidable in bulk goods and also save time, string and bags.

Our advertising helps you sell BLUE RIBBON PEACHES, and we will be glad to have you send for beautiful window cards and other advertising helps.

OFFER YOUR CUSTOMERS BLUE RIBBON PEACHES IN SANITARY PACKAGES.

CALIFORNIA PEACH \& FIG GROWERS, Inc.

> Main Office - FRESNO, CALIF.


## KEEPING OPEN AT NIGHT.

## Wisconsin Retailers Agree It Does

 Not Pay.The age-old question of store hours was threshed out by over 300 Wisconsin retail dry goods dealers in Milwaukee, during an open forum discussion conducted under the guidance of Carl Herzfeld, vice president and general manager of the Boston Store, Milwaukee.
In the end it was agreed that education of the fellow dealer and the public is the secret of the solution of not only store-hour problems, but also deliveries, service of all kinds, and everything akin to these problems.
Herzfeld got more than fifty retail ers from as many large and small towns in Wisconsin enthused to the extent of frankly relating their experiences in connection with these problems. They were not on the program of the convention. The question of wages for store employes was, and the forum grew out of this. Herzfeld spoke against reductions, comparing them to casting a pebble into the placid surface of business," the rising circle spreading out into the public.
"Discharge the slacking employe," he said, "but do not decrease a man or woman you are keeping. You had a great business in 1920 because of high wages, not despite them. The biggest thing in 1921, in the face of stationary high expense of doing business and smaller volume in dollars, is rapid turnover, remember."
"In the small town, with the farmer trade, there are stores which employ no salesmen and women. The proprietor does the work. What I want to know is how we can pay high wages and shorten hours and keep our business?" said J. L. Todd, of Columbus, Wis., having in mind the petitions before the Wisconsin industrial commission to increase the minimum wage of girls and women and shorten the maximum working period daily.
"I am ready to say that the larger stores have increased in public favor by not keeping open nights," said Lew Hahn, executive secretary of the National Retail Dry Goods Association. "I didn't think so ten years ago. Anyway, God knows the little merchants are not making a big living. Let them have the advantage, if there is any."
"That isn't the point," declared J. L. Wilsey, of Oconomowoc, population 2500 . "It is the personal contact
with our customers, the good will of our friends, that we lose by closing early. They are prone to feel that we don't care for their business if we close nights."
"No doubt conditions are different between small and large cities," admitted Hahn. "In Newark they closed at 6 and the little neighborhood shops petitioned the big ones to keep open, as it was killing evening business." N. A. Hoffman, of Berlin, Wis., 6,C00 people, said: "We depend on the farmers' trade. We close at 6 every
night except Saturday. The shoe night except Saturday. The shoe
stores close every night at 6 except Wednesday and Monday. Farmers have their own ideas. They want to go to the show until 9 and then shopmaybe get a hair cut first."

Hoffman, however, continued: "But, we changed the farmers. It is a matter of backbone and education. Educate then to be open until 12 and they will want to shop at 12:05. Your present hours, whatever they are, are results of your education of the customers, remember that!"
Herzfeld here related how during the war the campaign for carrying home parcels took instant effect. "Our books are evidence," he said, "that from the first day deliveries dropped off. In two weeks they were cut in half. In three weeks they were only one-third, and, gentlemen, this is being kept up to-day. They expected their parcels to beat them home. Now they get delivery inside of twentyseven hours, and it is entirely satisfactory."
"Has any one here closed Saturday night and then gone back to open Saturday nights?" asked J. D. Steele, Pettibone-Peabody Co., Appleton. No one had.
Eau Claire retailers reported they formerly had three deliveries a day, and now have one; also, that they continue to close every Saturday night.

A Wausaukee retailer said: "You big city retailers do not know what it means to be a small town retailer. You don't know how it feels to lose the good will, if not the dollars and cents of your neighbor and friend in the small town, by changing your store hours. It is not the dollars and cents; it is the friendships we lose that we have on our minds."

A Milwaukee department store manager said: "Get together; find a reasonable plan that won't hurt the small town man. Think of what was done during the war. It was not all due to patriotism. It is all a matter of educa-tion-of your fellow dealer, of your public. You can sell just as much, and sell more pleasantly, with reasonable store hours. We, too, have one-man stores in the city.'
A Wisconsin village retailer said: "You city fellows don't realize that we smaller city merchants have the competition of the one-man stores; employing, if any one, only the wife or daughter; and they can and do keep open all hours."
J. Orlebeke, of H. A. Prange Co., Sheboygan, said: "Some years ago we closed at 8 every night and 9 on Saturday. Then we larger stores closed at 9 Wednesday and Saturday nights, and at 6 every other night. The little merchants fell in line when we asked them. Then we cut out Wednesday night. Two years ago we were told it would be detrimental to Sheboygan to close so many evenings. We tried out keeping open until 9 Friday night, closing all other evenings at 6 . The result? We did a real business on Fridays at last, and had a wonderfully big Saturday in addition. Before that Friday was a lame day.
"Last year we closed every night at 6 in July and August. All fell in line. Sheboygan has not suffered. This year we decided to follow these hours throughout. We did not ask the oneman stores. They are in line of their own accord. The farmers liked Friday night better than Saturday night shop-
ping. ping.
Doerflinger, of La Crosse, related an unusually interesting campaign to
"put sane hours into storekeeping." "We advertised to the public that we were for our employes and they for us. We found the public stays by a store that has this attitude and backs up changes for the interests of employes. We opened at 9 and closed at 6 in July and August; except Wednesday, and enjoyed a bigger volume. Records kept by the merchants showed that the Saturday night business thereafter, when it got colder and we reopened Saturday nights, hardly paid for the lights, and the employes said they worked doubly hard to repay us for the summer early closing.
"One merchant in our city came along and said his employes worked under a commission arrangement and demanded to keep open Saturday night -the big night. "We didn't let him get away with it. A committee helped him make a survey and he didn't do enough to pay for his lights. He stayed open two Saturday nights and then quit."
Merchants in the hall wanted to hear from smaller towns. Mr. Wilsey, of Oconomowoc replied: "I stiffened my backbone two years ago. We closed every night except Saturday. Had one or two complaints, but nothing serious. Now I am almost convinced to close every night, the whole year around."
. Raney, of Kaukauna, told how the principal retailers there decided to close at 5 every night in summer, and found they did more business than before. In September they closed at $5: 30$, and "now it will be $5: 30$ the year around."
Herzfeld said that a year ago last December the authorities in Milwaukee fixed store hours from $10: 30$ to 5 , because of a coal shortage. "We did more business then than from 9 to 6 , and it taught me a big lesson," he said. "If the state said to run only from 10 to 5 , I wouldn't bat an eye. It can be done, and the business would be much better, more convenient, more concentrated, with fewer idle moments and spurts.
While the gathering did not undertake to go on record definitely on the subject and no proposed hours were adopted, Wisconsin retailers will cut out a large number of evening store hours in 1921.

## Action of Michigan Senate Hard To

 Understand.Grandville, March 29-The reason why the State Senate sat down so heavily on the State Constabulary is hard to find. That Michigan needs a body of law enforcers outside of the police department of the cities is too plain for argument. That the booze runners and law breakers in general will rejoice over the action of the senators goes with out saying.
Why a legislative body chosen by
the people should choose the people should choose to play into
the hands of the disorderly element in the State is passing understanding For the enforcement of the prohibition act alone there is need of a State constabulary, and when we call to mind the numerous bank robberies and cold blooded murders in Detroit and in the outlying sections, it does seem as though the legislators in does tion must have taken counsel of the evil elements to vote against a State organization for enforcement of law. It begins to look as though the bill in Michigan is destined for the scrap heap, along with this State Constabu-
lary bill. It is said that the labor unions were opposed, which, if true accounts in some measure for the surprising result.
Crime in Michigan has flaunted it self so publicly and outrageously, during the past year one cannot help thinking that there is a laxity in our criminal law somewhere which needs attending. No doubt some protest the constabulary for Statewide pro tection because of the cost. Such an argument is wholly untenable if we regard the sacredness of human life as above the dollar
While we are interested in seeking a curtailment of public expenses, corners in other directions, rather than crippling law enforcement rather expense of human safety? The expenditures for good roads in Michigan have been something scandalous dur ing the year last past. The reckless manner in which money has been expended on the highways-too often foolishly expended-with no great resulting benefit, might better be examined into and changes made in the manner of such expenditure rather than to cut down the law enforcing

## power of the State. <br> The free and

handling the highway mothods of commented hig and money has been wiser heads than mine, and I am of the opinion there should be a clearing out of the incompetents in that department and leaving alone of the excellent system of State protection against criminals which now exists. sider necessary, and is state law-enforcers necessais, and is recommending the establishment of a public safety body of a similar nature to the present State Constabulary, although why the present body should be done away with and another established along similar lines is not quite clear to the or dinary citizen.
Every effort is being made to weaken instead of strengthen the lawful authorities of the State. Doubtless this has come about in recent days because of the desire on the part of certain persons to break down the prohibition wall and send a stream of intoxicants flowing through the arteries of the commonwealth. We have earned by past experience that revolutions never go backward. The promade its revolution in Michigan has expen its impress on the morals and combinations of our people and all the order, all the lovers of beer-guzzling and bootlegging shall come to naught in the near future.
Human lives have been sacrificed under the juggernaut of moonshine stills and traders in illicit goods. As in the kaiser's war, resort to frightfulness was had for the express purpose of frightening the foes of Germany into surrender. This fright fulness imposed on the public as a who voted on the men and women liquor traffic in our State cannot the ceed. When the our State cannot sucpopulation put its shoulder to the wheel. solmenly its shoudder to the wheel. Solmenly resolving that the should no longer flaunt his lawlessshould no longer flaunt his lawless ness in the face of a free people, they enlisted for the war, a war of comDlete extermination of the traffic in
liquor, from light wines liquor, from light wines to red hot whisky
the constabulary legislative knifing of the constabulary of the State has but one meaning. It is but another one of the many methods adopted by the enemies of prohibition to re-establish the saloon in the State.
liberty. liberty.
This
This vigilance must be kept on tap continuously. The voters of this commonwealth set out to abolish the
liquor traffic even liquor traffic even before the Nation took up the question and passed the Volstead act. Whatever is done in a National way cannot affect Michigan, Law and order and a rumless State has been decreed and will so remain.

Old Timer.

PAUL FINDLAY, a retired grocer of thirty-six years' experience, has journeyed 50,000 miles, meeting grocers in all parts of the United States and Canada. As our Retail Merchandiser, his advice is nationally respected.


That's Why it is Worth Reading

WHEN Sol Westerfield heard Paul Findlay, our retail merchandiser, tell grocers how to retail fruits efficiently, he was enthusiastic in praise. "An unselfish talk," he declared.

And probably that's why hundreds of grocers have written us for a copy of his brass-tacks talk.

So we've printed it in the form of this booklet, giving his blackboard figures and his plain talk, without frills or boosts. This helpful book is free. Just ask the C. F. G. E.-today.

This is just one of the ways we help grocers who "ask the C. F. G. E." And there are many other ways, as well.

## What Findlay Tells You

Such interesting questions answered: What is the commonest mistake most retailers make?
Why are seven of every ten retailers insolvent without knowing it?
What does the average retailer earn per year
Why does it sometimes pay to lose on certain commodities
Why do you lose by over-pricing
other commodities?
Valuable hints given of the way successful grocers run fruit business to buy; how to display; what is mar gin; what is profit; what is turn-over; and other important subjects.

Aren't you thinking of making your displays do more work for you? Write for our free sets of Sunkist cards, "strings" and bamers for your counters and windows. You'll find it worth while.

Or perhaps you are planning to advertise in local papers or neighborhood movies. We'll gladly send you free "cuts" -you can use them also on price-lists and letterheads-and free Sunkist lanternslide with your name in striking colors.

## -Why We Do It

The C. F. G. E. is a co-operative agency. Years ago it was formed by thousands of California orange and lemon growers to sell their fruit at actual cost. And now a fraction of a penny per dozen is given by these growers to create a fund for helping merchants handle these fruits at a safe profit. Wise co-operation-nothing else.

## How We Help You-

For instance, we send men from town to town every month to help retailers make profit-winning fruit displays in their windows. Such displays are the life of a fruit business.

California Fruit Growers Exchange<br>A Co-operative, Non-profit Organization of 10,500 Growers Los Angeles, California

## California Fruit Growers Exchange

Dealer Service Department
Los Angeles, California

Send me your book "How to Retail Fruit Efficiently," and Dealer's List of Selling Helps and your Booklet on "Sales-
manship in Fruit Displays" absolutely free to me.

Name ----........
Address
City $\qquad$
$\qquad$


Are you prepared to take care of the demand for HALLMARK Athletic Underwear which our consumer advertising will create?
If not, order from your jobber for immediate shipment, a run of sizes of No. 150 Union Suits this is the popular priced Nainsook check.
HALLMARK Underwear can also be had in a variety of fabrics, including Madras, Silk, Silk and Cotton mixtures and Zephyr-cool, Aero and Crepe weaves.

Two hundred leading wholesalers operate distributing station service for HALLMARK Athletic Underwear.
We shall gladly furnish the names of the wholesalers in your vicinity.
HALL, HARTWELL \& CO., Troy, N. Y., Makers of HALLMARK SHIRTS and SLIDEWELL COLLARS

# For Early May Delivery SIMPLEX- 

The Laundered Roll Front Collar

SIMPLEX is the new Tropical Weight Laundered Model for Summer Wear
It will be favored for every summer occasion because it combines Light Weight, Comfort and Smartness.
SIMPLEX-the TROPICAL WEIGHT in SLIDEWELL
will be nationally advertised in May newspapers and in our Spring and Summer magazine advertising including Amprican Magazine and Literary Digest. Made by Troy's Master Craftsmen


7000 salesmen, representing 400 Leading Wholesalers, are showing SIMPLEX. We shall gladly furnish the names of the SLIDEWELL Wholesalers in your vicinity.
hall, HARTWELL\& CO., Troy, N。Y. Makers of HALLMARK SHIRTS and HALLMARK ATHLETIC UNDERWEAR

MAKE A BAD THING WORSE.
You Can Always Do So By Reforming It.
The trouble with "reforms" is that when you put one evil out of the way, a worse one bobs up in its place. The ginmill, on the corner, now a memory, has been replaced by the bootlegger in the cellar, the woodshed and the taxicab. The ginmill handled both good and bad bug juice, while the bootlegger specializes on the bad altogether. We used to get some taxes out of the ginmill, but now we have to tax ourselves heavily to support an army of secret service men to keep an army of bootleggers from overwhelming us. The question is this: How much worse off are we to-day than we were before?
Another thing that rises up to confound us is whether it is a good omen for a Republic to have perhaps half its population secretly looking for a drink of liquor, and holding the prohibition law in contempt, while countless thousands of perfectly good citizens are operating one-hoss distilleries and breweries in their cellars, attics and chicken coops, contrary to the law. The liquor question always has supplied Congress and the Legislature with sources of great graft. To-day the opportunity for graft has been multiplied by ten or twenty. The prohibition enforcement squads are made up of political favorites with pulls, and being just ordinary men like you and me, with moral qualifications not particularly developed, it keeps the courts as busy juggling recalcitrant enforcement folks as in putting the screws to the bootleggers. The temptations that parade in open array before the enforcement officials are so inviting and so profitable that we do not unduly blame an officer when he yields to them. We marvel that he didn't grab more. When a man has a chance to annex, say, ten thousand dollars in the booze fiasco and takes only five, something is due him on the credit side of the ledger.
Another trouble with reforms is that they increase the already overcrowded profession of snooping. You have to sneak and snoop around to catch folks "with the goods on." You would think there are enough bad things in the world that you can see with the naked eye, and without looking through key holes and working the transoms. These open evils should keep us busy at least 50 per cent. of the time if we are afflicted with the reform itch. But the fact is our reformers work about 100 per cent. of the time secretly investigating and regulating us for a consideration. A reformer working on a commission or salary basis is worse than a Bolshevist with hyperenterocystoscheocele. He is paid for finding things out, and he knows if he does'nt find something once in awhile he is likely to lose his job. And so he goes nosing around, butting in, interfering and making a nuisance of himself generally. No man can retain his respectability and common senses after
once going into the reform business on a wage scale. He becomes a fanatic, an unfair and a prejudiced abomination. When his salary lies, there is his heart also. A reformer is so intent on reforming somebody that he loses all desire and capacity for useful work. He becomes a sanguisuga on the treasury, and his consuming thought is to get on a payroll where no muscular effort or perspiration goes with the duties. The reform business is a good business to keep out of, there being so much competition. With booze reforms, food reforms, religious reforms, health reforms, apparel reforms, agricultural reforms, educational reforms, taxation reforms, tariff reforms, peace reforms, oil stock reforms, movie reforms, political reforms and so on through all the nouns in Webster's Dictionary, this old world is on the point of being reformed up to its capacity of absorption.
Of course, advertising has had its allotment of reforming, purifying and regulating. It couldn't escape the craze of the century. It has been taken to the legislatures, and the intellectual genuises and high apostles of morality who run those places have passed special laws to put bad advertisers in jail. Advertising has been so busy in this reform work that it hadn't had time in recent years to do very much constructive work. Nobody can be a producer and a reformer simultaneously. Producers produce, while reforms only raise hell.
The outstanding feature of the advertising movement is its "vigilance" activities. So long as advertising men undertook to make advertising better by personal effort and without pay, the work was all right, but when it piled up a fund and turned it over to lawyers to stir up strife and advertise the bad side of advertising, then began a time when the "reform" lost its sincerity. A lawyer lives, thrives and prospers on strife. It is his business to create trouble, for from trouble come fees. If there were no lawyers to encourage disputes and quarrels, there would be almost no occasion for laws. When lawyers are put on payrolls to promote reforms, they dig, dive and delve for something to scrap about. When you look for any kind of trouble, you can always find it.
A lawyer, by the way, does not believe in advertising. His schooling is all to the effect that advertising is a common, plebeian thing for ordinary tradesman, with none of the sustaining dignity that goes with the noble profession of the law. When you give a lawyer a wad of money and turn him loose among advertisers, what could you expect? What would happen if you turned a lot of cigarettists loose in a firework garage?
WhenI started this ennobling essay on "Reform," my intention was to say something nice instead of something with burrs on. The thing that got me going was an address made by my co-worker on the Reform Vineyard, Mr. Richard Spillane, of the Philadelphia Public Ledger, which he delivered before the Poor Richard Club, of that city. He pointed out some
reforms that newspapers might adopt to advantage. One reform would be to make papers smaller. He said: Newspapers are of such a size that no ordinary man can encompass everything and attend to his business."
What makes newspapers so big? Oh, just two things: Advertising and reading matter. How can they be made smaller? Oh, just two ways: By cutting down the advertising and by cutting down the reading matter. Can advertising reduced to half or less the present space without injury to its usefulness? Surest thing you know. You can't cut very much out of the want advertisements, but you can cut the big advertisements right in the middle and never harm them so much as the decimal part of a percentage. Any advertisement that takes up a line more space than is really necessary is a waste of substance, of material, of human effort and energy. It is an imposition upon the reader and an extravagance that adds to the burdens of an already overburdened public. It is inefficiency carried out to its extreme confines. All wastes lead to woe.

## Can reading matter be cut down

 without taking away from the public what it needs to promote its intelligence, its information and its wellbeing? Yes, indeed, sister; it can. The space and language and paper wasted over the wrangles and squabbles and hatreds of Europe are shameful to consider when put into the dollars and cents we all have to pay out. The space and language and paper poured prodigally into prize fights and golf and baseball and fashions and scandals and sensations and bootlegging and moonshine liquor, if reduced to currency, would feed the starving children of Mesopotamia and its tributaries, including the Aleutian Islands and the Shantung Peninsula, thus putting Hoover out of the running as a press agent; and it would buy a pair of pants for every bloomin' beggar in Bolshevistic Russia.You can cut out nine-tenths of the so-called comic strips, and the world would never miss a single breath. You could reduce the exudations of the specially endowed writers for syndicates by two-thirds or three-quarters, and the course of the Republic woud not depart so much as the fraction of an inch from its allotted orbit. You could ruthlessly cut down the contributions from the expert pastry cooks and the sobs sisters and the bedtime tales, and the course of human events would course along and never know the difference. You could reduce the witty paragraphs down to one or two, for no man can say more than one or two clever things a day to order, and the plan of wading through a column to find a smile is a sad waste of tempus fugit.
The cry goes up for brevity in reading matter and brevity in advertising. The next fad will go to the other extreme and from four-and-forty pages we will go to four. The test of a writer of both literature and advertising will be his ability to say the thing and shut up right there.

Writers will get more for what they leave out than for what they put in. Space for advertising will cost so much that an inch in the future will be as conspicious as a page now.

The waste of space is well shown in these remarks of mine. I am one of the big offenders myself and should have put my message in a stickful. But so long as I have confessed my fault, I should be given a little credit for that.
To say the things and then shut up is the coming idea in journalism. Frank Stowell.

Succeeded in Turning Liability Into Big Asset.
Galena, Kan., March 28-A. J. stock of a new brand of flour not long ago. The flour was good-one of the best brands - but the housewives simply would not buy it. They had long used the other brands Cavanaugh handled, had become used to them and simply refused to purchase the new simply. What few sacks of it Cavanaugh induced them to try they deaugh induced them to try they decould bake neither good bread ner could bake neither good bread nor pastry from it.
Cavanaugh's own family used it and knew it to be far above the average, but this failed to convince others. Thus Cavanaugh not only had something on hand that he could not sell, but it began to lose trade for him; when the customer could not get the flour she wanted she went elsewhere and purchased not only flour, but ther things as well
Then to cap the whole thing, just about the time Cavanaugh had made up his mind that he must get a stock of the old flour a second carload of the first brand arrived. This was a mistake on the part of the jobbers and could, of course, have been sent back, but it only made Cavanaugh more determined to sell that flour
He had long desired to add an up-to-date pastry department to his grocery line and he decided that now was the time. But instead of buying from the bakeries, he at once proceede to install a bakery of his own, employ
This took some little time, but This took some little time, but
meanwhile he sent out circulars and meanwhile he sent out circulars and issued ads stressing the advantages of the new flour, and telling about the pastry and bread department. In each piece of copy was the offer to purchase at regular rates cakes, pies, bread, etc., from any customer who bought the flour handled only by Cavanaugh. In addition, he offered various prizes, ranging from $\$ 1$ worth of groceries to a forty-eight pound sack of flour to the best cake, pie, loaf of bread, etc., brought in each week Three disinterested citizens were to be the judges. Each cake, pie, etc., was to be accompanied by a minature sample, to be tasted by the judges.

The new flour began to sell right away. What's more, it sold and kept on selling.
The contests were continued until the bakery was in working order. But the finish of the contest saw no slackening in the call for the flour. Customers had developed a "taste" for it to such an extent that, Cavanaugh says, they would kick like an ostrich if he tried to change the an ostrich only has he an unprecedented demand for the four unprecedent demand for the flour, but it created in advance a call for his pastry and bread made are sold as fast as they can be made.

## The Old, Old Story.

I thought there was a movement in your town for all the churches to merge into one."
"There is."
"What's the delay?"
"They can't decide which one."

# Put Consumers Power Company on Your Investment Map 



## Its Preferred Stock Will Pay You $\mathbf{7 . 3 7} \%$ Interest with Safety

Your money invested in this great Company will be safe, and continuously productive of a high dividend rate, because Consumers Power Company owns inexhaustible resources and renders indispensable services.
It has vast capital engaged in profitable production of that final necessity of modern commercial and domestic life-Power: both gas and electric.
It produces and dispenses this power in Southern Michigan-your own home state-and one of the richest sections in all the United States, serving 89 towns and cities in 29 counties.
2,000 essential industries, employing 170,000 workers onan annual pay-rollof $\$ 225,000,000$ with annual sales of $\$ 1,500,000,000$, and 170,000 homes today are dependent upon Consumers Power Company.

## Examine This Map

Note the territory served by Consumers Power Company. It comprises 29 counties in the lower peninsula of Michigan which is the richest industrial and agricultural section of the State. As a resident of this part of Michigan you know that it produces such necessities of life as clothing, furniture, food, farm implements, knit goods, automobiles and their accessories, lumber, lime, paints, cement, steam pumps, shovels, ships, steel springs and a host of others-all dependent upon this Company for power.

## More Money-More Power

But great as our present record is, we must surpass it. Michigan needs more power, more gas and electricity for homes. We must furnish these. We will do it just so fast as we raise the money from the sale of this stock in these 89 communities we serve.

## To Develop Our Undeveloped Resources

The proceeds of this sale of Preferred Stock will be used to bring into active service our undeveloped resources. We own water power facilities capable of producing 200,000 additional horse-power. This will double the Company's present electric generating power of about 202,000 horse-power, 101,000 of which is water power. You will note that to a certain extent this Company is independent of coal.

## We Want Customers for Stockholders

Invest your money in your own home state-your own home section -one of the richest sections in the world. Here you can watch your money work - examine the administration of the Company, and see for yourself that it is a well-managed business.
Clip this advertisement, talk it over with your family, and mail us the coupon. ACT TODAY!

## Dividends Are Paid Quarterly

Four dividend checks a year, one every three months, will reach you promptly through the mail. Whether your salary stops or continues, the dividend checks keep coming. Remember, also, that these dividends are on Preferred Stock, which adds to the security of your investment, for Preferred dividends must be paid before any dividends may be paid on the common stock.

For further information telephone Main 797 and ask for Mr. N. S. Dempsey -inquire in the lobby of the Company's office at 129-131 Pearl Street -ask any of our employees-or fill in the coupon.

## Consumers Power Company S 129-131 Pearl Street

## Read These Easy Terms of Offering:

 sumers Power Company at $\$ 95$ per share and accrued divi-
dend to date of payment for stock. dend to date of payment for stock.

$$
-O R-
$$

Plan No. $2 \begin{gathered}\text { TTime Payment } \\ \text { the } \\ \text { Trem }\end{gathered}$ sumers Power Company at $\$ 95$ per share on a time payment
plan; $\$ 10$ per share payable at the time of purchase: $\$ 10$ per share each month for seven months, and $\$ 15$ for the final payment. We agree to pay interest at the rate of $7 \%$ per
annum on the monthly installments paid to us, this interest annum on the monthly installments paid to us, this interest
to be credited to the purchaser on the books of the Company. Dividends from the last dividend date prior to the final payment will be charged to the purchaser and an adjust
ment made. No more than 25 shares may be purchased by ment made. No more than 25 shares may be purchased by any person under this time offering.
Purchasers under this plan have the option of withdrawing
nll partial payments at any time prior to the date of finad all partial payments at any time prior to the date of final
payment for the stock, on 10 days' notice, and in the event of sueh withdrawai, the Company agrees to pay $3 \%$ interest
on the amounts paid in up to date of notice of withdrawal.

## You Need Pay Only \$10 Per Share Down and the Balance Monthly

While you draw interest at 7 per cent on money you pay until you own the stock.
Ask any of our employes to tell you about this Preferred Stock issue of Consumers Power Company. They will give you details.

## Consumers Power Company

Gentlemen:-Please send me full information regarding your request places me under no Stock. It is understood that this request places me under no obligation to purchase.

> Name

Address..

The Month of April In Our History. Grandville, April 5-The month of April stands out prominently in American history. Many of the most important deeds for National honor and patriotism were wrought during this month, dating back to the Revolution, coming down to our own times.

The first blood of the American Revolution was shed at Lexington April 19, 1775. Major Pitcairn with his redcoats called on the allied farmers to "disperse, ye rebels, disperse!" Then followed a fusilade of shots and the first blood of the war for American freedom from British rule was hed.
Coming down to later times, the South fired on Sumpter April 12, 1861, thus precipitating the rebellion, which was the prelude to the greatest insurrection in history. No blood was shed at Sumpter, the first blood of the Civil War being drawn in the streets of Baltimore on the anniversary of the Battle of Lexington, April 19, 1861, when a company of the 6th Massachusetts was attacked by a mob. Seven of the assailants were slain and two of the soldiers
April is indeed a month for dedicating our thoughts to patriotic devotion to the flag. On the 9th the army of Northern Virginia, under Robert E. Lee, laid down its armes and capitulated to General Grant. This, of course, practically ended the rebellion, and while the Nation was yet rejoicing over the coming of peace, five days later, the tragedy which shocked the civilized world occurred at Ford's theater when the bullet of the mad actor. John Wilkes Booth, laid President Lincoln low.
The President died on the following day, adding still another dark stain to the annals of war, and to the month of April in particular. It is hard to understand why this month has been so prolific in deeds of blood throughout our history as a Nation.
The breaking up of winter seems to imbue men's minds with a sort of savage joy in the doing of violence which at other times would be regarded with abhorrence.
One of the most important as well s sanguinary battles of the Civil War was fought April 6 and 7 at Pittsburgh Landing in the year 1862 . Ittsburgh Landing in the year 1862 . It was here that the fortunes of the Galena Tanner first loomed large as a commander of armies. Pitted against him was Albert Sydney Johnston, man in the Confed the best military man in the Confederacy. Beauregard was next in command of the Confederates and assumed full command after the fall of Johnston.
Sabine Cross Roads in Louisiana, on April 8, was another sanguinary struggle, and marks another item in the blood stained story of the month of April. Banks commanded the Northern forces, while pitted against him was the Confederate General Kirby Smith. The battle was a drawn one, soon after followed by a more savage clinch of forces at Pleasant Hill, in which the Union loss was nearly 2,000 , while that of the enemy was much larger. This was a victory for our forces, another red mark on the April calendar of our country. On the morning of April 12 .Gen eral Forrest appeared hpril 12 GenPillow Forrest appeared before Fort Pillow at the head of 6,000 troops, and demanded the surrender of the place. The fortress was garrisoned by 700 men, 400 of them being negroes. The Confederates sent in a flag of truce demanding the surrender of the fort. Major Booth being severely wounded, the command had devolved upon Major Bradford, who responded that if the colored troops fighting with him would be treated as prisoners of war, he would surrender, and on no other terms. The enemy refused to listen, having sworn to kill every negro and every white man commanding them.
The battle for possession of Fort Pillow lasted all day. After the fall
of the fort an indiscriminate massacre of the inmates took place. Out of 700 inmates only 40 escaped. It was a bloody day, another addition to the black record of April in American history.
The Fort Pillow massacre was a black spot on the escutcheon of the Confederate General Forrest and he was never able to live down its blighting influence. One, in dwelling upon this action, is led to call to mind some of the frightfulness of the kaiser's war.
There are numerous other pictures of war and bloodshed occurring in the month of April, but these must suffice for the present. Perhaps no other month in the year has been of such marked influence on the fortunes of the Republic as this month of April. In the spring one would expect better things than ferocious blood-thirstiness on the part of man, and yet, when nature smiles the most benignly, men plot and plan and execuate more dark projects than at any other time.
This month will in a great measure determine the outcome of the year's fruit crop, as well as fix the status of some of the sowed crops of the farmer. Old Timer.

## Prosperity Evident on Every Hand

 at Petoskey.Petoskey, April 5-Wednesday evening, March 30, an eventful banquet was tendered the members of the Petoskey Federation of Women's Clubs at the Cushman House by the Chamber of Commerce. Over 200 ladies were the guests of the evening and the occasion which formally marked the affiliation of the marked the afriza splendid success The great dining hall of the historic hotel was beautifully decorated for hotel was beautifully decorated for curean delight McCullon's orchestral curean delight. Mceullon's orchestral music interspersed the programme of addresses delivered by representative men and women of the community. By this coalition many civic projects and public improvements will be accomplished
With this auspicious event the Cushman House opened its spring and summer season.
Prosperity is here evident on every hand. The big Petoskey Portland Cement Company is under full headway, turning out a very superior product with a full force of workmen. Officers of the newly-incorporated Petoskey Transportation Company are now actively investigating the purchase of three crushed stone and cement carrying steamers, one of which will be in operation by May 10 . These lake carriers will transport the cement company products to all lake ports and will bring return cargoes of coal to the great concrete docks of the company, now ready for ser-

The Michigan Tanning \& Extract Company expects to re-open its tan ning plant within a few days
Petoskey on the whole has felt very little ill effect from the recent de-
The Trade Extension Committee of the Chamber of Commerce met for lunch and a business programme at Braun's cafe on March 30 and de clared unanimously for the daylight saving movement. Steps are to be aken at once by this body to estabish a retail credit rating bureau. A spring Dollar Day sale will be held in April, as early as arrangements will permit. J. Frank Quinn.
There is quite a vacuum between a man's reputation and his character


SIDNEY ELEVATORS
Will reduce handling expense and speed up work- Will make money for you. ©asily
installed. Plans and instructions sent with
each elevator. Write stating requirements. each elevator. Write stating requirements,
giving kind machine and size platform
wanted, as well as height. We will quote Wanted, as well as height. We will quote
$\mathrm{m} \cdot n \mathrm{r}$ saving price. Sidney Elevatur Mnfg. Co.,

## Would You Like More Underwear Business?

Then sell APEX.
It is made in faultless fashion for every member of the family-a knitted underwear in many styles, tailored to fit, comfortable, serviceable, and low in price.

Extra values are now provided and we will select samples to suit your requirements or send a salesman with the entire line.

## The Adrian Knitting Company




Why Children Are Inclined To Dislike History.
ritten for the Tradesman
"Lessons are lessons, Aunt Prudence, and we can't get any fun out of them. If they were fun, they wouldn't be lessons. I just hate my history." This summary in a whining tone the other evening from one of my young nephews, a boy, bubbling over with fun and activity, interested in everything in the way of a good story or poem, but in some way poisoned against "history."
Nothing vital or real to him lurked in the four pages he had to "learn" for the next day's history class. He scowled and grumbled when I asked him to bring the book to me. Bacon's Rebellion in his mind classed with castor oil. Yet he would have thrilled to an exhibit of that absorbing event if it had been in the movies.
"Well, where are you?" I asked.
"Here it is," he growled, pointing to the page.
We read it together, stopped, and talked it over. Fortunately I had read recently of this very Bacon and Gov. Berkeley of Virginia.
"Wasn't the Governor a coward?" exclaimed the lad, after we had read and talked over his running away and the other things in the story.
It pays to keep a little ahead of the children's lessons. Did you ever take the time to read to them some of the great poems about the events that make up their history lessons? Sidney Lanier's "Story of the Vineland," that has to do with the visit of the Norsemen; Whittier's "The Norsemen" and "The Skeleton in Armor." There are Columbus poems by Mrs. Sigourney, Philip Freneau, and J. T. Trowbridge. Perhaps you remember Friedrich von Schiller's gripping "Steer, Bold Mariner, On." Then there are Hezekiah Butterworth's "Ponce de Leon," and "Pocahontas" by no other than William Makepeace Thackeray, and full of just the points in the early life of the Virginia colony to make that land real; yes, the courtship of Pocahontas and Capt. John Smith, the burning of Jamestown, and Bacon's Rebellion, which was troubling my small nephew. Two other great figures in American history are made real by such poems as "Henry Hudson's Quest," by Burton Egbert Stevenson, and Peter Stuyvesant's "New Year's Call, by Edmund Clarence Stedman.
How many fathers have read to their boys that ironical poem, "The Liberty Pole," by a Tory, February, 1770? Do you know the story of the first Liberty Pole raised in America, in the City Hall Park in New York City? How there sprang up the associations of the Sons of Liberty all over the country, defying the British troops who persistently raised the poles
which were pulled down? The one in City Hall Park was set up three times.
Oliver Wendell Holmes wrote a fine "Ballad of the Boston Tea Party, December 16, 1773;" have you read it to the boys?
The Mohawks on the Dartmouth deck
Still live in song and story. The early days filled with the struggle for liberty can be made vivid to the yourng folks by such poems. Take Harriet Prescott Spofford's "How We Became a Nation," April 15, 1774. It begins:
When George the King would punish Who dared resist his angry will.
The girls will enjoy Oliver Wendell Holmes's "The Grandmother's Story" of the Battle of Bunker Hill, as she saw it from the belfry. And all of the children ought to know "Nathan Hale," "The Battle of Trenton," and the "Battle of Bennington." All of these are easy to get. Then there is "The American Flag," by Frances Rodman Drake:
When freedom from her mountain
height Unfurled her standard to the air, Perhaps you have forgotten the tragedy of "Arnold at Stillwater," by Thomas Dunn English, which ends: Oh, that a soldier so glorious, ever victorious in fight,
Passed from a daylight of honor into the terrible night
The same poet, English, wrote another on "The Battle of Monmouth." And I could go on indefinitely. How can history be dull when our literature is full of these things about living folks who made us what we are? Prudence Bradish. [Copyrighted 1921.]
Meeting Mail Order Efficiency With Retail Efficiency.
Macon, Mo., is in the heart of the mail order country, but the menace to local trade has not been so great since the merchants decided to give as good service as the mail order houses. At first they and the local papers lectured the farmers, and the farmers countered by showing that they got a better deal from the mail order houses. These would for instance, take back defective goods and apologize for the inconvenience to the consumer. The local merchants then began to do the same thing, taking pains to convince the customer that they meant to be absolutely square in their goods and transactions. Every time this happened they won not only the customer but all his neighbors.

A music store keeps all the mail order catalog and makes it the store's business to meet such competition by exhibiting comparative prices. Sometimes it can even beat the mail order house and still make a profit. The local merchant has the advantage of personal acquaintance with the customer.

Another mercantile company competes by quality, price and systematic advertising. The manager says, "The mail order houses have taught the small town merchants many needed lessons in business, such as promptness, courtesy, willingness to make good every representation, and generous advertising. When a merchant begins to say contemptuous things against the mail order concern and hint that it is not on the square he hurts his own cause. Our rule is to devote our time to our own business rather than to worrying about what mail order houses are doing."
In Brookfield, Mo., the merchants met the issue by facing competition squarely. They formed a club that planned an advertising campaign for
the whole town. A day was fixed for a special sale and the club sent to the farmers large advertisements from the individual merchants, setting out goods and prices just as in mail order catalogs. The response was prompt and satisfactory and there are now from three to five special sales events a year, to which customers drive in from 20 to 50 miles. Between the sales a systematic advertising campaign is conducted, with the motto on every ad "Brookfield, the Trade Center of Linn County." Expert ad writers and window decorators are employed as regular service men. No reference is ever made to mail order houses or outside competition, and they say in Brookfield that if there is any mail order business it is so small you never hear of it.

Can you tell why, with prices on merchandise averaging less than one-half the prices of one year ago, that

## Our Sales Are More Than Last Year?

Not only are we shipping more than twice the quantity of goods-but the dollars and cents of our business is larger.

There must be a reason.
We think it is because we are giving the quality and the ser-vice-that it is because we are giving standardized furnishings at the very lowest market possibilities.

## Daniel T. Patton $\underset{\text { © Company }}{ }$

## GRAND RAPIDS 59-63 Market Ave. North

## The Men's Furnishing Goods House of Michigan



Importance of Tax Problem To Retail Merchants
New York, April 4 The revenue law of 1918 under which we are still paying taxes was a war measure and over which we have been complaining were not realized because we were still under the stimulus, of patriotic and instead of effective protest while the bill was being framed, most busihess men kept their mouths shut un-
$\qquad$ revenue law. It will be intelligent ineffective revision, according to the ineffective revision, according the make themselves heard in advance of the enactment of a new law! Are you going to wait until Congress has legslated a law that wre cause mor rouble for you, ow? Our Washington secretary, Mr. Young, has been keeping in close fouch with the development of opinion regarding taxation. He reports, that every indication favors a soldiers
bonus bill in the next Congress. It bonus bill in the next Congress. has been estimated by persons closey connected w' that if a soldiers' bonus bill is enacted it will cost the taxpayers of the United States, directly and indirectly, within sum of fifty billion dollars. To put it bluntly, the Congressmen are afraid
to vote against the bonus bill! Why not try to give them some courage? When we consider how great is the present tax load on the people of the
United States and how great it will be for years to come, the unwisdom of purpose of a soldiers' bonus is at once pparen
$\qquad$ ot have to be unpatriotic unappreciative of the service to the country or to the boys who wore the uniform in order to oppose a bonus law at this time. Except for the boys who have been left physically disabled, the average service man came out better physically and mentally, than when he went n. These men are young now, their greatest responsibilities are still in the their living it would appear the height their living it would appear the height huge sum for the sake of giving each huge sum for the sake of giving each dollars which would be in the majordollars which would be in the major
The soldiers who are disabled The soldiers who are disabled should be taken care of now and the Government should do everything necessary for their recovery and for their future support, but a general bonus bill at this time is entirely unwarranted. You are justified in telling your Congressman so and also your Senators. Do not miss the opportunity. Tell them to take care of he disabled soldiers and let the other take care of themselves for the pres ent.
Our information is that if bonus egislation is enacted there will be a sales tax imposed on business for the specific purpose of raising the funds for the soldiers' bonus. In that case the sales tax probably would not be used as a means of relieving the country from the burden of certain other taxes. In other words, bonus legislation probably would defeat the only tax revision proposal which promises elief for the people as a whole.
Mr. Young informs me that there seems to be great danger of the Excise Taxes, among them the so-called Luxury Tax," Section 904 , being continued in force. Other commodities are likely to be added to the list of are likely to be added to the list of will be increased.
There is a possibility that the tax on soda water and ice cream may worth, repealed. Congressman Longworth, of Ohio, from the start, two years ago, has been bent on getting are that he may , and the indications you merchants had gone after your

Congressman strongly enough to make them as determined to get the luxury tax repealed, as representative Longworth has been that the soda water tax should be repealed? Don't you think you would stand a good chance of relief from the luxury tax? Can't you see where you are missing
an opportunity? Take the hint and get busy
It is regarded as probable that the transportation tax may be repealed.
The New York Times quotes Senator Penrose, chairmanes quotes SenaFinance Committee, as stating that his committee will take up the matter of taxation revision while the House Ways and Means Com
sidering tariff matters
It should be remembered that under the Constitution all revenue measure must originate in the House of Representatives. Senator Penrose indicates that with the consent of the Ways and Means Committee, it will be proper for his Committee to consider taxation at once. He is quoted as saying, "We hope to give assurance that the excess profits taxes will be abolished and the income taxes be duced in the higher brackets so they will be collectable and incomes not diverted to the tax-exempt securities, diverted to the tax-exempt securities.' Senator Penrose was also quoted as Finance Comat the hearings before the Finance Committee would not be unduly prolonged and that those who appear will be asked to present their views in a concrete form.

Lew Hahn,
Sec'y National Retail Dry Goods
Items From the Cloverland of Michi-
Sault Ste. Marie, April 5-Sherman Handy, of Lansing (but still a good Sooite), paid the city a visit last week with the members of the Public Utilities Commission, of which he is also a member. A dinner was given in his honor by the Civic and Commercial Association, which afforded his many friends an opportunity to extend him the warm hand of friendship. The gathering was one of the most pleasant events of the season.
The village of Brimley is sprouting out in the right direction this spring. It has a bunch of live business men who have organizeda commercial club. One of the first matters taken up is a move for a State park to be located at Brimley. Supervisor C. R. Ladd has offered fifty-three acres of land to the Brimley Commercial Club to be used as a State park. They are also asking. John Baird, the State Game Commissioner, to have a large number of black bass planted in the river, it being the opinion that the fish will thrive there. W. R. Gilbert is the President of the new Commercial Club. Archie Thompson, is VicePresident and A. J. Passmore, Sec retary-Treasurer. From all accounts there will be "doings" under the new rganization.
Hope is the key with which ambion is wound up
J. A. Roberg
ears has conducte for the past two and mas conducted a meat market and grocery store at Manistique, disand Mr. Casemore. Mr. Smith had many years of experience and has large a cquaintance so the new has large acquaintance, so the new comMr. Roberg has not as yet a success. plans for the future. Butchers say the average family is buying less meat. Depression may
starve some of us into good health, but this is poor consolation.
The new Bank of Commerce has opened for business in the Canadian Sault. A reception was held April Sault. A reception was held April vited a guests, clock dinner served to invited guests, among which were a few of the prominent people from the American side. The new bank is one of the finest in the Canadian Soo. The Soo Machine \& Auto Company has been making extensive changes in remodeling the accessories department, which will enable it to handle its growing trade in a more efficient manner. Judging from the large
amount of sales already made, it is feeling very optimistic for the future That American Hall of Fame might include the fellow who started the story that tobacco smoke is good for plants, so he could smoke in the house William Kirkbride, the well-known wholesale meat merchant of Pickford, left last week for Rochester, where he will undergo an operation. His many friends wish him a speedy recovery.
The Haase \& Allison Motor Depart ment has arranged for an opening trip on which they will call on the sum mer resorts. They expect to be a at the town hall which has been pend ing their arrival. Charlie says, "You "need a biscuit," while Allison is still

## "on the hog."

According to reports coming in from Gladstone the price of moon shine whisky has dropped from 50 c members of the Michigan State Police members of the Michigan State Polic who conducted a series of raids ther last week. Only fourteen arrests were made, which shows that the
business is still prosperous business is still prosperous
Manistique is to have a new de pot erected by the Soo line. Opera tions will start as soon as the materia arrives. It is estimated that the new depot will cost $\$ 50,000$. It will be constructed of brick and tile and will be $24 \times 174$ over all. This is good news for the traveling public who have looked. upon the old depot as an eye sore for many years.
The work on the Government locks at the Soo is about finished for the season and is in readiness for the opening of navigation

Sportsmen in the vicinity of Rapid River have started a movement to in duce the State Game and Fish Com missioner to close little Bay-deNocque and the wide mouth of the White Fish River to commercia fishermen. The Northern end of the bay and the outlet of the river are among the most productive breeding
places for whitefish on Lake Michigan
N. K. LaDow, who is doing the Soo this week, states that this is one of the livliest places he has visited in the State, which makes us feel good, as there was a time when Flint Pontiac and Detroit were getting the best of us. We naturally feel more contented since comparing notes. If you carve your name on the hearts of your friends, it will be mor lasting than if carved on a marble slab. William G. Tapert.

The Smile in Business.
volume could be written on the psychology of the smile in business another upon the frown in business The smile is the friend to business the frown the enemy. The smile opens the door; the fown closes it The smile is welcome everywhere the frown is not wanted anywhere The smile gets past the office boy past the buffer to the private office the frown sits waiting for the admis sion which he never gains.
The smile opens all hearts as well as doors. It always makes a good impression, while discouragement and despondency repel

We are manufacturers of
Trimmed \& Untrimmed HATS for Ladies, Misess and Children, especially adapted to the general store trade. Trial order solicited.
CORL-KNOTT COMPANY,
Corner Commerce Ave. and Island 8t.
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It pays to sell WELL ADVERTISED lines of UNDERWEAR.
We can make deliveries on lines such as:-

## B. V. D. <br> Navicloth <br> Setsnug Lawrence Cumfy Cut

Write for prices and samples.
Quality Merchandise-Right Prices-Prompt Service
Paul Steketee \& Sons
WHOLESALE DRY GOODS
GRAND RAPIDS, MICH.


SUMMERTIME WILL SOON BE HERE AND PACKAGE CHOCOLATES WILL BE WANTED.
PUTNAM'S LOWNEY'S
PARIS'
Let our Salesmen show you Samples.
We also carry a complete line of Soda Fountain Supplies including J. Hungerford Smith Co.'s Fruits and Syrups.

PUTNAM FACTORY, Grand Rapids, Mich.

MICHIGAN'S METROPOLIS.
Late News From the Fourth Largest City.
Detroit, April 5-On account of other arrangements being made by the business men of Battle Creek on the date set for the trade promotion trip of the Wholesale Merchants' Bureau, the proposed trip to Battle Creek and Kalamazoo originally planned for April 5 and 6 has been postponed until later in the month. The exact dates to be announced later. A dozen of the merchants have already signified their intention of going and others are urged to send in their reservations. The lease on the building at 1424 1426 Woodward avenue, formerly occupied by the English Woolen Mills, has been sold to the Detroit \& Cleveland Shoe Co., conducting the Walkover and Biltwell shoe stores. The lease is for 10 years and involves rental of about $\$ 350,000$. Beginning May 1, the first floor of the building will be occupied by a Biltwell store. John A. Brown and M. A. LaFond were recently appointed by President Hickey members of the Finance Committee of the Retail Merchants' Bureau for the coming year. This committee will work with P. K. Loud, treasurer. The office of treasurer is a new position in the Retailers' Association. The Executive Committee deemed such an office necessary in order to properly take care of some of the proposed activities of the Bureau the proposed activities of the Bureau or the year 1921-22.
The newly appointed Finance Committee is at the present time working on a budget covering, the activities of coming year. This bureau for the coming year. This budget will be submitted in the near future to the Executive Committee for their approval. The budget will not only take care of the general activities of the Bureau for the year 1921-22, but will also include a recommendation for the finances of any special activity, which the Retailers' Association will finance separately from the Board of Commerce. The Finance Committee will also recommend to the Executive Committee what they believe is the best method of handling all finances of the Bureau for the coming year. Financial statements covering expenditures, approved purchases, etc., will be drawn up at the end of each month and will be submitted through the Finance Committee to the Executive Committee and to the membership at large.
The
The members of the committee, as well as the treasurer, are particularly well fitted for the work of handling the finances of the Retailers' Asosciation. John A. Brown, the past president of the Bureau, is also a member of the Board of Directors of the Detroit Board of Commerce, and as a result of this connection the activities of the Bureau, which are financed through the Board of Commerce, can be handled in a most efficient manner. M. A. LaFond, the other member of the committee, has had considerable experience in financial work and has served as chairman of finance comserved as chairman of finance com-
mittees of several well-known organmittees of several well-known organ-
izations and associations. P K Loud, izations and associations. P. K. Loud, study of the systematic use of budgets and as a result is exceptionally well and as a result is exceptionally well qual of the Retail Merchants' Bureau's activities for the coming year.
President E. J. Hickey has request ed the Stores Mutual Protective Association Committee to continue in office until final action is taken on this proposed activity. The committee, a short time ago, submitted plans for a Stores Mutual Protective Association in Detroit. This recommendation was followed by a general meeting of the membership, at which W. de S. Trenholm of New York City made a talk in which he explained the operation of the New York Stores Mutual Protective Association. Mr. Trenholm is secretary and manager of that organization.

The plans submitted suggest a
method of operation for the Detroit Stores Mutual Protective Association and also suggest a way in which the asociation can be financed. These plans were submitted to the Executive Committee of last year and will be definitely acted upon by the new Executive Committee at one of their first meetings. The old executive Committee felt that in as much as committee telt that, in as much as problems pertaining to such an asbe worked out by the 1921-22 Execu be worked out by the 1921-22 Executive Committee, final action on the committee's report should be deferred until the new members took office. As soon as these plans are resubmitted to the incoming committee they will be acted upon immediately. The committee is composed of Z. Hemilhoch, chairman; J. E. Wilson, C. E. Bird, W. T. Wright, J. H. Crow, E. W. Williard and C . Wagner.
Charting the Personnel of the Store. A large chart hanging on the wall of a business man in New York City which he calls the "Progress Chart." It shows each employe the line of advancement open to him. Such a progress chart starts at the top with the office boy and works down ta the president-the reverse of the usual organization chart. It shows: Every distinct tyde of work or job; the number of people engaged in each type; the logical or most natural line or lines of progress in each department; posible or logical transfer points; jobs which should be filled by people
in the organization, by outsiders, by new help, and by both services; what is immediately ahead of each employe and what is the likely work of the future. All jobs paying the same salary are placed on the same horizontal line.
In preparing the chart the manager made a good many important discoveries. Some department heads had given no thought to the promotion of their employes, and these were the departments where the turnover was the worst. Wages were paid on different standards for the same work. Much consultation was necessary to determine the possibility of transfers

Every new employe is shown the map, his position pointed out, and the possibilities of the future explained. Each department has an enlarged section of the map hung in a prominent place and filled in with the names of the employes and their dates of entrance. The simple device is extraordinarily helpful in arranging promotions and keeping employes qualifying for positions ahead. The one longest in the employe of the concern gets the promotion unless someone else is better qualified. Each department has a complete set of job analysis cards to which employes can refer. William Marvin Jackson.

Initial Protection By Life Insurance. A young man with a wife and a new baby and a limited income ought to buy as much life and accident insurance as he can afford even though he is unable to put a cent in the bank.

The life insurance will give him immediately what he needs most: substantial protection for his dependents. It might take him three years to acquire a savings account equal to what the payment of a $\$ 50$ insurance premium will give him overnight.

The Treasury Department has outlined a ten-point Financial Creed, embodying these points, and we are glad to pass it on:

## Work and earn.

Make a budget.
Record expenditures.
Have a bank account.
Carry life insurance.
Own your own home.
Make a will.
8. Pay your bills promptly.
9. Invest in reliable securities.
10. Share with others.

You may be holding your job to apparent satisfaction of all concerned, but are you sure the boss isn't keeping an eye out for a better man for your place, due to your lack of energy?

Money may be made to make more money in two ways, through-

## 1. Speculation <br> 2. Investment

Our business is the business of distributing credit in the form of Investment Securities carrying the market rate of interest, with the element of speculation reduced to a minimum and safety of principal the paramount consideration.

Our current offering sheet, listing securities yielding from $6 \frac{1}{2} \%$ to $8 \frac{1}{2} \%$, will be mailed on request.

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Central 2507

GRAND RAPIDS
Michigan Trust Bldg. Main 656 Citizens 7117

DETROIT
Congress Building
Main 6730


Michigan Poultry, Butter and Egg Asso President-J. W. Lyons, Jackson. President-J. W. Lyons, Jackson.
Vice-President-Patrick Hurley. troit. Saginaw.
Executive Committee-F. A. Johnson Cherrit, H. L. Williams, Howell; C. J. Local Clergyman Sails Into J. Elmer Pratt.
El Cajon, Calif., March 30-Inas much as I am a land owner and citizen of E1 Cajon, California, and my neighbor, J. Elmer Pratt, was the author of a page article in the Michigan Tradesman of March 2 in which he wrote discreditingly of land values, real estate brokers and general conditions in this section, a few words in defense are in order.
Mr. Pratt would leave the impression that Southern California is a worthless remote country, infested with crooks, land sharks and cheap lemons, a place in which the remainder of the citizens of our fine old United States should have no possible interest and a territory which should be shunned by the credulous. Our National debts, however, are partially paid from the revenue of our industries and the mighty commercial acmade up of the activities of is surely every part of the Nation and it seems vital to our National welfare that every liberty-loving progressive citizen should have enough interest in any and every community to endeavor to make them ones of prosperity and universal usefulness, instead of assuming the role of the proverbial suming the role of the prover
knocker.
J. Elmer Pratt, in his recent article, would lead readers to believe that wouid lead readers to believe that through "hook or crook, mostly tate agent, he was led to acquire a lemon ranch at El Cajon, California at a purchasing price of $\$ 2,000$ per acre. This, however, he has not done in this El Cajon Valley, the largest in this El Cajon alley, the largest horticultural-agricultural district adjacent to the city of San Diego, there never has been a ranch, lemon, orange
or any other kind of a ranch, sold at or any other kind of a ranch, sold at
$\$ 2,000$ per acre. Let us have the facts. $\$ 2,000$ per acre. Let us have the facts. that some months ago Mr. Pratt purthat some months ago Mr. Pratt pur-
chased a 22 acre ranch which is chiefly planted to lemons and avocados and that he paid $\$ 16,000$ for said property The improvements which were in cluded at that price consisted of a modern six room house, barn, garage, various outbuildings and an individually owned water plant for irrigation, all of which could not be duplicated for less than $\$ 8,000$. Subtracting this sum from the total purchase price we
have a land price of less than $\$ 365$ per have a land price of less than $\$ 365$ per acre. However, even at this low figure which I move you is something less
than $\$ 2,000$ per acre, neither J. Elmer than $\$ 2,000$ per acre, neither J. Elmer Pratt nor any other lemon grower
in America has made an appreciable profit on lemons dusing the last year. But neither has the Iowa corn grower, the Southern cotton grower, the Georgia peanut grower, the Dakota wheat grower or the live stock raisers of the Middle West, for it has been an exceptional year, yet I will be pleased to furnish Mr. Pratt or other interested parties names and addresses of lemon growers of this county who have made a net annual profit of more than $\$ 450$ per acre over a term
of five consecutive years; and, indeed, the citrus industry has been one of the many of which America might well be
Within a radius of five miles of my desk there are more than one hundred people, men and women of all walks of life and from almost every part of the United States and Europe who have acquired ranches within the past eighteen months with the intention of making this a permanent home and holdingsing an income from their holdings. A friend of mine has taken talking with fifty-five of rather-o taking with fifty-five of these new is but one of all this number whe is dissatisfied with his investment in a ranch property, and his dissatisfaction arises fromerty, and his dissatisfaction arises from the fact that although he is himself making money, the new work does not appeal to him and he resume an old trade. My friend to resume an old trade. My friend states that he will be pleased to furnish to any enquirer the names and addresses of the fifty-five new settlers with Whom he has talked, each of whom has invested from two to thirty-five thousand dollars in Southern Califor nia ranches. Of course, all these above mentioned did not buy lemon ranches; in fact, very few of them did They investigated conditions like any sensible man before buying. Even if they bought lemons it was in part, for here, as elsewhere, people are buying ranches with varying crops or with varying industries. Many men, even if they have citrus lands, have also gone more or less into the chicken business, so that besides the eggs produced, which is considerable of an item, they have also the fertilizer and hence not paying $\$ 10$ per ton, as our friend advocates as a necessity. It is a specious argument that J what fallacious one. He does tell us that lemon men have not made money this last year, nor the previous year, but he does not tell us that these have been exceptional years and ee have other crops and industries have been affected. Only a few minutes ago I picked up a New York paper which states that more than half the crop of potatoes in Steuben county crop been put on the market at 50 have per bushel and it is expected they will go down to one-half expected they wil Pratt does not remind us of these

## You Make <br> Satisfied Customers when you sell <br> "SUNSHINE" FLOUR

blended for family use the quality is standard and the PRICE REASONABLE

Genuine Buckwheat Flour Graham and Corn Meal
J. F. Eesley Milling Co. The Sunshine Mills
PLAINWELL,
MICHIGAN

## The PIOWATY HOUSES

## Are Acknowledged Leaders All-Ways

Michigan's Leading Fruit and Vegetable Distributors. The Nearest Piowaty House Will Serve You Satisfactorily.

M. Piowaty \& Sons

$\left\{\begin{array}{l}\text { Jackson, Mich. } \\ \text { Grand Rapids, Mich. } \\ \text { Saginaw, Mich. } \\ \text { South Bend, Ind. }\end{array}\right.$
Piowaty-Downs Co., Lansing, Mich.
Piowaty-Muskegon Co., Muskegon, Mich.


## Stock Purity Nut

Recommend It To Your Customers

Every pound of Purity Nut is Guaranteed to Satisfy

## PURITY NUT MARGARINE

The Purest Spread for Bread
Packed 10 and 30 lb . cases 1 lb . cartons
M. J. DARK \& SONS

Sole Distributors in Western Michigan
Grand Rapids, Mich.
With a full line of all Seasonalle Fruits and Vegetables

## $\mathbb{E}_{\text {G G S }}^{\text {we Buy }} \mathrm{E}_{\text {GG S }}^{\text {We Store }} \mathbb{E}_{\text {GG S }}^{\text {we Sell }}$ WHOLESALE <br> Butter, Eggs "o Cheese

We are always in the market to buy fresh Eggs, Number One Dairy and Packing Stock Butter, Etc.
WE SELL Egg Cases and Egg Case Material.
Our Warehouse is a public institution soliciting the patronage of all. We store your products for your account and guarantee proper temperatures.
Write us for Rate Schedules or other information.

## Kent Storage Company

Grand Rapids,
Michigan

## send us orders FIELD SEEDS WILL HAVE QUICK attention <br> 

MILLER MICHIGAN POTATOCO. Wholesale Potatoes, Onions Correspondence Solicited
Frank T. Miller, Sec'y and Treas.
Wm. Alden Smith Building
Grand Rapids, Michigan
things. It is just as well to be fair
if one wishes, as it is to to be fair The true Californian resents misrepresentations, and he believes a halfsentations, and he believes a halfWe understood that J Flmer Prat was not encour that J. Elmer Prat was not encouraged over the 1920 outEast and thought possibly to in the East and thought possibly to make good all potential losses in one year's production in California lemons on a 22 acre ranch. To those who thus think, we would say, "Swallow your loss like a man. Be a true sport and learn that you cannot make it good seans seasons such as these." In normal times ments in that industry and others as can any part of the country, and one can acquire at any time good lemon, and other land, at less than one-fifth of the price J. Elmer Pratt would have you believe it costs.

The writer is not a lemon grower, a real estate agent, nor even a professional California booster, but just a loyal citizen of E1 Cajon, a lover of Southern California taking great pride in the fact that it is a part of our glorious United States of America.

Pastor Valley Union Church.
Uncle Sam as Umpire in Produce Business.
A commission merchant receives a car of peaches in bad condition. He knows that the sale will be unprofitable, but how can he convince the shipper that the price received was due to condition of fruit and not to neglect or unfairness on his part?

These conditions daily invite misunderstandings, disputes, and bad feeling in the handling of our food products. The concentration of population in large cities, the development of production in remote regions and the dependence on railroad facilities for the marketing of the large bulk of all farm and food products have almost done away entirely with the old friendly relation which once attended the simple barter between the farmer and the housewife.

Distance and intermediaries make for misunderstandings and, to those unscrupulous few who are looking for such chances, give opportunity for fraud.
"He won't believe my report when I give him reasons for the low returns," says the commission merchant. "I would really like to know just where the responsibility for that waste does rest," says the railroad official. "I'd like to get at the truth of that matter," says the shipper.
It is right here that Uncle Sam steps in as umpire-if he is invited. For the Food Products Inspection Service acts only on the request of a financially interested party. Inspectors are stationed by the Federal Bureau of Markets at twenty-five of the largest cities and about 155 more cities can be reached by them One of these inspectors will examine any shipment in question, and furnish an accurate and disinterested report as to quality and condition in order to afford some basis on which the disputants can settle their differences promptly and with fairness to both sides. If an amicable agreement cannot be reached the law has provided that these certificates of inspection be accepted as prima facie evidence in all United States Courts

The mere presence of an inspector
will often ward off trouble. The probability of an inspection reduces the chance of sharp practice at either end of the shipment, which in turn will tend to promote a greater degree of mutual confidence among shippers, carriers, and commission merchants, a state of affairs greatly to be desired. The inspector has no authority to say what disposition shall be made of any car under discussion nor to act as mediator in settling controversies or making adjustments, but his presence prevents unfair practices, and his services are available in the case of an honest difference of opinion. Caroline B. Sherman, Of the Bureau of Markets.

Rigid Rules Young Men Should Follow.
In answer to a query as to a rule of success in life for a young man, Cardinal Gibbons once wrote me from Spring Lake:
A young man should first consider to what avocation he is called by temperament and inclination or rather by divine guidance and after deciding on the business or profession he is to embrace he should devote all his energies to reach the goal of success. He should avoid every pleasure and distraction that would divide or weaken his attention to the pursuit of life which he has chosen.
But he should avoid the common error of imagining that success depends on the acquisition of wealth or fame. No, success is attained by doing well what we do and remaining faithfully at the post of duty. In short, his aim of life should be to place principle before popularity, duty befcre pleasure and Christian rightcousness before expediency. He should endeavor, in a word, to be a man of upright character, which is more precious than riches and more enduring than fame.

Cardinal Gibbons' whole life was lived in the steady white light of such principles as he enunciates here -in a sense of personal accountability to the Master whom he served. He was his own severest censor and taskmaster. F. L. Waldo.

When you land a difficult customer, consider what methods you followed, and what it was that brought that customer around to your way of think ing.


NewPerfectionFlour
Packed In SAXOLIN Paper-lined Cotton, Sanitary Sacks

# The Best Known 

and
Known as the Best

## The Vinkemulder Company

WHOLESALE FRUIIS AND VEGETABLES GR AND RAPIDS

MICHIGAN

## Special Bulletin-New Low Prices on BAKER'S COCONUT.

Your jobber has the good news. Be sure to compare BAKER'S PREMIUM COCONUT Quarters at 42c per pound list ( $\$ 1.26$ per dozen) with other offeriugs. Other size packages at usual differentials.
You can now supply your customers with milk fresh cocomut ready for use-that's Baker's Fresh Grated Coconut in the Blue Label Can-\$6.60 per case 48 cans.

Prices named apply East of the Rockies-slightly higher West. After rendering the verdict in your own way, supply your customers with the brands affording the best merchandising value.
Write for samples and other particulars if not acquainted, giving jobber's name.

THE FRANKLIN BAKER COMPANY Philadelphia,

Penna.

Baker's New Idea Fresh Grated Coconut (In Cans) Just fresh ripe Co. conut in pure Coconut Milk. It is absolutely guaran. teed against spoil. age and is the practical and sen. sible brand to push the year round.

Baker's Premium Grade Sugar Cured Coconut Package Cocoanut of unsurpassed quality that will neet every requirement for those pre ferring the old fashioned dry shred kind.


## 

Use Tradesman Coupons


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

Some Hints For the Hardware Dealer In April.
Written for the Tradesman.
With an early spring, housecleaning lines should now be a big. factor in the hardware business. The demand in most stores is now well under way. These lines will count for a great deal in April, and will continue active until the really hot weather sets in.

Hence, a good way to start the month is by an appealing display of housecleaning lines.

In the early part of April it is still timely to sound the note of preparedness, and to emphasize the desirability of being fully equipped for the big job of housecleaning. Of course a great many housewives already have their spring housecleaning under way Some are probably through with it by now, or with the greater part of it. But the majority are inclined to put it off until just a little later.

For these, your "Preparedness" display will have a direct appeal. The lesson for such a display to drive home to the customer is that it pays to have proper equipment. This fact cannot be too strongly emphasized

Efficient household help is hard to get, particularly at housecleaning times, or in homes where the work is extra heavy. The greater the need for help, the greater the difficulty in securing it. So that the hardware dealer has an opportunity to push the sale of household helps of one sort and another.
But it pays also to make your appeal to the housewife before she gets into the thick of the fray, rather than to wait until the housecleaning is in progress. Then-unless an emergency demand for something crops upshe usually feels herself too busy to bother with buying, and is apt to put off the purchase of necessary equipment until another year.

An idea that many hardware dealers have found profitable is to specialize in their households in April. Thus, you can launch your campaign with a general display of housecleaning lines. Such a display might include brushes, vacuum cleaners, wall dusters, mops, pails, stepladders, sweeping compounds, polishes-in fact, pretty nearly everything that will tend to make housecleaning less like drudgery or more efficient.

This, however, is just a starter. You* can follow it up a week later with an "Easy Monday" window, devoted to
featuring laundry equipment. For this you can show washing machines. If you handle electrics, feature your electric machine, and, if possible, give a demonstration of the washer and wringer. Around the machine on display you can arrange the lesser accessories, such as tubs, ironing boards, clothes racks, sleeve boards, irons, curtain stretchers, lines, pulleys, reels and clothes pins.
A good variation of the more formal display is the showing of a modern, well equipped household laundry, with the electric machine stationary tubs, etc. Drive home in all these displays the idea of the housewife making her equipment thoroughly complete and up to date. The idea you want the housewife to nurse in her mind, even if she cannot realize it at once, is the idea of having everything necessary for this work

Another step in the series is a paint display. The paint department links up logically with housecleaning. The spring housecleaning will reveal a great deal of wear and tear. To meet this condition, there are many lines of varnishes, stains, enamels, paints, and interior specialties.

A display of interior specialties will logically lead on to the spring drive in exterior paints, which will be a big factor in business a little later on. A good line to push is flat tone wall paints, or other interior wall finishes. There are a great many homes that have never been decorated; or that have reached a stage where they need re-decorating. The folks perhaps are considering the matter of tackling the entire job; and shrink from the prospective outlay.

Now, if you can sell the complete order, well and good. But that isn't always possible. To redecorate an entire home runs into a lot of money; the price is apt to scarce the intending purchaser away for another year. If there is any tendency in that direction, it will pay the hardware dealer to take a different tack. Thus:
"Why not try one room? Take the room that needs it most, and decorate that. Then when you feel ready to go on with the next, you can do so. That way, the cost is spread over a longer time, and you don't feel it so much."
As a business-getting device, this "Why not try one room?" has them all beat. For one room redecorated shows up the others which, under ordinary conditions, might have passed muster for another year. The result is that, usually, several more rooms, perhaps an entire floor, perhaps the whole house, will be redecorated.

## Michigan Hardware Co.

## Exclusively Wholesale

Grand Rapids, Mich.



We are making a special offer on Agricultural HydratedLime in less than car lots.
A. B. KNOWLSON CO

Grand Rapids
Michigan


## The Dudley Paper Co.

Hammermill Bond Congoleum Rugs
Certainteed Roofings

Lansing, Mich.

Foster, Stevens \& Co. Wholesale Hardware

157-159 Monroe Av Grand Rapids, Mich.

## Brown \& Sehler Co. <br> "Home of Sunbeam Goods" <br> Manufacturers of <br> 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

This a season when the tool department will stand some pushing. Carpenter tools and garden tools alike make very appealing and attractive displays.
In putting together a display of small tools, the window should be arranged in terrace form, one step rising behind another. Another popular method is to provide a good background and arrange the tools in fan shape, fastened to the background, with some of the larger items shown in the front of the window. White cheesecloth makes a pretty fair background; or colored material can often be used to good advantage. The background and the color scheme are big factors in making such a display attractive.
Garden tools lend themselves readily to "realistic" displays. Thus, artificial leaves and flowers can be worked into the display. Or, green turf can be provided; or flowers or vegetables can be started in boxes and shown just when they come up. Often the seeds planted in long boxes can be made to spell a word or a slogan. "Our seeds grow" is a good slogan, shown in little green plants against the black background of the soil in the boxes.
In putting together such displays, the hangers supplied by the seed merchants can be used to add color. Show cards can also be improvised. Display a full line of tools. Here, again, it pays to emphasize the idea of having complete equipment, even for the small backyard garden. Quote prices on complete oulfits as well as on individual tools, as a furtner means of emphasizing this idea.
April is also a good month to push sporting goods. In most communities the various athletic assuciations are beginning to get busy. The merchant who is ready to meet the demand for these lines will get the biggest share of the spring trade. Having the goods in stoc! just when the call comes for them is an important factor in handling this business successfully.
Toward the end of the month, many families will be moving. Here is a good chance to push your stove trade; for in many instances these migratory families represent good stove prospects. The new house suggests a new stove; but once the old stove is moved and set up, the chances of clinching a sale are far less than if you get in touch with these prospects at the psychological moment.
In communities where natural or artificial gas is available, gas ranges should also be a considerable factor in spring business. In most places this trade is most active in the spring and early summer; and it is trade where, as a rule. some promilinary work is necessary in order to secure business.
A good stunt is, early in the season, to put on a window display; and link this up with a demonstration. One hardware dealer at the first touch of warm weather put a pair of gas ranges, different models, in his window. He had them connected, and in the evenings kept a kettle boiling on top. Simultaneously a list of pros-
pects was circularized, and newspaper space was used to emphasize the convenience of cooking by gas instead of using coal or wood.
In conjunction with such a display or demonstration it is often a good stunt to show a "complete kitchen"equipped with all the necessary utensils for efficient cooking. Here, again, you emphasize the idea previously referred to, that the housewife should be completely equipped for her work. This is an idea that you should drive home at every chance. It will make for bigger and better business. Victor Lauriston.

## Thinking and Getting.

There is a theory of human achievement in the accumulation of wealth that is well established by experience. It is that a man's getting is usually bounded by what he wills to get. We all incline to limit our exertions to the purpose for which we make them. If we work for a mere living, that is all we get. If we have a larger ambition and aim, we naturally do the things necessary to make our desires become realities.
Failures usually come from a misconception of the right method of accomplishing a definite purpose. The wish to make money and become rich is almost universal, but millions fail while awaiting opportunity because they do not realize that the opportunity is in their reach every day. They die disappointed because they never take the first step necessary for the accumulation of property.
Every normal fortune began with small savings, which become large savings in time. The man who waits for a chance to get rich quick never reaches his goal. The honest possession of a hundred dollars is a transmutation of some man's time, economy and effort into that much capital, which has all the power of his muscle, brain and self-denial exerted in acquiring it. This money properly invested works for the man who owns it, and when he has increased it to a thousand dollars, that sum works for him. Thus the man has both his money and himself working to bring him wealth, and in time it surely does it, if he makes a good fight.
What is worth having is worth working and saving for. A home, a business, an income, should be the aim of every forward-looking young man. They cannot be won in a day or a year, because they are worth more than that much time and effort; they are the work of years, as every man who possesses them well knows. And they all start with small savings-by somebody. The sooner the young man begins saving the sooner he will have what everybody wants, the reward of industry and economy. But he must think it or he will not get it.

Sales Plan For Fond Husbands.
June Devries had a little confectionery and cigar business in the heart of New York's financial district. Her cigar and tobacco sales used to dominate until a man who took a box of chocolates to his wife every week gave her an idea. He forgot the box occasionally and said one day: "I wish I had some way of reminding myself of this thing." "Why not let me leave

Wednesday?" said June Devies. The man's pleased assent stirred her to
have some neat little announcements printed which read

I'1l Help You
Remember Friend Wife
With a Box
of Candy
Each week
On the inside she showed the importance of bringing back sweetheart-day smiles to the wife's face and explained her plan of taking a standing order for candy to be delivered at the office anly day of the week. Then she visited each office of the adjoining skyscraper
and laid her message on the desk of every executive. A few days later sufficient encouragement in the way of orders to send her to visit other buildings. She met with such success that she hired a girl for the deliveries and put her in uniform, with a bell boy's cap and braided coat. More announcements were printed and the business grew until it was necessary

## now reminds one hundred and twenty-

## five husbands of their weekly box of

$\cdots \infty$

## he can be until he



Store and Window
AWNINGS
made to order of white or khakl duck, plain and fancy stripes.

Auto Tents, Cots, Chalrs, Etc. Send for booklet.
CHAS A. COYE, Inc. GRAND RAPIDS, MICHIGAN

## Sand Lime Brick

Nothing as Durable Nothing as Fireproof

Makes Structures Beautiful Makes Structures Beautif No Cost for Repalrs Fire Proof Warm in Winte 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

## Signs of the Times Are Electric Signs

Progressive merchants and manufacturers now realize the value of Electrlc Advertising.
We furnish you with sketches, prices and operating cost for the asking.

THE POWER CO.
Bell M 797
Citizens 4261

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


Flat Opening Loose Leaf Devices

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


GRAND RAPIDS, MICHIGAN

## TANGLEFOO

Sticky Fly Paper, Sticky Fly Ribbon, Tree Tanglefoot, RoachnnoAnt Powder.
The O¿W.Thum Co..Manufacturers. Grand Rapids, Mich. Walkerville,Canada.


Grand Council of Michigan U. C. T. Grand Counsellor-H. D. Ranney. Sag inaw. Grand Junior Grand Segon. Jackson. Secretary - Morris Heuman Grand Treasurer-Harry Hurley. Trav-
erse City erse City. Grand Conductor-H. D. Bullen, Lansing. Grand Page-George E. Kelly, Kalamazoo.
Grand Sentinel-C. C. Carlisle, Mar
quette.

Danger in Trying To Be Too Smart Business was very slack in his line and, toward the end of a trip that prowas puzzled to know how even hi expenses were to be made. The night before he reached the last city on his calling list, word came from his concern reducing the price on one of the important numbers of their line 30 cents per yard to meet the quotation of a competitor on a similar fabric Much to the astonishment of the salesman, the first customer he called upon the next day was interested in buying goods, and his choice centered on the
cloth in question. A quick question framed itself in the salesman's mind: "Could he put over the old price o $\$ 1.50$-" The price cut had not been $\$ 1.50-$ known to the trade, since the information had come to him only the night before. The difference of 30 night before. The difference of 30 selling price would more than pay the expenses of his fruitless trip on even a small order. He was young, took a small order. He was young, took questioned by the customer. But now, in his older experience, that incident in his older experience, that inciden rankles as the one regrettable trans
"On of his enis
"On my next visit to the same man," he said, "he sent word out from his
office that he was not interested, but office that he was not interested, but
even in those days when I was fresh to the selling game, and all around fresh, I guess, I always made it a point to find out why I was refused the opportunity of showing or selling my
goods. I strongly suspected why this goods. I strongly suspected why this customer was not interested, but at the same time, I wanted to be sure heard plenty. The first two or thre minutes would have been described by a cartoonist by means of asterisks. Two samples were laid out for me to gaze upon one made by my own house and the other from our competitor They were identical in all but the price. I had sold him our cloth at 30 cents over the market. In his hot but brief interview I learned all I wanted to know about my character, habits and general worthlessness. Needless to say, there was no further business I could transact, and I left with a sneaking suspicion that some of his remarks were deserved. From that time on, as I recall it, I grew more careful and tried to curb my smartness.
"In some cases, however, the buyers I visited laid themselves open to dubious strategy on my part. I would not accept such challenges now because my experience tells me sharp tice. The best business is open and tice. The best business is open and above board, with your cards on the tale. It is true, however, that many salesmen are willing to follow this method until they come across a case trying to put something over. Then they forsake their policy of fair deal
ing and try to match trickery with trickery. Often they are scarcely to blame for taking part in this game o wits. The customer may be taught to respect their talent and in the future mend his ways. my own experience of the sort in showed that my judgment was cor rect, but I would work the game dif ferentlly now. In this instance I was hungry for business again, and conoff the beaten path, who rarely re ceived calls from traveling men. My idea was rewarded, and an order offer-
ed on a low-priced fabric if I could ed on a low-priced fabric if I could match the value of the sample shown
to me. The price was 85 cents, and I told the manufacturer I could match or beat it. So I went back for my sample case at the hotel and looked over the line to find the desired value. I found that I had spoken out of my turn. The nearest thing to it I carried was a cloth for which my price was $\$ 1.50$. The variance was so great that I immediately suspected the customer of sharpshooting or trying to beat down my price with a false quotation from another firm. So back I went with my $\$ 1.50$ cloth, put this and the other sample side by side, and took out my order book. The manufacturer examined the two cloths critically and then specified the amount. In taking down the order I simply substituted the number of an 85-cent fabric in my line for the $\$ 1.50$ cloth he thought he was buying and sent through
kick after the goods were delivered and it proved to my mind that the manufacturer was after an 85-cent cloth and was perfectly satisfied, even though he did not suceed in putting across his scheme of getting a better value through showing me a higherpriced piece of goods. As I said, I would not stoop to such tactics now, and I would simply tell a customer where he got off if he tried to work such a game on me. bling young salesman who is bubbling over with enthusiasm is always business. This smartness may pay ur not, depending upon circumstances but usually it is like trying to fill a middle straight in a poker hand. There has been an awful lot of money lost at poker in the hope of catching the elusive card that is needed, because percentages are against it. In the same way, there has been a lot of business lost through playing the smart aleck.' Sometimes it pays to take your nerve in your hands, but as a rule this style of playing the game must depend a good deal upon jus how the customer is acting. If he is square deal, then beware of trifin square deal, then beware of trifling with him. On the other hand, if he places himself open to attack, an ad-
vantage may be gained through invantage may be gained through in
troducing some novel defensive tad troducing some novel defensive ta tics. II will make my meaning clear by relating an experience which was a
nervy stunt for me. Before I even nervy stunt for me. Before I even got a chance to show my line to the customer in question, he insisted up on discount terms of 9 per cent. off. Our discount was 6 per cent. We argued the point, and I explained that I was in the business of selling merchandise and not terms. But there seemed no way of budging him from Finally, when he had turned to go, I
persuaded him to look over my line at any rate. He seemed to think had capitulated, for he placed a large order. Upon concluding his purchases he brought up the question of terms again, and probably imagined that with the order in my pocket, he would
have his way about the matter. I took have his way about the matter. I took list, I ran through the different items and explained that I had added 10 o and explained that 1 had added 10 or
15 cents a yard to every article he had 15 cents a yard to every article he had and that if he consented to a 6 instead He sputtered for a few moments, and He sputtered for a few
about the time I thought o tear un the order, he saw the light and accepted our usual discount terms. This was a typical bit of
smart salesmanship and probably smart salesmanship and probably
would result disastrously in three out would result disastrously in th
of four cases, but it worked her
"The point I have tried

$\square$ liere, but it is questionatiole whether
 that have outgrown
and the customer has

fabre. absentminded


Beach's Restaurant
Four doors from Tradesman office QUALITY THE BEST

The Newest Well Known for HOTEL BROWNING Grand Rapids, Mich.
150 FIRE PROOF ROOMS-All With Private Bath, $\$ 2.50$ and $\$ 3.00$

## Livingston Hotel

and Cafeteria
GRAND RAPIDS
Nearer than anything to everything Opposite Monument Square. New progressive management.

Rates $\$ 1.25$ to $\$ 2.50$
BERT A. HAYES, Propr.

OCCIDENTAL HOTEL FIRE PROOF
ENTRALLY LOCATED
Rates $\$ 1.00$ and up
EDWARD R, SWETT, Mgr
Muskegon
Michigan
"achern


The Quality School'
110-118 Peari St. GOWL, Manager round. Catalog free


IN THE HEART OF THE CITY Division and Fulton

## RATES $\left\{\begin{array}{l}\$ 1.50 \text { up without bath } \\ \$ 2.50 \text { up with bath }\end{array}\right.$

CODY CAFETERIA IN CONNEGTION

Gabby Gleanings From Grand Rapids. Grand Rapids, April 5-Guy W Rouse, President of the Worden Grocer Company, left Saturday evening he expects to remain a fortnight. Mrs. he expects to remain a fo
John A. Lake, the ubiquitous Petoskey grocer, was in town Monday, after key grocer, was in town Monday, after
a week's absence in St. Johns, Lana week's absence
sing and Detroit.
The next convention of the National Sample Men's Association will be held at the Morrison Hotel, Chicago, May 19, 20 and 21
Herman Hansen, President of the Grand Rapids Retail Grocers Association, has secured the Grand Rapids agency for the Merchants and Bankers Mutual Fire Insurance Co., of
Fremont, and entered upon the duties Fremont, and entered upon the duties
of his new position Monday of this week.
Attention United Commercial Travelers! Do not overlook the fact that there will be an extra dance for the season, which will be the final party. This is to be held in the ball room at the Pantlind Hotel Saturday evening, April 9. Dancing will begin promptly at $8: 30$. Now, brothers, let us all pull together for the wind up, and be present with our friends, as a good time is insured. There will be special entertainment during the evening. Remember if you miss this good time and the final dance there is no one to blame but yourself. Come and show the committee that you are with them in this final party.
All decent people should be in bed by one o'clock, says an Eastern moralist. He is right, so far as those whose work is done in daylight are concerned. Social life after midnight may fairly be characterized as the later the looser. When the clock in the steeple strikes one the man who would prosper must be in bed.
Market reports of leather listless and furs sagging do not mean that sweet Marie will not be quite so keen for stunning summer furs and smart boots as ever. Barefoot days and nubia and fascinator nights are gone
Down in Georgia efforts are being made to utilize sweet potato culls for the extraction of syrup. Both interesting items for any boy who ever scraped down the sides of a New Orleans sugar hogshead.
Owing to present conditions and the much lower prices all items such as meats, vegetables, eggs, etc., can be supplied, Grand Rapids Council, at their regular meeting Saturday, April and restaurants in Michigan hotels and restaurants in Michigan be urprices in keeping to regulate their prices in keeping with the lower prices now prevaling. With conof the U. C T in Michiga, councils of the U. C. T. in Michigan, in hearty co-operation with the hotels and good results will be inan, it is hoped good results will be brought about. tunity for reform in this direction, tunity for reform in this direction, but the biggest pirates after all are
the Pullman and railway companies the Pullman and railway companies
which operate dining cars, who charge which operate dining cars, who charge 35 cents for about five ounces of po-
tatoes, with potatoes selling at $50 @ 60 \mathrm{c}$ per bushel; 35 cents for a piece of pie -a poor excuse for pie at that-about as large as a woman's hand and 50 cents for an oyster stew consisting of skimmed milk and one oyster, without butter or any other seasoning. The men who are responsible for such acts of piracy-not to use a stronger word-should be held up to the public

## corn and ridicule.

Mr. Harding may be a great and good man, but we shall never feel sure of it until his name has been hissed by a pro-soviet audience.
It will be early enough to begin to do business with Russia when she has paid the back interest on her bonds. Wouldn't it be great if you could hire a crew of men that would work as they do in one of those industrial films?

When we were a youngster on a "salary" of $\$ 300$ a year, an uncle of
ours said it was better in the long run for a boy to work the whole year thrice as muchat money than to get thrice as much for six months and be
unemployed the other six. He was right about it.

## right about it. Follow the

his chow the commercial traveler in his choice of a hotel if you would have good entertainment. He knows where to find a good bed, clean, wholesome food and reasonable prices.
From January to May, every year, or every other year, most states have legislatures making new laws. In many cases such bodies might devote themselves wholly to repealing old laws without injury to the people.
Main traveled roads are always crowded. The man who finds a shortcut, or blazes the way for a new and better path in business or profession is not bothered much with competition.
well-known traveling salesman who has always been noted for his fairness and conservatism writes the Tradesman as follows: "In your. re cent criticism of hotels, you certainly missed a shining opportunity when you failed to include the Hotel Elaine, of Lapeer. This hotel is conducted by J. F. Miles, who is, in my opinion, one of the slickest men who ever
came down the pike. I give him came down the pike. I give him credit for one thing and that is his hotel is very clean and wholesome. His beds and rooms are fair, but his prices are one-half too high. When it comes to meals the price is not out of the way, because he charges only 75 c per plate, but the portions he serves reminds one very distinctly of the most strenuous days of the war Everything is "choice of," from soup to nuts, but no healthy traveling man can satisfy a reasonable appetite with one item under each heading. In serving bacon he expressly restricts his patron to one egg-with eggs selling at 20 c per dozen! I don't propose to call Mr. Miles a grafter, because that is a pretty harsh name to apply has the art of serving diminutive cert tions down fine. To all complaints whatsoever, he smilingly and obs quiously replies, 'Thank you kindly.',

Late News From the Electric City. Muskegon, April 5-The Piston Ring Co. is putting a large number of men to work these days, having orders ahead for several weeks. A better tone seems to be prevailing in all of our leading factories, such as Continental Motors, the Brunswick,

Personally we think Ernie Welton a poor advertisement for the hotels up the Pentwater branch. Ernie says a double barrel gun makes him a fine pair of pants, even affording plenty of knee room. If Ernie was any thinner you could not see him at all.

A petition is being circulated to have trains on the Ann Arbor Railway reach and leave Frankfort at more reasonable hours. Under the present schedule the only train gets in late in the evening and leaves early in the morning, thereby compelling travelers to stay all day or go to the expense of a drive to get out.
If these days keep warm it will soon be time for a fish story from Nick Lulofs.
Chris Folrath is reported as slowly getting over his attack of rheumatism. J. D. Klont, Jefferson street grocer, has sold his stock. We failed to earn who purchased same
The Ladies Auxiliary is reported as progressing fine. They served a fine menu at our annual meeting, a fact which the writer apologizes for not Mentioning before
Mrs. A. W. Stevenson had a very narrow escape from being overcome with gas last Saturday, but is reported to be all $\mathrm{O} . \mathrm{K}$. at this writing.
Going to use the telephone next week on E. C. Welton, Nick Lulofs, H. Anderson, A. W. Stevenson, Mat Steiner and Jim Cead. Got to have an item from each of them. My 'phone number is 6476 . E. P. Monroe.

## Wanted Merchandise

## On Which We Can Give You Immediate Delivery

PIECE GOODS

```
27 and 32 Inch Dress Ginghams.
M6 and Linon, Flaxon, Ripplette.
36 and 40 Inch Fancy Sheer White
Fancy Serpentine Crepes.
4-4 Bleached and Brown Sheeting
27 and 36 Inch Dress Poplins.
36 to 50 Inch Plain Dress Serges
    Bundles.
36 Inch Plain White Dress Gaberdines
Linen, Union and Cotton Crashes.
Table Damask, 5.4 Oil Cloth, Challies, Towels, Infant Crib Blankets
32 Inch Pacific Art Drapery Cretonnes,
36 Inch Pacific Tapestry Cretonnes.
Hamilton Twills.
Dresden Drapery
36 Inch Painted Silkolines.
40 Inch Nudrape for Curtai.
40
40 Inch Empire Dress Voiles, New Neat Designs.
M
*)
40 Inch Victoria Dress Voiles ali new Foulard an
40 and 45c White and Colored Organdies.
Bath Towels and Face Cloths
Barber.Towels and Barber Toweling.
Shorts of White Lawns, Batiste, Voiles, Gaberdines, Organdies, Satin
81\times90 and 81\times99 Pequot Hemmed
Stevens U Crash Toweling.
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NOTIONS
$\begin{array}{ll}\text { Arm Bands } & \text { Bonnie B Veil } \\ \text { Texto Rope } & \text { Fancy Ribbon }\end{array}$
$\begin{array}{ll}\text { Arm Bands } & \text { Fancy Ribbon } \\ \text { Texto Rope } & \text { Rick Rack } \\ \text { Texto Crochet } & \text { Colored Peari Buttons } \\ \text { Texto Tie Silk } & \text { Elastic }\end{array}$
Texto Tie silk
Elastic
Sockletts

## HOSIERY AND UNDERWEAR

Men's Combed Yarn Spring Needle Union Suits, Long or Short Sleeves. Men's Semi Combed Yarn Union Suts, Long or Short Sleeves. Men's Balbriggan Shirts and Drawers, All Styles. Men's Wolverine Athletic Union Suits, $72 \times 80$ Nainsook to Sell for $\$ 1.00$

## at a Good Profit.

Boys' Ribbed or Bal. Suits to Sell for 50 c
Ladies' Carded, Combed or Mercerized Union Suits, All Styles. Ladies' Vests to Sell for 25 c up to $\$ 1.00$.
Men's Fine Full Mercerized Hose Men's Fine Full Mercerized Hose.
Ladies Fine Full Mercerized Hose, Regular or Outsize

IMEN'S FURNISHINGS AND READY-TO-WEAR
Newest Numbers in Wash Ties.
Men's Muslin Night Shirt and Pajama
Hallmark French Cuff Dress Shirts.
Hallmark French Cuff Dress Shirts.
Nu-Way Stretch Dress Suspenders
Nu-Way Stretch Dress Suspenders
All Styles in Work and Dress Suspenders.
All Weights and Pattens
Plain Blue Overalls in Six Varieties and Overalls and Jackets. Also
Khaki Coveralls and Automobile Suits. Cottonade and Khaki Work Pants.
Serge and Flannel Effect Dress Pants
Boys' "Honor Bright', Black Sateen Blouses.
Boys' "Honor Bright" Work Shirts.
Boys' Overalls, Coveralls, Rompers and Play Suits
Men's and Ladies' Fancy and Plain Umbrellas.
Slipova Cotton Middy Blouses for Ladies, Misses and Children
Bungalow Aprons,
Bungail Aprons, Light and Darks in Small, Med. Large and Extra Sizes Children's Aprons, Tea Aprons, Clerks' Fitted Cretonne.
Priscilla Sunbonnets. Sateen and Muslin Petticoats
Ladies' Wash, Tub and Sport Skirts.
Silk and Satin Chemise and Combinations
Musset Covers, Bandeaux and Brassier
Muslin, Silk \& Phillipine Gowns.
W. T. Corsets, All Sizes and Styles.
Now is the time to get this merchandise, while you can.
Grand Rapids Dry Goods Co.
GRAND RAPIDS, MICH.
Excluslvely Wholesale


Michigan Board of Pharmacy.
President-H. H. Hoffman, Sandusky. Secretary and Treasurer-Charles Soon, Muskegon Other Members-E. T. Boden, Bay
City; James E. Way, Jackson; F. C. Cahow, Reading.

Examination Sescion Grand Rap ids, March 15,16 and 17 ; Detroit, June

Blowing Bubbles in the Drug Store There are a whole lot of men who are in business who are forever blowing bubbles of fancy and fancied profit in the air. These are usually the people who can see a fortune a long way off, but can seldom perceive a dime near enough to get hold of it, or of its fellows, in time to discount the month's bills. The bubbles which glitter so brightly with so much of rainbow promise, are apt to go floating away and to break, leaving naught but empty dreams behind. These are the people who are constantly putting in one side line, and pushing out another, who find life a stretch of disappointments, and yet who have sufficient hope in their makeup to go on and on, always expecting that fortune is hiding just a little bit further on. There is a pathetic tragedy in it-the passing years-the thinning locks-the oncoming of wrinkles, and the faded wistfulness of eyes once full of life and hope.
And the pity of it all is that the disappointments are so needless, and the opportunities so great!
Let me tell you about three good friends of mine, all of them such worthy people, and yet bubble blowers.
The first one we will call Corning. He began life with much of advantage. His father had begun with nothing, but had made a fortune, and Corning was the youngest child. In consequence, when he chose the drug business, his dad was glad to give him a fine head-start. Corning had the feeling that as the family was so well fixed, there was no need for him to have any anxiety as to his own ability to meet his obligations. But the old gentleman meant it when he had given his son a certain amount of money, and had said:
"You must make this do, until I am through with what I have got left. Whether you get any more or not depends upon yourself."
Corning was a good fellow, but he stalled. He never thought that it was actually up to him to get down to brass tacks and to work like an Indian. He never went after the trade of the doctors because he said that he could not understand why a pharmacist ought to kow-tow to a medicine man, He would treat them all well, but he didn't propose to fawn after anyone's favor.

He wouldn't reach out for the patronage of the nurses, for he thought
this beneath his professional dignity. He rarely advertised for the reason that it cost so much, and he expressed doubts as to whether it would bring enough extra business to pay for the outlay. He didn't take care of his bills promptly, for he seldom had the money. And because he didn't have the money on hand, he never made the slightest effort to find out how to raise any except by giving an occasional note at the bank for a small amount. He rarely paid this when it was due, and usually renewed it once or twice, and then paid half of it, and gave a new note for the balance.
He was a very close buyer and frequently refused propositions which would have been well worth his earnest consideration. He had an idea that the other fellow was always after his money, without taking into consideration that the other fellow could not hope to get his money unless he offered something with a fair promise of yield to the buyer. He so persistently turned down every new idea that he refused some mighty good deals.
Occasionally though, he would take on something that looked good to him, and more often than not, this something was a lemon which attracted him just because it was cheap. Corning always had the idea that some day his old man would die, and leave him a lot of money, and then everything would automatically straighten out, and he would be able to increase his patrimony with great rapidity when he had sufficient capital to do business with. The old gentleman lived to be ninety-five, and when in his dotage made some investments which ate up his fortune. The result was that Corning didn't get what he had expected, and in the meantime, youth, opportunity and hope had been left behind-bubbles gone forever.

The second case was that of Linderman. He was just the opposite in many ways from Corning. As soon as he went into business, he established a line of credit; he took care of his bills promptly; he bought nationally advertised supplies; he pushed his prescription department; he took pride in the manufacture of his own preparations, and he was an organization man from the ground up.
Just the same, he was a bubble blower. And he, too, has come to middle life, disillusioned, and disappointed. His mental attitude was always this, "If I want to do a thingthat's reason enough to do it!" And all too often he found that he hadn't counted the cost, and the expense of pushing his hasty plans through was simply ruinous. The result was, that if he made a thousand dollars this month, he spent two to three in the near future on the strength of it.

Linderman also began with a fair sized capital, but he wound up by being thousands of dollars in debt. He is still persuaded that there is no money in the drug business.
Sherman was a different kind of bubble blower. He began without money and he had to work hard for every cent he had. The result was, that he became a terrifically cautious individual. You couldn't get him to put a side line in at the point of a gun, but on other counts he was convinced that the other fellow who made money must be a safe model to follow, and so he flip-flopped from one method of accounting to another; from cash to credit and from credit to cash; from special departments of service to no departments at all; until the public got to look upon him as a sort of business mountebank. Naturally he established mighty little confidence and good-will. He felt fate was against him, so he got to be a grouch. In the end, he sold out and went into automobile accessories, about which he knew nothing. He loaded up heavily just before the break came, and lost enough to trim him up smooth and clean.
Now all these men were bubble blowers, but none of them would have acknowledged it, nor did they realize that they failed because they never got down to work in dead earnest.
The case of Howard was different. He had a small capital and he had saved every dollar of it. He believed thoroughly that successful business is founded on definite, sound principles, just as is banking or insurance or engineering. He didn't propose to run his drug store on any bubble blowing basis, and so he governed himself acordingly. Before establishing a precedent of any kind for himself, he sought information thorough1 y as to costs, results and actual working out of such plans. Howard went
about his affairs in a straightforward manly fashion, and at the end of ten years in business, he has accumulated a substantial property. As a result, he is self-respecting, and highly respected by his associates and friends. He enjoys life and good health, for in all his branches of business he has followed a definite policy about which there is no reasonable doubt. He takes time enough to get posted and yet he makes sufficiently rapid decisions to be safe. Howard would have made good in any business, for the same principles applied in the same way would have told in any situation.
Howard is no bubble blower. He grasps the reality and never depends on guesswork. He is progressive, thorough, definite, and exacting both with himself and his employes. They also respect him and his methods, for they are sound.
Howard bases his business on quality of service and actual values. He caters to the best class of people. One of his mottoes is, "The last chapter must have a pleasant ending."
By this he means that he never intends to put himself in a position where he will be crowded or driven into a corner, or squeezed to the wall, because of hasty judgment to-day, or the exercise of poor judgment which he can avoid. In other words, Howard doesn't blow pretty bubbles with the expectation that they will turn into good round dollars. He is ten years younger looking than his actual age, and conceded to be one of the stable men of his community. All three of the others about whom I told you had a better chance than Howard. He made his chance and so he values Bruce F. Richards.

Who patronizes nowadays a store that has old fashioned unattractive windows?

## Insecticides

We have a complete stock of and are glad to recommend
SHERWIN-WILLIAMS
CORONA
ANSBACHER
"QUICK DEATHS TO INSECT PESTS."

## Paris Green

Tree Tanglefoot
Dry Lime \& Sulphur
Pure Insect Powder
Arsenate of Lead
Rose Nicotine
Formaldehyde
Tuber Tonic
Write Today for Prices.

Druggists and the Spice Business. Druggists formerly had control of the spice business and should get it back. The way to get it back is to have a line of spices on sale, a complete line. It goes without saying that this will be a line of superior goods. The druggist already has a reputation for handling only reliable goods. body questions this.
Get up a uniform and distinctive label and a neat package. As a starter, fix up a front showease. In many instances the goods will sell on sight. Many housewives visit the store to buy other goods. They cannot fail to notice a well-arranged line of spices. Frequently they will order goods without urging.
You can easily get up an attractive folder. Descrile the line in brief, with a few words about quality. Give a list of the varieties carried and quote prices

When sending out a general letter, one of these folders may be enclosed. You can enclose one with nearly every package that goes out of the store.
Of course, when a customer is in a hurry for an important prescription, it is not wise to detain him while you wrap up a spice folder with his package. Plenty of other opportunities will present themselves. Keep a pile of the folders on top of the spice showcase. Many customers will help themselves. To others who appear to be interested, you can hand a folder

Spice business is worth having. It won't bring in a fortune of itself, but it does mean constant repeat business, day after day and year after year. It
means selling goods to people who are not sick.
This constant repeat business is very valuable because it gets people nto the habit of coming to your store. That is just what you want. When they form the habit of coming to your tore, they buy other goods, and it is very difficult to take their custom
Man is a creature of habit. He goes to the same restaurant every day. Others may be better. He doesn't
dispute this. He simply goes to the place he likes. It would be hard to convince him that any other place is

## Should his restaurant close, for a

 long time he feels lost. Finally he forms other ties, and so the drama goes on throughout his life.It is sensible to go to a place where you are known. You are likely to get better treatment. They know you by name, anyhow, and this is worth something.
So a good line of spices will give
It will pay a direct profit, and a continuous indirect profit by bringing people to the store.
The line is a clean one, and wel rth boosting.
Think
Every druggist should be able to build up some spice business.

## What is that young man in men's

 furnishings brooding about?""His name is Hatch."
"Change him to the incubator de partment.

## Steady and Assured Power

No matter how skillful a driver your 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

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 develope. 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 yous the chart on which is given our recommendations as to the correct grade of Polarine to use in your car.

## STANDARD OIL COMPANY (INDIANA)

## 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.


25 lb . pails, per doz. 2710
BLUING
Jennings' Condensed Pearl Small, 3 doz. box $-\mathrm{S}^{2} 55$
Large, 2 doz. box 270
BREAKFAST FOODS Cracked Wheat, $24-2485$
Cream of Wheat $-\cdots$.

9 Grape-Nuts $-\cdots-{ }^{\text {Pillsbury's }}{ }^{3}$ | Pillsbury's Best Cer'l | 810 |
| :--- | :--- | :--- |
| Quaker Puffed Rice-- | 50 | Quaker Puffed Wheat 43 Quaker Brfst Biscuit 1 Quaker Corn Flakes

Ralston Purina
4 Ralston Branzos ---- ${ }^{2}$ Ralston Food, small_-
Saxon Wheat Food
5

Kellogg's Brands. Corn Flakes, 36 s
Corn
Flakes, 24 s
Corn Flakes, 100 s

Flas | Krumbles, 24 s |
| :--- |
| Krumbles, 36 s |
| Krumbled Bran, $12 \mathrm{~s}-2$ |
| 2 | BROOMS BROOMS

Standard Parlor 23 lb .575
Fancy Parlor, 23 lb.
800 Fx Fancy Parlor 25 lb 950
Ex. Fcy, Parlor 26 lb 1000 BRUSHES
Solid Back, 8 in. .--- 150 Solid Back, $11 \mathrm{in.----} 175$
Solid Back, 125
Pointed Ends No. 1


BUTTER COLOR $\begin{array}{lll}\text { Dandelion, } 25 \mathrm{e} \text { size -- } & 280 \\ \text { Perfection, per doz. } & 185\end{array}$

## Paraffine, 6 s Paraffine, 12 s 151/........... 16 Wicking

## CANNED GOODS


Blackberries
3 lb. Standards -----
No. 10 1400
Beans-Baked
$\begin{array}{llll}\text { Brown Beauty, No. } 2 & 1 & 35 \\ \text { Campbell, No. } 2 & 1 & 30\end{array}$
 $\begin{array}{lll}\text { Van Camp, No. } 1 / 2 & 70 \\ \text { Van Camp, small } & 70 \\ \text { Van Camp, medium-_ } & 130\end{array}$

## Beans-Canned

| Reans-Canned |
| :--- |
| Red Kidney ---- |
| String |
| Wax |
| Wax | String

Wima
Lima
Lima

## Clam Boullion Burnham's 7 oz. 50 Standard Corn 1 10@175 



 Michigan, No. 2 -.-.-- 425
Pie, gallons
50 Pineapple Grated, No. 2 -- $280 @ 325$
Sliced, No. 21/2,
Extra Pumpkin
 Lake shore, No.
Vesper, No. 10

Salmon Warren's $1 / 2 \mathrm{lb}$. Flat 290 | Red Alaska |
| :--- |
| Med. Red Alaska |
| Pink Alaska | Domestic Sardines Domes

 California Soused
California Mustard-- 200
200 $\begin{array}{ll}\text { California Mustard -- } \\ \text { California } & 200 \\ \text { Tomato } & 2\end{array}$

Sauerkraut
Hackmuth, No. $\left.3--1 \begin{array}{ll}1 & 50 \\ \text { Silver Fleece, No. } \\ 3 & 1 \\ 60\end{array}\right)$

| $\begin{array}{c}\text { Shrimps }\end{array}$ |  |  |
| :---: | :---: | :---: |
| Dunbar, | 1 s, doz. |  |
| Dunbar, | $1 / 2 \mathrm{~s}$, doz.--- | 5 |

Strawberries
Standard, No. 2 ------- 400
Fancy, No. 2 -



Brick CHEESE
Wisconsin Flats
Longhorn
New York
Michigan Full Cream
26


## DECLINED

Cheese
Pelts
Flour

Baker's $\quad$ C
 Colonial,
Colonial,
 Trotters, 100 s ----- 5700
Record Breakers


\section*{Royal Lancer Line} | Favorita, 50 s | 7500 |  |
| :--- | :--- | :--- |
| Imperiales, | 50 s |  |
| Magnificos, | 50 s | 95 |

## - Sanchez \& Haya Line

 Clear Havana Cigars made in Tampa, Fla. Diplomaticos, 50 s . -11250Reina Fina (tin) 50 s 11500 | Reina Fina (tin) 50 s 11500 |
| :--- |
| Rosa, 50 s |
| National, 50 s |
| 127 | $\begin{array}{llll}\text { National, } 50 \mathrm{~s} \\ \text { Original } \\ \text { Queens, } & 50 \mathrm{~s} \\ 153 & 150 \\ 00\end{array}$ Worden Special,

(Exceptionals) 50 s 18500

## Ignacia Haya

Extra Fancy Clear Havana Made in Tampa, Fla.
Delicades, 50 s - -120
Primeros. 50 s Queens,, 25 s
Perfecto, 25 s ----------- 180
180
00
Garcia \& Vega-Clear
New Panatella, 100s 6000 Starlight Bros.
La Rose De Paris Line

Caballeros, 50 s | Caballeros, $50 \mathrm{~s}-7000$ |
| :--- |
| Rouse, 50 s |
| Peninsular Club, 25 F |
| 150000 |

## Rosenthas Bros

 R. B. Londres, 50 s , R. B. Invincible, 50 , 6000 Frank P. Lewis Brands Lewis50 s ,
$(5$ ingle
foil)

Union Made Brands El Overture, 50 s, foil 7500

Manila 10 c
La Yebana, 25s --.- 7000
Our Nickel Brands





| Old Wool Pelts |  |  |
| :--- | :--- | :--- |
| Lambs | $\mathbf{2 5}$ (and |  |
| Shearlings | $\mathbf{5 0}$ |  |



Unwashed, Wool
Unwashed,
medium
rejects Fine $\begin{gathered}\text { Market dull and neglected. }\end{gathered}$
$\begin{array}{llll}\text { Airline, } & \text { No. } 10 & & \\ \text { Airline, } & \\ \text { No. } & 15 & 00 \\ \text { Airline, } & \text { No. } 25 & 5 & 50 \\ \text {------ } & 8 & 25\end{array}$ Per HORSE RADISH JELLY
Pure, per pail, 30 lb .550


OLIVES
Bulk, 3 gal. kegs, each 450
Bulk, 5 gal. kegs, each 720
 Pitted (not stuffed)
14 oz. Manzanilla, 8 oz. Lunch, 10 oz.
Lunch,
16 oz. Queen, Mammoth, 28 OZ.
Olve Chow, 2 doz. cs
per doz.

## PEANUT BUTTER



Bel-Car-Mo Brand
 $\qquad$


## PETROLEUM PRODUCTS

Perfection -----.-..-- 14.7 Gas Machine Gasoline 4 Y. M. \& P Naphtha 27 Bbls.
Iron Bbls. Engine,
Winter Black, Iron-
Bbls.
Polarine,, Iron Bbls.--


PROVISIONS Barreled Pork Clear Back--28 $2800 @ 3000$
Short Cut Clear $2400 @ 2600$ $\begin{array}{llll}\text { Short Cut Clear } 24 & 00 @ 2600 \\ \text { Clear Family } & 34 & 00 @ 36 & 00\end{array}$

Dry Salt Meats S P Bellies -- $2600 @ 2800$ 80 lb tubs ....advance $1 / 6$
Pure in tieres $14 \mathrm{Q}_{14}^{141 / 2}$
Compound Lard 11
 20 lb . pails ---advance
10 lb pails ---advance
5 lb pails
3 lb .--advance 1 $\begin{array}{llll}\text { Hams, } & 14-16 & \mathrm{lb} . & 24 \\ \text { Hams, } & 16-18 & \mathrm{lb} & 22 \\ \text { H24 } \\ \text { Hams, } & 18-20 & \mathrm{lb} . & 20 \\ @ 22\end{array}$ Hams,
Ham, Ham, dried beef
sets
California Hams
16



\section*{| Beef |
| :--- |
| Boneless |
| Rump, new -- 24 |
| $00 @ 26$ |
| $00 @ 28$ |
| 00 |}

Canned Meats
Red Crown Brand Corned Beef, $241 \mathrm{~s}-\mathrm{s}_{3}^{3}$
Roast Beef, 24
Ro
Ron Roast Beef, 241 s
Veal Loaf, $481 / 2 \mathrm{~s}$--.
Vienna Style Sausage,

 | Potted Meat, | 48 | $1 / 4 \mathrm{~s}--$ | 65 |
| :--- | :--- | :--- | :--- |
| Potted Meat, | 48 | $1 / 2 \mathrm{~s}-\mathrm{l}$ |  | Hamburger Steak and Corned Beef Hash.

Cooked Lunch Tongue | Cooked Ox Tongues, |  |
| :--- | :--- |
| 12 | 2 s | Chili Con Carne, 48 1s 140 Sliced Bacon, medium 345



## :


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Uncolored Oleomargarine Country Rolls --.-.-.-- 280 @ 30 Fancy Head --------- $10 @ 11$
Fancy Head 11
Blue Rose ------ 00

ROLLED OATS M

``` Ste
``` Steel Cut, 100 bb. sks. 7400
Monarch, 90 lb . sacks
3 Muaker, 18 Regularks 3000
Quaker, 20 Family -- 2105
Quak 10
\[
\mathrm{C}
\]

SALAD DRESSING
Columbia, \(1 / 2\) pints \(-2_{2} 25\)
Columbia, Durkee's large, 12 doz. 705
Durkee's med., 2 doz. 765
Durkee's Picnic, 2 dz. 365 Snider's large, 1 doz. 3 doll 50
Snider's small, 2 doz. 235 Snider's small, 2 doz. 235
SALERATUS Packed 60 lbs. in box
Arm and Hammer -- \({ }^{3} 75\)
Wyandotte, \(100 ~ \$ / 4 \mathrm{~s}\)-- 300 SAL SODA
Granulated, bbls.---
Granulated, \(100 \mathrm{ibs} \mathbf{~ c s}\)
2
Granula
75


 Coinmon
Granulated Fine ----
Medium, Fine



K K K K N
K K K K,
8 lb. pails
Cut Lunch


10

Sca
Bo

\section*{No. 1, 100 Tro \\ No.
No.
No.
No. \\ }

Mess, 100 lbs.
Mess, 50 lbs.
Mess, 10 lbs .
Mess, 10 lbs.
Mess. 8 lbs.
No. \(1,100 \mathrm{lbs}\).


Lake Herring
bbl., 100 lbs. ------ 7
SHOE BLACKING
\(\begin{array}{lll}\text { Handy Box, large } 3 \mathrm{dz} . & 3 & 50 \\ \text { Handy Box, small }\end{array}\)
\begin{tabular}{l} 
Bixby's Royal Polish 135 \\
Miller's Crown Polish \\
\hline 90
\end{tabular}

Swedish Rapee Swedish Rapee 10 c 8 for 64
Norkoping, \(10 \mathrm{c}, 1 \mathrm{lb} \mathrm{gls} 85\) Norkoping, 1 lb , glass -- 85
Copenhhagen, \(10 \mathrm{c}, 8\) for 64
Copenhagen, 1 lb . glass 85

\section*{Proctor \& Gamble.
5 box lots, assorted I box lots, assorted
Ivory, 1006 oz..-- \(7 .-7\)
Ivory Soap Flks., 100 s 900} vory Soap Flks., 50 s 460
Lenox, 120 cakes, 470 P. \& G. White Naptha 10 Star, 100 No. 11 cakes 6840
Star Nap. Pwdr. 848 - 335
Star Nap. Pwdr., 24 s - 685 Lautz Bros. \& Co.
\begin{tabular}{l} 
Acme, 100 cakes \\
Big Master, 100 blocks \\
8 \\
\hline
\end{tabular} 00
 Queen White, 80 cakes 600
Oak Leaf, 100 cakes 675 Qak Lear, 100 cakes 675
Queen Anne, 100 cakes 675
Lautz Naphtha, \(100 \mathrm{~s} ~\)
8

Tradesman Company Black Hawk, one box 450
Black Hawk, fixe bxs 425 Black Hawk, ten bxs 400 Box contains 72 cakes. It
is a most remarkable dirt out injury to the skin.
Scouring Powders
Sapolio, gross lots 12 Sapolio, gross lots -1250
Sapolio, half gro. lots 630 Sapolio, single boxes 315
Sapolio, hand
 Snow Boy, 100 Powders \(\begin{array}{lllll}\text { Snow } & \text { Boy, } & 100 & 5 \mathrm{c} & -\ldots- \\ \text { Snow } & \text { Boy, } & 60 & 14 & \text { oz. } \\ \text { Sn }\end{array}\) Soap Powders \(\begin{array}{lllll}\text { Johnson's Fine. } & 48 & 2 & 5 & 75 \\ \text { Johnson's XXX } & 100 & - & 5 & 75\end{array}\) \(\begin{array}{lll}\text { Lautz Naphtha, } 60 \text {-- } & 3760 \\ \text { Nine OClock } & 3 \\ \text { Oak Leaf, } 100 \text { pkgs. } & 410 \\ \text { Old Dutch Cleanser } & 470 \\ \text { Old }\end{array}\)



Whole Spices
Allspice, Jamaica -.-- @15
Cloves, Zanzibar ---- 30 Cassia, Canton
Cassia, 5 c pkg., doz. © \({ }^{240}\)
Ginger, African

\section*{Mace
Mix
Mix
Mi
N
N
P
P
P
P
A
A}

Cassia,

\section*{Mustard
Mace,}

Pepper, Black Pepper,
Pepper,
Paprika

Seasoning Chili Powder, 15 c Celery Salt, 3
Sane,
Onion
Garlic
Ponelty \({ }^{-\quad 3}\)
\({ }_{\text {Laurel }}^{\text {La }}\) I
Savory,


SYRUPS
Barrels Corn
Half Barrels
\(\begin{aligned} & \text { Blue Karo, No. 11/2. } \\ & \text { Bluz. Kar, No. 21/2, } 2\end{aligned}\)
\(\begin{aligned} & \text { Bue Karo, }\end{aligned}\)
\begin{tabular}{l} 
Blue Karo, No. 5,1 dz, 3650 \\
Blue Karo, \\
\hline
\end{tabular}
Red Karo, No. \(11 / / 2-330\)
doz. Karo, No. 21/2, \(2-275\)
Redoz.


Medium
Choice
Japan
\(\begin{array}{ll}\text { Backed-Fired Med } \\ \text { Basket-Fired } \\ \text { Basket-Fired } & \text { Fancy }\end{array}\)
No. 1 Nibbs Fancy
Siftings, bulk
Siftings, 1 lb. pkgs.--- @21


\(\begin{gathered}\text { Oolong }\end{gathered}\)
Formosa, Medium
Formosa, Choice
Form
Formosa, Fancy
--
F English Breakfast
Congou, Medium -- \(40 @ 45\)
Congou, Choice ---- \(45 @ 50\)
Congou, Fanny 5060
Congou, Ex. Fancy \(60 @ 80\)
Pekoe, Medium \(\begin{gathered}\text { Ceyion }\end{gathered}\)


\section*{Cotton, 3 ply cone
Cotton, \(3^{3}\) ply balls
Coll
Wool, 60
Wly}

Cider, Benton Harbor-- 30 White Wine, 40 grain 20
White Wine, 80 grain 26
White Wine, 100 grain

Oakland Vinegar \& Pickle Oakland Apple Cider Blue Ribbon Corn --28
Oakland White Pickling 20 Packages no charge.


Butter Plates
Escanaba Manufacturing
Standard Emco Dishes
No. \(8-50\) extra sm cart 155
No. 8850 small carton 167

\begin{tabular}{l} 
Churns \\
Barrel, 5 gal., each -- 240 \\
Barrel, 10 gal., each -- \(\mathbf{5 5}\) \\
3 to 6 gal., per gal. -- \\
\hline
\end{tabular}
Clothes Pins
Escanaba Manufacturing No. 60-24, Wrapped
No.
No.
No 24
No 24
N

\begin{tabular}{l} 
Wood Bowls \\
13 in . Buter \\
15 in . Butter \\
17 \\
in. Buter \\
19 in Butter \\
\hline
\end{tabular}
WRAPPING PAPER Fibre, Manila, white 11
No. 1 Fibre -
Butchers Manila --Kraft ----------------Magic, 3 doz.
Sunlight, 3 doz.------ 270
270 \(\begin{array}{ll}\text { Sunlight, } \\ \text { Sunlight, } \\ 11 / 2 & \text { doz. } \\ \text { Ye--- } & 1 \\ 2 & 35 \\ 70\end{array}\) YEAST-COMPRESSED
Fleischman, per doz. 28

No. 0, per gross No. 1, per gross
No. 2, per gross
No, 3, per gross

Detroit Wholesalers Leaders in War

\section*{On Excess Baggage.}

Post-war economies and efficiencies are rapidly depleting the ranks of that once large brigade of sample trunks. No longer will the traveling salesman occupy a suite of sample rooms in Bingtown's hotel with his dray load - of trunks. Detroit wholesalers are among the leaders in the war against excess baggage and its attendant high cost of selling.
During the last month one of the largest Detroit dry goods jobbing houses has had a corps of workers busy on the trunk problem. As a result, where its salesmen formerly carried from fifteen to sixteen large trunks they will start out with four or five. It is expected the innovation will decrease traveling expenses 50 per cent. of what it would be under the old system. As it is, owing to the increased express and transportation charges, the actual savings compared with the pre-war years will be but little.
Where a full line of men's suits or women's garments were carried in the past, the salesmen will have excellent photographs of the various types of wearing apparel-pictures of the actual goods posed on models-and will carry samples of the materials used. In this way merchants can see at a glance just how the garment appears when being worn, and can tell the qualities from the small pieces of goods as easily as if the entire garment was before them.
Photographs will be used to visualize all of the larger and bulky articles. In the smaller goods equal economies of space and weight are being effected. Heretofore each salesman carried a pair of turkish towels as samples. Now these towels will be quartered, one serving for four salesmen. The discarded samples later on can be converted into wash cloths with no waste.
Novel methods of packing smaller articles of notions have been devised. Loose-leaf booklets, each leaf containing several samples of wash goods replace bulky portfolios of the past. Where dozens of men's shirts were used to show a line, but two or three garments will be carried, the other garments being shown as well by samples of the material.
The new method of carrying samples is being actively promoted by the National Sample Men's Association. J. M. Golding, advertising manager of A. Krolik \& Co., is one of the active committeemen of this organization. Commenting on what the association is doing, and how Detroit concerns are responding to the movement, he said:
"One of the big problems of every firm that sells merchandise to retail merchants revolves around the traveling salesman and his equipment. This applies particularly to jobbers of dry goods, notions, furnishings and ready-to-wear.
"Everyone knows how rail transportation, express, drayage and like items increased the last few years. During the flush times of the past this has not been so noticeable, but to-day added expenses frequently mean the difference between profits and losses.
"There is another feature, however, beside, that of saving in transportation costs. Merchants to-day have no time to look over an extensive line, when, by the expenditure of an hour or so, they can survey the same amount of merchandise through small samples and photographs attractively presented.

Another item is the loss of samples at the end of the season. Wholesale firms expect to sell these below cost, and this is figured in the overhead expenses. With the major part of this loss eliminated by the new method, selling costs are reduced proportionately. It should be remembered in this connection that the ultimate consumer in all cases must pay for the cost of business operation, so that each saving made by manufacturer, wholesaler and retailer is reflected in the price the consumer pays.
"The National Sample Men's Association was the originator of the movement to reduce the number of salesmen's trunks. It is working out cther economies which will be reported at the May convention in Chicago. It is possible that it will meet in Detroit the following year, and by that time we hone to have much excess baggage eliminated from the wholesalers' cost of selling."-Detroit Free Press.

Trend of Legislation at State Capitol. Lansing, April \(2-\) The attention of our members is called to the bulletin which was issued under date of March 26, mentioning a bill that was introduced by Senator Engel, of Lake City, being Senate bill No. 225 to provide for the licensing and regulating of the business of transient merchants. I ask that each and every member read this bulletin again. It was sent out so recently that I do not think it is necessary to reproduce it in this bulletin. In the hearing before the Senate Judiciary Committee we found that the constitutionality of Section 10 had already been passed upon by the Supreme Court of Michigan, to the effect that it is not constitutional to require any person or persons to give a bond for the payment of taxes or assessments. After due consideration from the Committee, all of whom were favorable to the proposition in general, it was decided to strike out from the bill Section 10 and change the number of Section 11 to Section 10.
Section 11, as will be seen by a reading of the bulletin, defines who shall be regarded as a transient merchant and subject to the payment of taxes and licenses under the provisions of the general law, being sections 7001-7009 of the Compiled Laws of 1915. In Section 7007 (the law already in force), there is a provision that the license required of transient merchants by the town, city or village shall be a first lien upon all goods, wares and merchandise of such transient merchant, etc. This provision, it was thought by the Committee, would take the place of Section 10. I ask you to carefully read the entire law and write immediately to your members of the Legislature, both Senator and Representative. This amendment to the general law relative to transient merchants should be passed without fail.
I feel it my duty to again call attention to House bill No. 246, introduced by Representative Byrum. This bill was also reported in my bulletin last week. I find that this bill is intended primarily to get after the persons who sell supplies to the builders sons who sell supplies to the builders The provisions of the bill as drafted are so broad that it covers all retail dealers. This bill should be defeated dealers. This bill should be defeated again and write to your members of
the Legislature at once. Don't neglect it!
House bill No. 171, introduced by Mr. O'Brien, had to do with the regulation and supervision of reciprocal insurance companies. It was thought by some of our friends in the hardware asociation that this was a dangerous bill and was not in the interests of mutual companies. The hearing was held a few days ago at which representatives of mutual and reciprocal companies were present. The bill was up for third reading yesterday and was overwhelmingly defeated, only eight members voting favorably It is therefore likely that the con sideration of bills to regulate mutual and reciprocal insurance companies has been permanently postponed so far as the Legislature of 1921 is con tar as the Legislature of 1921 is conMgr. Michigan Retail Dry Goods Association.
Live Notes From a Live Town. Owosso, April 4-One of the finest store fronts in Owosso has just been completed for Lyon \& Son, on North Washington street. The front repre sents one of the modern ideas in store architecture and is copied after one of the best shops in New York City W. D. Joyce, of Ann Arbor, an old college chum of yours truly, also an old veteran traveling salesman, spent the week end in our city, calling on old friends while a guest of the Honest Groceryman.
Ashley B. Horne, East Main street grocer, Owosso, who has been suffering for several weeks from a nervous breakdown and who has been in a hospital at Ann Arbor for treatment, is reported much improved in health and will soon resume his duties behind the grocery counter, much to the sat isfaction of his patrons and friends. I. B. Kinney, Sr., member of Kinne \& Son, Perrinton, who has been in poor health for the past four years underwent a serious and complicated operation at Harper hospital, Detroit, last week. He is reported this morning as doing well and a permanent recovery is looked for very soon.
Mrs. J. E. Hunkiss, of Owosso, has sold her stock of groceries on Young street to Charles Terry, who has the oldest grocery clerks in the city and as the store is adjacent to his
home he has, without doubt, made the right move this time. Here's success, comrade! Go to it.
Joseph D. Gilleo, one of the pionee druggists of Gratiot county and proprietor of the only drug store in Pompein for twenty years, died at his 33 North avenue, Highland Park, March 27. Mr. Gilleo was al ways at his post. Liberal to a fault friends in his community a host o priends in his community. Owing to in Pompeii about four years ago and settled in about four years ago and settled in Highland Park, near De ness and also assisted his son, busiwho conducted a drug his son, Leo ilton avenue. His many friends in the old home. His many friends in th that hone the and fore, lo

\section*{Honest Groceryman.}

methods is to stand still, and while you are standing still the rest are going ahead.


If you are going to regard the cus tomer as always being right, you must be sure that he understands just what right is.


Chocolates

Package Goods of Paramount Quality
and
Artistic Design

\section*{B. B. B. "Coffee" Coffee}

A Delightful Drink Popular in Price Roasted Daily

当先
JUDSON GROCER CO.
MICHIGAN

Why Some Trade Associations Die
The following ante-mortem diagnosis as to why so many grocery trade organizations die a natural death was recently made by William Smedley, a veteran grocery trade leader and at present secretary of the Pennsylvania Retail Merchants' Association, at a convention of secretaries in Detroit. It is well worth considering
1. By reason of lack of interest. The remedy for this is to plan the work so as to give as many men as possible something to do.
2. Poorly selected officers, men elected more for the position they hold in the town than by reason of their executive ability. The remedy is to get rid of these fellows and select good ones.
3. Lack of proper financial support. Organization is too cheap. Men want a good asociation at a cost of about \(\$ 1\) a month. The remedy is to charge enough to make it worth while. One association that I know charges dues from \(\$ 1\) up to \(\$ 6\) a month. This organization does things.
4. A poorly paid secretary is a liability, not an asset. Pay a man a good salary and then make him deliver the goods or get some one else. We have some well paid men in our State. One man receives \(\$ 10,000\). Another \(\$ 9,000\). Several \(\$ 5,000\). Needless to say, the associations are thriving and have the money to pay the salaries. Every association should have a paid secretary and he should be paidwell. A well-paid secretary is the first step toward an effective association.

Fear of failure to attempt. The reason most associations fail is because they fear to attempt any radical move.

Lack of discipline. Most associations fail because they lack the power of discipline. The association agrees to do something and some fellow with a yellow streak says "I will not." He should be disciplined.

Failure to attend meetings stands for ineffectiveness. Poorly attended meetings are disheartening to officers and members. Some meetings are so uninteresting that I cannot blame men for absenting themselves. The remedy is bright, snappy meetings with a programme. No meeting of a merchants' association should be dull. Surely there is lots to discuss. Have a programme of good talks by men who have something to say and know how to say it.
8. Failure to live up to resolutions passed. The easiest thing in the world is to pass a resolution-the hardest thing is to live up to it. Pass only those resolutions that you can make effective. One lived up to beats a dozen buried in the cemetery of dead resolutions, the minute book. 9. Failure to meet regularly has sounded the death knell of many an association. The remedy is regular meetings.

A large Western hardware company sells fireless cookers all the year round. In summer the appeal is on acount of the weather and in winter on account of labor saving. Three times a year a demonstrator comes to this store from the fireless cooker fac-
tory and demonstrates for a week. A square is blocked off and built of the fireless cookers. Near at hand are a gas plate, ice box and table, with dishes and cooking utensils. The demonstrator plans a different menu for each day, which is advertised in the newspapers. Chairs are arranged for the customers to sit and observe. Salesmen are at hand to sell the cookers. Wee cups and saucers tiny plates and spoons make it possible to give tastes of the food cooked. Reducing the price is out of the question, so a piece of aluminium or white enamelware is thrown in if the purchase is made that week. This prevents customers from putting off buying.

SWORN STATEMENT FURNISHED
THE POSTOFFICE DEPARTMENT.
Statement of the ownership, manage-
ment, circulation, etc., of the Michigan
Tradesman, published weekly at Grand
Rapids, Michigan, required by the Act
of Aug, 24, 1912, of Aug. 24, 1912.
State of Michigan,
County of Kent,
County of Kent
Before me, a notary public in and for ally appeared Ernest A. Stowe, who, having been duly sworn according to law, deposes and says that he is the business manager of the Michigan Tradesman and that the following is, to the best of his
knowledge and belief, a true statement of the ownership, management (and if a daily paper, the circulation), etc., of the aforesaid publication for the date shown
in the above caption, required by the n the above caption, required by the tion 443, Postal Laws and Regulations,
1. That the names and addresses the publisher, editor, managing editor, Editor-E. A. Stowe, Grand Rapids.
Managing Editor-E. A. Stowe, Grand Busin
Business Manager-E. A. Stowe, Grand \(\underset{\text { Publis }}{\text { Rapids. }}\)
Rapids.
2. That the owners are: (Give names and addresses of individual owners, or, if a corporation, give its name and the
names and addresses of the stockholders owning or holding 1 per cent. or more of the total amount of stock.) E. A. Stowe, Grand Rapids.
S. F. Stevens, Grand Rapids S. F. Stevens, Grand Rapids 3. That the known Rondho
3. That the known bondholders, mortor holding 1 per cenc. or more of total amount of bonds, mortgages, or other securities, are: NONE.
4. That the two
4. That the two paragraphs next holders, and security holders, if any, contain not only the list of stockholders and security holders as they appear upon the books of the company, but also, in cases appears upon the books of the company as trustee or in any other flduciary relation, the name of the person or corporation for whom such trustee is acting, is
given; also that the said two paragraphs contain statements embracing afflant's full knowledge and belief as to the circumstances and conditions under which not appear upon the books of the company as trustees, hold stock and securlties in a capacity other than that of a bona fide owner; and this affiant has no reason to believe that any other person,
association, or corporation has any interest direct or indirect in the sald stock, bonds, or other securities than as so stated by him.
Swe SEAL) Florence E. Stowe. (My commission expires Jan. 26, 1923.)


A product must be good to have kept itself at the head of it's class for 70 years.

Van Duzer Extract Company Springfield, Mass., and New York City

\section*{BUSINESS WANTS DEPARTMENT}

\section*{Insertion and four cents a word for each subsequent continuous Insertion. If set in capital retters, double price. No charge less than 50 cents. Sinali display advertisements in this department, \(\$ 3\) per inch. Payment with order
is required, as amounts are too small to open accounts.}

Wanted-To buy stock of general mer-
chandise, clothing or shoes. Kenneth
Damon. Newehl. S. Dakota.
Exchanges Wanted Reliable, right
prices exchanges wanted. Langford
Honorable Exchange, Saunemin, Illinois.
A hardware, furniture and undertaking
business to be sold to settle an estate.
Doing approximately \(\$ 60,000\) Will more
than pay for itself in three years over all
operating expenses. Two good men can
operate. Mighty good country town.
Don't pass this. Address No. 278 , c-o
Michigan Tradesman.
For Sale Established general merchan-
Fise in livest town in Northern Wiscon-
sin, 5,000 population. Excetional, estab-
lished, all cash business. Stock about
\(\$ 10,000\) No trades considered. This is
a big money-making business. For full
partuculars, address J. Kaufman, Lady-
smith, Wisconsin.
Forty acres on bank of Lake Huron,
house, barn, two acres raspberries. Pike







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\section*{Bell Phone 596 Citz. Phone 61366}

JOHN L LYNCH SALES CO ECIAL SALE EXPERT Expert Merchandising Bldg.
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 pay sput cash for clothing and fur-
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E. Hannock. Detroit. 2.000 letter heads \(\$ 5.90\) Samples. Cr-
per Journal, Hancock, Michigan.
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\hline CASH \(\quad\) REGIS TERS \\
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. \\
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\section*{MI: MERCHANT-Our new useful}


King Hotel at Reed City for sale or rent. This property will be sold at a very low price and on terms, or can use Grand Rapids real
estate. Write Will Curtis, Reed City, Michigan.


\section*{CO-OP. BUBBLE BURSTED.}

Universal Stores Corporation in Hands of Receiver
Some years ago Walter F. Vedder and C. H. Bramble conceived the idea of starting a series of chain stores on capital furnished by farmers. The stores were to be co-operative in character, notwithstanding large profits were promised the rural dupes who listened to the siren voice of the crafty promoters and contributed approximately \(\$ 200,000\) to the coffers of the grafters. About 12,000 farmers were inveigled into this speculation and the money they contributed enabled the promoters to establish twelve stores located as follows:

\section*{Blanchard}

Cassopolis
Adrian
Leslie
Six Lakes
Burr Oak

\section*{Pentwater}

Allegan
Otsego
Montpeliar, Ohio
Bremen, Ind.

\section*{Lapaz, Ind.}

During the past few months several thousand dollars have been raised among the farmers of Allegan county, with which stores at Allegan and Otsego have been established. Arrangements had been made to open a store at Plainwell. A building was rented, stock was shipped to Plainwell and a manager was sent on to open the store, but the day the store was opened the bubble bursted and the stock which was intended to be displayed at the Plainwell store was ordered to be sent on to Otsego.

The methods pursued by the wily promoters was anything but businesslike or honorable. Like most men of their ilk they made promises they could not carry out and uttered theories that made themselves ridiculous. They usually offered to buy out the best man in the town they selected to add to their list of victims, deliberately stating that if the merchant did not sell to the Universal Stores Corporation, the Universal Stores Corporation would sponge him off the map. To the uninitiated and the timid this sort of talk produced more or less uneasiness, but whenever the matter was brought to the attention of the Tradesman the merchants who were threatened by the promoters were very quickly and firmly told that the Universal Stores Corporation was insolvent; that it was losing money every day; that its management was wretched; that its methods were reprehensible and that success was not possible under such conditions.

Matters reached a climax about a week ago when John F. Fisher, a farmer living near Cassopolis presented a petition to the United States Court of Grand Rapids to have a receiver appointed. In his petition for a receiver he presented the following schedule of assets and liabilities:

Cash on hand Assets.
Cash on hand

\section*{Promotion
Employes
expense
compensation Employes' compensation ------- \(\frac{2,044.08}{\$ 218,954.30}\) \\ Liabilities. \\ }

In his petition for a receivership Mr. Fisher alleged that on Jan. 31, 1921, the balance sheet of the corporation showed a net loss to the stockholders of \(\$ 63,000\); that the creditors of the corporation are 300 in number and that their accounts are practically all part due and should be paid at once; that certain creditors have instituted suit against the corporation and will shortly secure judgment thereon and have execution levied against the property of said corporation; that other creditors have placed their accounts in the hands of attorneys and that said attorneys have threatened to institute bankruptcy proceedings; that Morley Bros., of Saginaw, started suit against the company to collect an account of \(\$ 470\) and garnished the bank account of the company at Leslie; that the present unfavorable situation of the corporation has been brought about by mismanagement of its affairs by the officers; that despite the deflation in price the officers have continued a policy of expansion, having opened two stores (Allegan and Otsego) during the past two months and made arrangements to open a third store at Plainwell, all of which has been done despite the gradually failing credit of the corporation; that unless means are taken at once to conserve the assets of the company, the creditors will not receive their just dues; that the only way to properly protect the rights of all concerned is to place the property of the corporation in the hands of a receiver.
The Universal Stores Corporation, by Walter F. Vedder, President, admitted that all the allegations made in the complaint were true and joined in the petition for a receiver

Therefore Judge Sessions appointed the Grand Rapids Trust Co. to take over the properties of the defendant and administer them for the benefit of the creditors and stockholders.
Inventories are now being made of the stock in the twelve stores. As soon as this work is completed, a summarized statement will be sent to the creditors and stockholders.
Judge Sessions has ordered the books and fixtures in the main office removed to Grand Rapids. This order has been complied with and an office opened in the Aldrich block, where the business of the corporation will be transacted.

\section*{Harvard Jobbing Studies.}

The new arrangement for gathering business statistics which has been worked out jointly by the National Wholesale Grocers' Association and the Bureau of Business Research of Harvard University is rather broader than most people recognize and certainly much more comprehensive than when the plan was in the hand of the bureau independently

Chairman Guy W. Rouse of the Association's Research and Statistical Committee is making strenuous efforts to secure the widest possible
co-operation among wholesalers for the work of compilation, study and deduction by the staff of Director Copeland at Harvard. Blank forms have been sent out to all wholesale grocers, not only for monthly statistics for the study of business figures tics, but for the preparation of statisby years, and if enough replies in the various territories are received, they will be compiled and analyzed by zones so that any given firm may have a basis for comparing its own costs and percentage with the common figures of their locality as well as with every section; all this without disclosing the identity of the individual return.

Nothing in the system will disclose the secret affairs of any grocer par-
ticipating, but accurate and valuable results can only be secured by a general plan of co-operation and willingness to give tangible facts on which to base conclusions. The net result of these studies show an unmistakable trend toward improving the grocer's efficiency and his degree of economic value.
Grocers who recognize the challenge recently made by reformers who would like to eliminate them from the chain of distribution, will realize the opportunity which this affords for proving their case to the satisfaction of all appreciating actual facts rather than blind theories
The way to kill competition is to create something too good for compe tition to imitate.

\section*{SUGAR IS OUR SPECIALTY}

We are in position at all times to quote you the lowest marker prices on both

FINE EASTERN CANE OR BEET
in either car or less-than-car lots. We have connections with the largest refiners in the country which assures us in receiving the lowest market prices and a constant supply at all times.

Write or call us for our prices-we can save you money.
Bell Main 5041
PHONES

\section*{LPWनWhYNand COMPANY
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\section*{PETOSKEY PORTLAND CEMENT COMPANY}


Now producing a high grade, uniform, dependable Portland Cement from the famous Petoskey Limerock which has very successfully been used in cement manufacture for the past fifteen years.

Shipments by rail or water.
Dealers send in your orders and secure agency.

\section*{Petoskey Portland Cement Co. General Office, \\ Petoskey, Michigan}


\section*{Fixtures that have proved costly to use}

MODERN grocers have found it cheaper to buy a cash register, new scales, power coffee mill and modern meat slicer. Old methods were money leaks-they wasted money, goods and time, and destroyed good-will.

Dayton Display Fixtures for fruit, vegetables and specialties earn more money than any one of these items of equipment that the modern grocer now considers essential.

This fixture is guaranteed to increase busi-
 ness and quicken turnover. It reduces spoilage and shrinkage. It attracts new customers into the store and its perfect display sells more to all. It saves time and floor space and "peps up" the clerks.

It will pay for itself in a few months and you positively need it.

There's a valuable illustrated book awaiting you. Send for it and our easy payment terms.

The Dayfon Display Fixłure Company DAYTON, OHIO
Dayton Display Jicture

\title{
A REAL INVESTMENT OPPORTUNITY \\ PETOSKEY TRANSPORTATION COMPANY, Petoskey, Michigan \\ 100,000 Shares Preferred Stock \\ CAPITAL STOCK \\ Offering of \(8 \%\) Preferred Stock and Common Stock of No Par Value of the PETOSKEY TRANSPORTATION COMPANY
}

\section*{SUCCESS OF THE COMPANY ASSURED}

Sufficient business will be waiting for the Petoskey Transportation Company as soon as the boats are ready, to keep the Compay's three boats busy during the entire navigation season. Knowing the tonnage of its boats and that these boats will be employed at maximum capacity, this Company knows how much it will transport.

The Petoskey Transportation Company is under a definite contract with the Petoskey Portland Cement Company to transport its products, at a definite rate. The Transportation Company, therefore, is in a position to know what its gross annual earnings will be.

The operation cost for these boats has been figured on the basis of 1920 , which is considerably higher than the 1921 cost of operation. Therefore, this Company knows that it has more than covered its cost of operation.

A net earning of over \(\$ 175,000\) remains available for returns to the stockholders, on both the preferred and common stock. This net earning of \(\$ 175,000\) will take care of the \(\$ 80,000\) preferred stock dividend ( \(8 \%\) of \(\$ 1,000,000\) ) and leave \(\$ 95,000\) to be distributed on the 100,000 shares of common stock, which would mean a dividend on the common stock of nearly \(10 \%\), even if that common stock were sold at \(\$ 10.00\) per share. This common stock, however, is being offered for a short time at \(\$ 1.00\) per share, and therefore on that basis the earning on the common stock will be much greater than \(10 \%\).

The management of the Petoskey Transportation Company will be in the hands of men who have always been successful. The chief officers of this Company are: President, A. B. Klise, First Vice-President, and General-Manager, J. B. John; Second Vice-President, J. C. Buckbee; Third Vice-President, A. R. Moore; Secretary and Treasurer, John L. A. Galster. These men are all closely identified with the Petoskey Portland Cement Company. In addition to these men, other equally strong men of keen business judgment and ability will be on the Board of Directors. This insures the closest kind of interest and co-operation between the Petoskey Portland Cement Company and the Petoskey Transportation Company.

WHAT GREATER ASSURANCE AND SECURITY CAN THERE BE BACK OF ANY

INVESTMENT THAN THAT IT HAS CAPABLE AND HONEST MANAGEMENT, HAS ALL THE BUSINESS IT CAN HANDLE WAITING FOR IT, AND HAS ABSOLUTE CERTAINTY THAT ITS NET ANNUAL EARNINGS WILL BE MORE THAN TWICE WHAT IS REQUIRED TO PAY ITS 8\% PREFERRED STOCK DIVIDEND.

\section*{THE FUTURE OF THE PETOSKEY TRANSPORTATION COMPANY}

The Petoskey Portland Cement Company has sufficient raw material to turn out 5,000 barrels of cement per day for 100 years, and besides sell hundreds of thousands of tons of crushed limestone annually.

That the Petoskey Portland Cement Company has a very bright future, owing to its very favorable location for shipment by boat and rail and its unlimited supply of raw material, is not questioned by anyone.

The life of the Petoskey Transportation Company will naturally be as bright and as long as the life of the Petoskey Portland Cement Company. There always will be a large market for the products of the Petoskey Portland Cement Company in all Great Lakes cities and adjacent territory. The Petoskey Portland Cement Company made its large sales of cement in the State of Wisconsin on the strength of the fact that it would have water transportation to these cities.

Next year there will be an even greater demand for Petoskey Portland Cement in Wisconsin and Great Lakes markets as a result of the dependable service of the Petoskey Transportation Company in getting the cement to the purchaser when they need it. This will mean even more business for the Transportation Company in the future.

Every possible element to make any investment secure, together with the certainty of substantial dividends, is found back of an investment in the stock of the Petoskey Transportation Company.

With every two shares of preferred stock at \(\$ 10.00\) per share, can be purchased one share of the 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.

\section*{F. A. Sawall Company}

313-314-315 Murray Building
GRAND RAPIDS
MICHIGAN

\section*{Gentlemen:}

1 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,```

