

# MICHIGAN TRADESMAN

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Thirty-Eighth Year

GRAND RAPIDS, WEDNESDAY, APRIL 27, 1921

Number 1962

## THE LITTLE COTTAGE ORGAN

In a corner of the attic, I found the other day  
The little cottage organ that mother used to play.  
It stood amid the shadows, closed and silent—yet to me  
It brought a precious vision, still held dear to memory.

I could see the quaint old parlor, and the loved ones gathered there—  
Hear my father's reverent accents, in the chapter, and the prayer.  
Then the organ, softly blending, with the hush of twilight dim—  
When mother led the singing of some sweet familiar hymn.

"Rock of Ages," wondrous promise, Hark! the notes, triumphant, ring—  
"Abide With Me," and "Calvary"—or "Beulah Land," we'd sing.  
We learned both words and music, in the best of ways, I know—  
For mother's voice we followed, in those hours—long, long ago.

I am sure you can remember—how we children loved so well  
To touch the ivory key-board, finger every stop and swell.  
We'd say "Use this or that one"—though perhaps it might be wrong—  
By using flute or tremolo, we often spoiled the song.

But mother would be patient, she'd just let us try again—  
Until at last we knew the air, and joined in the refrain.  
I think she taught us how to live, attuned to God's own key—  
With tender care, she helped us find—Love's patient harmony.

The years have passed, and now we have a wonderful machine.  
We listen to great artists—who may please a king or queen.  
But, you cannot buy a record, like the music, heard to-day,  
When I dreamed of home, and mother—and the songs she used to play.

## SUGAR IS OUR SPECIALTY

We are in position at all times to quote you the lowest market 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

Citizens 65448

**LEWELLYN and COMPANY**  
WHOLESALE GROCERS  
GRAND RAPIDS MICHIGAN

## Your Citizens Phone



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

117,000 telephones in Detroit.

Direct Copper Metallic Long  
Distance Lines.

**CITIZENS TELEPHONE COMPANY**

## VITAMINE

### That New Vital Element in Food

You have on your shelves the article which  
supplies this vitamine, so essential to health—

## Fleischmann's Yeast

Tie up your store with the great, ever-  
increasing demand that is being created for it.

Have your customers place a standing order.

The Machine  
you will  
eventually  
Buy



## VICTOR ADDING MACHINE

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

M. V. Cheesman, State Distributor,

317 Houseman Bldg.

Grand Rapids, Michigan

**135.00** ALL MACHINES  
FULLY GUARANTEED

## Red Crown



## Canned Meats

The line that  
assures big  
repeating sales  
to satisfied  
consumers  
and satisfactory  
profit to the retailer.

**Quality Always!**

Sold by  
Wholesale Grocers

Packed and Backed by  
**Acme Packing Company**  
GREEN BAY, WIS.  
(Formerly Chicago)

## Franklin Golden Syrup



Made from cane su-  
gar. The delicious  
cane flavor and at-  
tractive color of this  
syrup is known to the  
housewife through  
its use on the table  
and in cooking.

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

**The Franklin Sugar Refining Company**  
PHILADELPHIA

"A Franklin Cane Sugar for every use"

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





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## MICHIGAN TRADESMAN

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

DEVOTED TO THE BEST INTERESTS  
OF BUSINESS MEN.

Published Weekly by  
**TRADESMAN COMPANY.**  
Grand Rapids.  
E. A. STOWE, Editor.

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

## THE LABOR SITUATION.

There have been two exceptionally significant developments in connection with industrial relations. The first is the abrogation of the National agreements in the railway industry and the provision for a thorough-going investigation of conditions in the industry as a preliminary to the formation of new agreements between the respective roads and their particular workers. The abrogation of the National agreements is acclaimed by the railroad managers as a great victory; and there can be no question that these agreements, however necessary they may have been during wartime, were hopelessly out of place when the railroads were struggling to introduce economies in order to escape financial insolvency. On the other hand, it is believed by the railway workers, probably not altogether without justification, that the railroad managers have been endeavoring to show their financial position substantially worse than it is. For this reason the investigation that is to be undertaken is unusually significant; it will provide an opportunity for all parties concerned, including the general public, to learn the truth. If the facts are made known there is a genuine prospect that the railroad situation will be materially improved by the end of the year.

The other labor development to which reference has been made is the collapse of the Triple Alliance in England. When it came to the final showdown sharp disagreements and recriminations arose in the ranks of labor, with the result that the miners have been forced to continue the strike alone. Perhaps the most significant feature in the situation is the bitterness that developed among the various labor groups as a result of which it is believed that consolidated action on the part of British labor is rendered impossible for many years to come.

Lloyd George apparently played

one of the best hands in his long political career, when at the psychological moment he said, in effect, to the leaders of British labor. "If you are the majority party in England and can demonstrate this through the authorized process of a general election, the government will gladly step down and permit you to run the affairs of England; but if you are only a minority party the government is not to be coerced." The bluff was called. Confronted with practically certain defeat in the event of a general election the labor groups were thrown into confusion, with results such as have been indicated in the preceding paragraph.

## BUSINESS ETHICS.

A question of ethics and something more is involved in the recent decision of the United States Circuit Court of Appeals in the proceeding of the Winstead Hosiery Co. against the Federal Trade Commission. The latter body issued an order directing the company to desist from using labels of "wool," "merino" and "worsted" on underwear containing only a small percentage of wool. The facts were not disputed. In the opinion of the commission, the deception thus practiced constituted unfair competition within the meaning of the law. This view is not supported by the Circuit Court of Appeals. Its reasoning is that competitors in business were not deceived by the designations, even though the public might be and that the commission "is not a censor of commercial morals generally." Stress was laid on the point that no other rival manufacturer could sue for unfair competition or for an injunction or damages, as the labels were established and used in the trade. The decision, in other words, holds that the Federal Trade Commission has no right to interfere in cases of misdescription or misbranding. The point is altogether dismissed that misbranding gives an advantage to an unscrupulous competitor over one who is not. This must be conceded to be the law until, or unless, it is reversed on appeal. But it is certain that the condition is one that calls for some remedy, even though it be outside the powers of the Trade Commission. It is not the trade that needs protection from misrepresentation, but the general public, which has a right to assume that articles are as represented and not what they are understood to be by trade experts. Statutes against fraudulent representations are of a kind only to reach the retailer who sells directly to the public. There ought to be a quick and effective way of reaching the manufacturer.

## HARRISON PARKER AGAIN.

Some years ago the Tradesman exposed as fraudulent the methods and practices of Harrison Parker and some of his associates in the exploitation of the so-called Fruitvale summer resort. Mr. Parker demanded a retraction, which was refused. He then started suit against the Tradesman for \$100,000 damages in the United States Court. Parker's backer in the enterprise was the Chicago Tribune, which played up the matter in flaming headlines, stating that no compromise would be accepted and that the case would be pursued to the bitter end.

The Tradesman carefully prepared its defense and arranged to meet the issue in court on its merits. Greatly to our surprise and disgust, Parker backed down completely and sent his attorney over to Grand Rapids on the eve of the day set for the trial, paid all the costs involved in starting the suit and also reimbursed our attorney for the expense we had been to in the matter.

Since then Parker has figured frequently in the Federal court at Chicago presided over by Judge Landis. Now he bobs up in the Federal Court at Grand Rapids, claiming to owe \$1,368,929.24. His assets consist of life insurance policies to the amount of \$858,000, all of which he claims are exempt, because the premiums have been paid by his wife.

Mr. Parker was always a slippery individual. If he can hoodwink his creditors out of more than a million dollars in his present undertaking, he will be only keeping up the reputation he has long enjoyed as a con artist of the first magnitude.

The events of recent months show very plainly that so-called armistice day was a delusion and a sham, due to Wilson's interference with Foch's plans to march into Berlin, where the treaty of peace should have been signed. Even Pershing now says that the bitterest day he ever experienced was when Wilson cabled him to refrain from invading Germany, in order that the settlement might be a peace by compromise, instead of peace by victory. The German people, almost to a man, insist that they won the war, so the war must now be finished by the allies marching into Berlin and staying there until the Germans concede that they started the war, that they were licked good and plenty and that the comparatively small sum demanded by the allies for reparation be promptly paid or arranged to be paid.

## General Conditions in Wheat and Flour.

Written for the Tradesman.

There has been a bigger volume of flour business done during the past

week or ten days than at any time in the past two or three months.

Wheat seems to have reached the bottom; at least, temporarily; in fact, it dropped 65c per bushel in sixty days and a reaction is a perfectly natural consequence.

The growing crop continues in excellent condition with big prospects, which, of course, is a bearish factor for new wheat. On the other hand, the British strike seems to have been a failure. Germany is also in a more compliant attitude and it is regarded the Reparation Question will be settled amicably within the next two or three weeks.

A better flour demand has materialized during the past ten days, some very satisfactory sales having been made. These factors, together with the fact that May option has been somewhat over sold, may cause wheat to hold reasonably firm for the next thirty days.

The Federal Reserve Bank rediscount rate has been reduced to 6 per cent. at Boston, Philadelphia, Richmond, St. Louis, Kansas City and San Francisco. There is a better tone to business all along the line, and it appears certain we have passed through the worst of the deflation period. Business should steadily improve from now on; in that event, wheat, corn and oat prices will probably hold reasonably firm. There has been a big wash-out in them and although lower wheat is talked on the new crop, it will be at least ninety days before the new flour is available, so no hesitancy need be occasioned by this condition.

It does not appear wise to buy heavily but flour bought for immediate requirements at this time seems to be a safe purchase. Lloyd E. Smith.

## To Facilitate Postal Service.

Washington, D. C., April 25—The first step in the administration's program to afford a better postal service for the business men of the country is being tried out as an experiment in Washington and, if successful, will be extended to all the large cities.

A chain of special "quick collection" boxes is to be installed along the principal business streets. These boxes will be painted a bright red and collections will be made from them at short intervals. Special automobiles from the main city post office will make frequent collections; the mail will be given preferential treatment at the post office sorting counters and will be dispatched on the first outgoing trains.

It is believed that this system will frequently result in the saving of a day in the delivery of letters for the West. The plan was devised for the benefit of business men but, of course, there is no restriction against any mail, business or personal, being deposited in the red boxes.

Letters mailed in these boxes in the morning, for local addresses, will be delivered the same day; letters for Chicago mailed early in the day will be delivered the next day, and mail for other points will be expedited in proportion.



### BETRAYS HIS VICTIMS.

#### Creasey Double Crosses Retailers Who Trusted Him.

The retail grocery trade will not be surprised to learn that L. L. Creasey, who for some years has been forming co-operative wholesale grocery houses in which grocers were the stockholders, is also the promoter of a chain of retail grocery stores, some of which have been established in towns where retailers are stockholders in one or another of the Creasey wholesale houses. These stores, it is claimed, were launched with the avowed purpose of reducing prices to consumers who were the shareholders on the same basis as retailers have interested themselves in Creasey wholesale business.

Creasey was the organizer of the B. M. Way Stores Co., with a capital of \$100,000 and incorporated under the laws of Illinois and formed for the purpose, according to the certified copy of the incorporation papers "to conduct general merchandise stores in the state of Illinois and elsewhere, to buy and sell and deal in all kinds of goods, wares and merchandise; to own possess and enjoy so much real and personal estate as shall be necessary for the transaction of its business and may sell and dispose of same when not required for the uses of the corporation."

In these certified papers Creasey's name actually appears as having subscribed for \$10,000 worth of the \$100,000 stock, which it is alleged was paid into the company in cash and that in addition he subscribed for \$5,000 more of the stock. The shares were sold at \$25 each of which there are 4,000.

The fellow directors of Creasey in the chain store system were all henchmen of his as they were all connected in one way or another with the various Creasey concerns and affiliations.

A man close to the B. M. Way Stores movement states that it was the policy of the company to sell cheap and this argument was used in selling stock to farmers and anyone else in a town at \$25 a share, thus Creasey was aiding and abetting in creating competition for retailers in those towns who may have been stockholders in one of his wholesale houses and at the same time instituting demoralizing competition in those towns against the stores of such retailers who helped make it possible for Creasey to form his wholesale business.

All supplies for all the stores insofar as it was humanly possible were purchased through the L. C. Mercantile Co., Creasey's Chicago wholesale house. He not only received one-half of one per cent. on such sales, but it is claimed shared in his proportion of the 1½ per cent. of the total sales of the B. M. Way Stores Co., which was divided among the directors of the company. It is also claimed that 15 per cent. dividends were paid by the B. M. Way Stores Co., out of the sale of stock as the company had not made the money to justify the dividends.

When protest was made to Creasey by Thos. P. Sullivan, former president of the National Association of

Retail Grocers, who was connected with the Mercantile Co-operator as advertising manager, which connection is now severed, Sullivan says Creasey replied that "I do not give a —. If the retailers won't co-operate with me in my wholesale houses I'll get the consumers to do so. What I want is the money."

Creasey, who is frequently referred to as "the guiding star" of the retailers, is understood to be worth a million dollars as the result of the approximately 60 companies which he has formed. It is claimed that about 57 of these concerns are on a basis of five-year contracts, during which time he receives one-half of one per cent. of their total sales. On a basis of sales of a \$1,000,000 a year for each jobbing house that would mean \$5,000 each or \$275,000 a year for fifty-seven houses.

It should also be understood that he gets \$10 on the sale of each share of stock and as it is claimed that 30,000 have been sold, his income from that source would be \$300,000. In the last year or so he has changed the policy as the Creasey Corporation has been formed for \$3,000,000. Shares are sold for \$303 each, in the way of "service certificates" which give the owner the right to buy of Creasey houses at the wholesale price.

However, these "service certificates" are useless to a dealer if he retires from business or should by any means remain in the field for twenty years. Each such house, therefore, comprising an investment by 300 retail merchants, makes an investment of \$90,900, over which he has absolute control excepting as to rendering what service he has a mind to, which, of course, he also controls, all apparently without a cent of investment on his part.

#### Cheaper to Give Away Potatoes Than Sell Them.

Bridgeton, N. J., April 25—Five hundred bushels of potatoes were given away by Minch Bros., owners of a big chain of farms in Cumberland county. The free distribution was made in one and five bushel lots from the company's warehouse, and there was a big rush for the "spuds." There were no strings to the offer and it was not made to boost business. The firm announced that the potato market was so low that it would rather give the potatoes to the public than have to sell them for only 25c a bushel. All that the consumers had to do was cart the tubers away. Those who could not do that were charged for deliver only.

#### Boost Everything.

Boost your city, boost your friend,  
Boost the lodge that you attend,  
Boost the street on which you dwell,  
Boost the goods that you do sell,  
Boost the people round about you,  
They can get along without you,  
But success will quicker find them  
If they know that you're behind them  
Boost for every forward movement  
Boost for every new improvement,  
Boost the man for whom you labor,  
Boost the stranger and the neighbor,  
Cease to be a chronic knocker,  
Cease to be a progress blocker,  
If you'd make your city better,  
Boost it to the final letter.

#### Oil Output.

Crude oil production, to judge from the returns of two previous weeks, is running rather uniformly in the United States. For the week ending April 2 the output was 1,263,370 barrels, and in the week ending March 26, 1,259,960.

#### The Small Grocer Can Hold His Own.

Two recent investigators of the grocery trade in Wisconsin, acting under the authority of the Wisconsin Division of Markets, have come out with a booklet entitled, "What the Retailer Does With the Consumer's Dollar," and it appears to have attracted considerable attention to the Middle West. One of its conclusions appears to be the following:

"Small, inefficient stores are the cause of much of the heavy expense the consumer must bear. As long as these inefficient stores remain in business, food and service cannot be expected at lower costs.

"Large, well organized stores, because their volume of business is greater, are able to give the customer the benefit of better buying and reduced costs of operation.

"Consolidation of small stores is recommended. Four fifths of the stores of Madison are selling less than \$50,000 worth of food products annually, and one-half of the food supply is handled by these small firms. Operating expenses of stores selling less than \$20,000 is 14.6 per cent., while larger stores selling \$100,000 annually is but 9.8 per cent.

"Two ways of promoting efficiency in retail stores are herewith suggested: One is that a number of consumers organize into a co-operative society and employ the most efficient management, which could either force all the small stores out of business or compel them to consolidate in order to survive. As a last resort, some form of municipal commission might be developed to investigate and place before the public facts which indicate the conditions of retailing in respective localities. All stores which fail to furnish efficient service should be closed by revocation of license."

Among those best informed on the general question of food merchandising, the logic of the document tends to arouse the suspicion that it was inspired by high brow theorists or champions and promoters of irregular "co-operative" and chain stores. Its final outcome would appear to be that the small retailer must go, despite the well established conclusion of practical grocers that the opposite is really the truth.

It is probably true that the investigators are right in assuming that many small retailers fail to earn a living salary or secure a fair return on their investment, but "continue in business hoping that conditions will improve." If this is true, why should the consumer worry? Worrying would appear to be the natural function of the retailer himself, and the article frankly concludes that "there is very small differential" in the price of the articles sold.

An official of one of the well-known grocery associations referred this report to Dr. Melvin T. Copeland of the Harvard Bureau of Business Research, who is rapidly qualifying as an expert on grocery trade merchandising, and whose conclusions have been widely printed and accepted, both as tangible and official. Dr. Copeland is quoted as having replied to the document in part as follows: "I am not familiar with the investigation referred to in your clipping, so I cannot judge

the reasons for the difference between their conclusions and the results that our investigations have indicated. Possibly our investigations have not covered a sufficiently large number of stores throughout the country to be conclusive, but so far in the retail grocery trade and also in most other retail trades, we have found that when the small store is well managed it is operated as cheaply as the larger stores and store systems—and sometimes at even less expense. Personally I have come to the conclusion that the small store is able to hold its own under sound, progressive management."

While discussion of the topic will do no harm and possibly may arouse sufficiently widespread interest to promote more thought on a vital subject, it is more likely that Dr. Copeland's conclusions in the last few lines of the above pretty nearly represent the crux of the whole matter. Given an open field and freedom from favoritism and trust domination, efficiency on the part of the retail grocer is pretty likely to hold its own in the long run—chain stores, municipal markets and all the rest notwithstanding.

#### New Viewpoint and Changed Policy.

Fred E. Kennedy was identified with labor unionism in official capacities for forty years. But when he acquired a printing plant of his own he found that the Kennedy-Morris Corporation of Binghamton, New York, would either have to cut loose from the printing trades unions or go bankrupt. Accordingly he resigned his commission as a general organizer of the A. F. of L. and now operates an independent American shop, so as to be free from the dominations of the thugs, grafters blackmailers and slackers who comprise most of the membership of the typographical union.

## Executives' Salaries

IN computing net taxable income of close corporations, the following questions come up for consideration:

*"What is the basis of a 'reasonable' salary for corporation executives? When is that salary 'an ordinary and necessary' expense?"*

These all-important questions are discussed in a recent article by our Mr. M. L. Seidman.

*A copy will be sent to executives on request*

**Seidman & Seidman**  
Accountants and Tax Consultants  
GRAND RAPIDS  
SAVINGS BANK BLDG.  
New York    Washington    Chicago  
Newark    Jamestown    Rockford



### Dairymen's Campaign Against Artificial Milk Fails.

The campaign of the dairymen to secure the enactment of laws which would inhibit the sale of artificial milk and its products has apparently failed so far as the Eastern states are concerned, which is unusual evidence of intelligence on the part of legislators.

If these products—largely made from skim milk fortified by edible oils—were being sold fraudulently, there is no question but that their sale should be inhibited, but there are already adequate laws in all states to prevent any such deception. To have contended that just because a product by its very nature resembles milk it should not be permitted at all is ridiculous, and in this case respect for the "dear public" and the desire to protect it against the awful iniquity of the crooked manufacturers was not the real purpose of the law at all; but really to prevent the introduction of new foods which might come into competition with those which have long been farmers' pets.

In New York State the proposed law known to have been promoted by some of the large dairy companies fell by the wayside in the final rush for adjournment of the Legislature. In New Jersey the farmers succeeded in getting it enacted, but it was vetoed by Governor Edwards, and in Pennsylvania the committee which had it under consideration decided not to report the bill.

It appears that the New York City Board of Health also took a crack at the proposition when it amended Article 9 of the Sanitary Code by the introduction of the following section:

"No person shall sell, or exchange, or offer or expose for sale or exchange, any substance in imitation or semblance of milk or cream which is not milk or cream, nor sell, or exchange, or offer or expose for sale or exchange, any such substance as and for milk or cream, or sell or exchange, or offer or expose for sale such milk or cream, or manufacture from any such milk or cream any article of food."

It is understood, however, that the Board has been sufficiently mindful of the need for cheap milk products in this city to rule that this does not apply to such products as "Hebe," inasmuch as products of "reconstructed milk" are really not applicable to the rule.

The use of substitutes during the war taught the people many valuable lessons not the least of which was that many inferior grades of food were quite acceptable and represented an unquestioned asset of public economy. This was particularly true with reference to the various forms of lard substitutes.

That the farmer should come in now and by deception undertake to scare the public into shutting out articles which furnish competition for them is futile if the facts can be gotten to the public rather than kept from them.

#### Fearful.

"What is Hixon, the dry goods man, in jail for?"

"He sold some feather pillows marked down."

## Two Essentials Which Count

### QUALITY

always pays handsomely. It is the only solid foundation on which to build a business. The customer you attract by low prices is here to-day and gone to-morrow; the customer you secure by Service and Quality is bound to you by bands of steel. He is one of the best assets of your business.

### SERVICE

is giving the customer what he wants when he wants it. If you talk him into buying what he does not want, you are wasting your time and depriving yourself of his good will. The talk that secures Repeat Orders is the continuous conversation of good merchandising which speaks for itself.

## WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers.

**Movement of Merchants.**

Muir—Jones & Owens succeed James P. Long in the hardware business.

Burnips Corners—Sessink Bros. succeed R. J. Bennett in general trade.

Ferrysburg—Max Baldes succeeds W. F. Estdt in the grocery and meat business.

Holland—Kardux Grocery succeeds Kardux & Karstens in the grocery business.

Blanchard—The Blanchard State Bank has increased its capitalization from \$20,000 to \$25,000.

Gowen—Earl Swan has purchased a site and will erect a garage and automobile supply store.

Jackson—The Metropolitan Window Shade Co. has engaged in business at 109 Perrine street.

Detroit—The Schuller Ice & Coal Co. has decreased its capital stock from \$200,000 to \$100,000.

Grand Rapids—W. A. Williams succeeds H. B. Moorman in general trade at 144 Burton street.

Detroit—The Detroit Accessories Corporation has increased its capital stock from \$250,000 to \$350,000.

Detroit—The G. & R. McMillan Co., retail grocer, has increased its capital stock from \$275,000 to \$325,000.

Muir—Mr. Owen, recently of Saginaw, has opened a cigar, confectionery and ice cream parlor here.

Wyandotte—The Jager Asmus Hardware Co. has increased its capital stock from \$15,000 to \$50,000.

Parma—The First State Bank of Parma has been incorporated with an authorized capital stock of \$20,000.

Bay City—The Bay City Plumbing & Heating Co., Ltd., has increased its capital stock from \$3,100 to \$6,200.

Grand Rapids—S. J. Danleski succeeds Hascher Bros. in the grocery business at 223 Straight avenue, N. W.

Grand Rapids—G. Gilliland succeeds S. L. Monroe in the grocery business at 1156 Division avenue, South.

Grand Rapids—Norman Cosmer succeeds C. Blom and Ira Hay in the grocery business at 408 Valley avenue.

Grand Rapids—Albert F. Meyer succeeds George H. Bowditch in the grocery business at 1153 Madison avenue, S. E.

Bancroft—Ralph Geesey, recently of Detroit, has purchased the fruit and soft drink stock of Murl Morris, taking immediate possession.

Sturgis—The Will A. Gavin Lumber Co. has changed its name to the Citizens Lumber Co. and increased its capital stock from \$75,000 to \$130,000.

Jackson—I. M. Hickman, who sold his bakery about two years ago, has again entered the baking business under the style of Hickman's Bakery.

Montague—The Montague Rothbury Shipping Association has changed its name to the Mantague Rothbury Farm Bureau Market Association.

Pontiac—The Pontiac Commercial & Savings bank and the Oakland County Savings bank have merged, making an institution with a capital of \$1,000,000.

Battle Creek—The A-B Stove Sales Co. has been organized with an au-

thorized capital stock of \$10,000, \$5,000 of which has been subscribed and paid in in cash.

Detroit—The Lake Shore Grocery Co. has been incorporated with an authorized capital stock of \$3,000, \$1,500 of which has been subscribed and paid in in cash.

Albion—The Albion Motors Sales Co. has been incorporated with an authorized capital stock of \$30,000, all of which has been subscribed and \$10,000 paid in in cash.

Elk Rapids—A. L. Goodman, dealer in general merchandise at Kewadin, has sold his stock to Carl Johnson, recently of East Jordan, and Lloyd Hanel, of Lansing.

Beaverton—Mrs. K. L. Miller has sold her stock of general merchandise and store fixtures to J. C. Musser, who will continue the business at the same location.

Detroit—The Michigan Cold Storage Co. has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and \$5,000 paid in in cash.

Detroit—The Hassett Storage Co. has been incorporated with an authorized capital stock of \$50,000, all of which has been subscribed and \$49,700 paid in in property.

Sault Ste. Marie—The B. E. Jones Handle Co. has been incorporated with an authorized capital stock of \$25,000, \$23,000 of which has been subscribed and paid in in cash.

Eaton Rapids—Tom Mingus has re-opened the Gale & Mingus shoe store which has been closed for the past two months, during which time Mr. Mingus has been in Florida.

Mason—Chauncey A. Ries has sold his grocery stock and store fixtures to Glenn Helmer and Charles J. Miller, who have formed a copartnership and will take possession May 2.

Shelby—Charles Near has purchased the jewelry stock and watch repairing business of the M. A. Fuller estate and will continue the business at the same location in the Twining building.

Lowell—The B-J Generator Co. has been incorporated with an authorized capital stock of \$500,000, of which amount \$400,000 has been subscribed, \$16,230 paid in in cash and \$83,000 in property.

Romeo—Thieves entered the clothing store of J. N. Rowley, April 22, and carried away his entire stock of men's suits, valued at more than \$3,000. A motor truck was used to remove the stock.

Detroit—The I See Co. has been incorporated to deal in men's hats, furnishings, clothing and shoes, with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and paid in in cash.

Flint—Warrick Bros., department store, has merged its business into a stock company under the same style, with an authorized capital stock of \$200,000, \$195,000 of which has been subscribed and paid in in cash.

Mt. Clemens—The Persson Laboratories has been incorporated to manufacture and sell chemicals and pharmaceutical products, with an authorized capital stock of \$50,000, all of which has been subscribed and paid in in property.

Detroit—The Right Stores, Inc., has been organized to deal in ready-to-wear apparel for women, men and children on cash and credit terms, with an authorized capital stock of \$20,000, all of which has been subscribed and \$10,000 paid in in cash.

Grand Rapids—The Ritzema Store has merged its department store business into a stock company under the same style, with an authorized capital stock of \$50,000, \$40,000 of which has been subscribed and paid in, \$4,550 in cash and \$35,450 in property.

Detroit—William Suchner has merged his meat business into a stock company under the style of William Suchner & Sons, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in, \$1,000 in cash and \$9,000 in property.

Saginaw—The Wolverine Petroleum Co. has been organized to deal at wholesale and retail in crude oil products, automobile accessories, etc., with an authorized capital stock of \$50,000, of which amount \$25,000 has been subscribed and \$5,000 paid in in cash.

Pontiac—The Newman & Williams Co. has been incorporated to deal in automobiles, automobile parts and accessories and to conduct a general garage business, with an authorized capital stock of \$25,000, \$12,000 of which has been subscribed and \$4,500 paid in in property.

Detroit—George F. Balk has merged his automobile accessories, parts and devices business into a stock company under the style of the Balk-Desmond Corporation, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in, \$4,900 in cash and \$5,100 in property.

Grand Rapids—Inventories of the stocks and fixtures located in the twelve stores of the Universal Stores Co aggregate about \$75,000. The book accounts may add about \$2,000 to this figure. The list of creditors is not yet completed, but it is expected that they will aggregate about the same as the assets, in which case there will be nearly or quite enough assets to meet the obligations. The farmers who furnished capital to the amount of \$200,000 to start the twelve stores will evidently have nothing but their certificates to show for their investment.

Lansing—The Lansing Grocers and Meat Dealers Association proposes to intersperse its annual program of business with a few social events now and then and to this purpose has organized an entertainment committee for occasional dinner dances in which both employer and employee will participate. A special committee has been appointed by President Frank J. McConnell to plan a dinner dance to be put on at such date as the committee shall select. The committee consists of O. H. Bailey, Kirk Van Winkle and John Affeldt, Jr. The I. O. O. F. temple auditorium has been selected as the place where the dinner dance will be held.

**Manufacturing Matters.**

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

Detroit—The Howe-Martz Glass Co. has increased its capital stock from \$4,000 to \$25,000.

Jackson—The Rex Machine Tool Co. has increased its capital stock from \$10,000 to \$20,000.

Detroit—The Detroit Finance Company has increased its capital stock from \$200,000 to \$500,000.

Ann Arbor—The Ann Arbor Furniture Co. has decreased its capital stock from \$45,000 to \$10,000.

Traverse City—W. R. Hardy and George Hayes have organized the Traverse City Upholstering Co. which will devote itself to upholstering automobiles as well as furniture.

Detroit—The Superior Food Products Co. has been incorporated with an authorized capital stock of \$25,000 common and \$7,000 preferred, of which amount \$16,000 has been subscribed, \$11,540 paid in in property.

Bay City—The Richardson Lumber Co. of Bay City and Alpena, has embarked in the retail yard business. It has already acquired six yards located in Southeastern Michigan which are operating as the R. & A. Lumber Co.

Grand Rapids—The Michigan Chair Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$500,000, all of which has been subscribed and paid in, \$400,000 in cash and \$100,000 in property.

Bax Axe—The Thumb Oil & Gas Corporation has been organized to conduct a wholesale and retail business in oils, gasoline, greases, automobile tires and accessories, with an authorized capital stock of \$75,000, \$48,000 of which has been subscribed and paid in in cash.

Detroit—Felix P. Sadowski has merged his phonograph manufacturing business into a stock company under the style of the Mitchell Phonograph Co., with an authorized capital stock of \$5,000, \$3,000 of which has been subscribed and paid in, \$570 in cash and \$2,430 in property.

Dewitt—John Cloverdale, who has manufactured American cheese here for several years, has admitted to partnership Angelo Mancuso, of Erie, Pa., and two expert Italian cheesemakers and the company will specialize in the manufacture of Italian, Greek and fancy foreign cheese.

Tekonsha—Earl W. Randall has let the contract for the erection of a flour and feed mill to replace his former mill which was destroyed by fire last fall. The mill will cost about \$50,000 and is expected to be in operation by Nov. 1. Tekonsha raised a bonus of \$3,150 toward having the mill rebuilt, it being considered the principal asset of the village.

Otsego—S. B. Monroe, of Kalamazoo, has been elected President of the MacSimBar Paper Co. to succeed the late M. B. McClellan, and A. B. Thomas has been advanced to general manager. Mrs. Florence Greib-Bardeen is now a member of the board of directors. Clarence A. Bushkirk has been elected to succeed Mr. McClellan of the Wolverine Paper Co.

There is nothing funnier than a thin girl in galoshes—nothing except a fat girl in galoshes.



### Essential Features of the Grocery Staples.

The price situation is such that any retail grocer ought to be able to dig up a good business and keep it alive. The declines have put back many foods to near pre-war levels and where goods are sold near the market they find ready acceptance by the public. In fact, the stores which follow the markets down seem to have the big sales in several lines, such as canned California fruits, while the dealers who are showing the stocks that they hold at the old retail prices don't seem to move them. The public is wise. It is shopping and knows prices.

Chances galore exist in every store to advertise, display and push cheaper goods. Soaps, for instance. Notice the declines. It is soap season, and by the way the time to push goods is when they are seasonable. Remember that just now one ought to be able to dispose of brushes, brooms, shoe dressings, lye, formaldehyde, wall paper cleaners, stove polishes, Paris green, bluing, starches, laundry soaps, floor and furniture polishes, basket ware, paper for shelves, paper luncheon plates, picnic packages, salt, fruit jars and jelly glasses, rice, macaroni products, canned and dried fruits, salmon, etc., without number.

Remembering that any losses that have been sustained have taken place when a decline goes in, and not when goods are sold, will help some dealers to see the necessity of getting rid of the high priced stocks to get the money working again on turn-overs. If the losses on California canned fruits took place when the declines went in, the losses on held stocks continue to grow, naturally.

Where goods have reached pre-war prices there seems to be little danger of further serious declines. Freight rates have been so altered by advances and changes of classifications made to increase the freight charges on many articles, that the wholesale houses are paying more increase for freight sometimes than the declines on the goods themselves. When a dealer is comparing prices with former years he naturally will remember in the comparison of figures that freight rates are much higher nowadays.

Sugar—The market on granulated has been declined to 6¼@7c by New York refiners, in consequence of which local jobbers have reduced their quotations to 8c. The beet sugar refineries are still holding at 8c, which means that they are out of the market for the present. The world appears to be full of sugar—so full that local authorities are predicting that the price of raw sugar will decline to 3c and refined sugar to 5c before bottom is touched. It is reported from New York that suits will shortly be started against the Cuban Sugar Finance Committee to recover damages for the loss sustained through the action of the Committee in forcing sugar up to an abnormal basis. The measure of damages in such cases is three times the amount of the actual damage. Final action on the emergency tariff seems to have been indefinitely postponed.

Tea—The tea business for the past

week has been fair. Plenty of people are coming into the market to buy, but only very little at a time. This is perhaps the best way to buy tea under the circumstances, as it is not the time to anticipate one's wants very much. The market is fairly steady, but here and there concessions can be obtained.

Coffee—Coffee is lower for the week speaking particularly of Brazils. News from Brazil that the government is going to buy a lot of coffee to support the market has not yet been confirmed. The result is that all grades of Rio and Santos are probably ¼c lower this week than last. Mild coffees are also cheap and easy. Stocks of milds in the United States are increasing right along, but are still somewhat below stocks of a year ago. The whole coffee situation at this writing is easy.

Canned Fruit—In sentiment and outlook the California line shows a change for the better. Buyers who have been looking for spot offerings have found that there are comparatively few large blocks here at low prices. What is left is mostly small lots of miscellaneous brands generally of the grades which are not in such strong demand. Coast letters and wires indicate a stronger and advancing market there with a fair volume of buying by the Middle Western and Southern markets. Increased buying by local dealers for forward shipment occurred last week with apricots and peaches leading. There is more enquiry for cherries, pears and other items, but traders are too far apart in their ideas to do much business. Pineapples have shown a corresponding improvement in outlook but the movement is still more or less routine. Apples were quiet all week.

Canned Vegetables—The tomato market continues easy; in fact, it is, if anything, easier for the week than it has been. There have been some offerings of No. 3s as low as \$1, f. o. b. factory. This is a drop of 5 cents a dozen. No. 2s have gone down also. There is considerable uncertainty as to what kind of a pack 1921 is going to bring forth. No futures to speak of have been sold and packers, in order to get out whole, would be compelled to charge considerably more than what spot tomatoes are selling for. Under the circumstances several of the packers have said they would not pack at all. Tomatoes would seem to be very good property at \$1 to \$1.05 a dozen, but the trade do not seem to think so. Standard corn is the best seller at present and on account of its low price Southern Maine style has best call at 80c factory. Extra standards and fancy are less active, although the latter is firm. Cheap peas have passed through an active week. Southern early Junes sold at 95c factory for standards, while Wisconsin goods brought something better than \$1. Coarse sieves are in fair demand as the better kinds are scarce. California asparagus of the new crop is selling better in tips than in other styles. High retail prices interfered with consumption. Other vegetables were in more or less regular demand.

Canned Fish—Salmon is a little firmer on the coast, but the spot quotation is unchanged. The past week

has brought some slight improvement in the demand, but not enough to create any boom. Red Alaska is selling in small lots at cut prices. As to imported sardines they seem to be overstocked, particularly the medium grades, and prices are easy. Domestic sardines are very dull and unsettled.

Dried Fruits—The prune market seems to be looking up a little. There have been some sales and some of the low-priced stuff has been cleaned up. Coast holders of California prunes seem to be firmer in their ideas and the whole situation appears to be a little healthier. The demand for other varieties of dried fruits is not large. Apricots are perhaps the best of the line, so far as activity is concerned. Peaches, pears, currants and raisins are all dull at about unchanged prices.

Nuts—Consumption is light and as retailers expect to move but small quantities during the summer season they are not buying freely in the wholesale market. They are taking stocks in small quantities as they are needed. This makes a dull market in all lines, but firmness at primary points holds prices unchanged. The demand for walnuts in the shell is difficult to supply because of the shortage of California and foreign stocks. Filberts are firm, while almonds are steady. Brazil nuts are easy, with the demand for limited lots taken from time to time.

Paper Stock—A meeting of the paper industry was recently held in Chicago, at which time an advance of ½c was decided on, but jobbers as a rule are not inclined to think under market conditions that this advance can be maintained.

Seasonables—Elsewhere is mentioned some of the seasonable lines that could be pushed now, even in fruit jars, jellies and caps, and such accessories as parowax. The wholesale trade is inclined to believe that the retail trade can get good business by pushing the lines mentioned. Declines on fruit jars, jellies, caps, are guaranteed against to Oct. 1 by the manufacturers.

Cheese—The market on old cheese is fairly steady. The supply is gradually diminishing. The market on new-made cheese, however, is somewhat easier, due to a greater supply and lower prices in the producing sections. The demand for fresh-made cheese is fair and the quality good for this time of year.

Provisions—The market on lard is easy and prices have declined about ½c per pound from a week ago. The market on lard substitutes is slightly firmer, showing an advance of about ¼c per pound due to a considerably firmer feeling on the raw products. There is an adequate supply to meet the present demand. The market on smoked meats is barely steady, the quotations averaging about the same as last week. The market on dried beef remains steady and unchanged, with a fair supply and a fairly active demand. The market on barreled pork is steady and unchanged. The market on canned meats remains quiet at unchanged quotations.

Salt Fish—There has been no demand to speak of for mackerel during the past week. Of course there is an everyday business, but considerably

below normal at this season. Prices remain about unchanged, as price at present is hardly a factor.

### Remarkable Advance in Hides and Calfskins.

The hide market continues strong and advancing. Some weeks ago we advised the trade that it was our opinion that calfskins would go to 20c. The sale of 10,000 packer calfskins at 20c was reported yesterday—an advance of 54 per cent. in the last few weeks. Now all Chicago collectors are asking 20c and the demand is quite pronounced.

Country hides are also moving well, and there are reports of sales of good extremes at 10½c and several large operators are holding firm at 11c or free-of-grub stock. Heavy hides from the country are also doing better, and a Minneapolis dealer reports that he has refused to sell good buffs at 8c, although the last trade here was reported at 7½c. Michigan all-weight country hides have been selling freely at 8c selected.

The packers are in excellent condition as regards unsold stocks. One of the big ones sold his accumulation of winter heavy cows, amounting to 13,000 at 9c, which is very much higher than the pessimists thought he could get.

Since the packers are well sold up as to winter hides, it is announced that they will hold May forward stock for very much higher prices, and one operator is talking 15c for an extra choice lot of light cows of September and October take-off. A similar lot sold about a week ago at 12¾c and more are looked for at this figure. There are only a few choice hides around, and operators now feel that they should obtain cost prices which were 15c and in some cases more than that.

At any rate, even after all the recent advances, hides are not bringing anything like the cost of preservation. We have said several times lately that hides would have to go up until the price would equal the cost of production. One of our friends corrects us by stating that hides will always be produced, regardless of the price, but that they need not be preserved unless the price is at least equal to the cost of preservation. This is true of all hides except horsehides, and these do not need to be produced unless the price is sufficiently high. Many thousands of hides have been allowed to go to waste, and this waste will have to be paid for sooner or later.

Darwin D. Cody, who now resides in Cleveland, is coming to Grand Rapids May 10 to spend a couple of weeks with relatives and friends. He will be accompanied by his wife. Mr. Cody is remarkably spry for a man 82 years of age.

No one is very sorry for the fellow who goes broke because he didn't have enough courage to ask a price sufficient to cover the cost of doing business with a fair margin of profit.

The kind of salesmanship that describes everything as the best or as the greatest bargain, or the biggest value, does not carry confidence with it.



## SUGGESTIONS BY EMPLOYEES.

### Plan Which Many Concerns Have Found Advantageous.

Ideas have been described as the "most precious tool in business." By arranging for business suggestions from employees, this tool is not only put to work, but the interest of the workers in the affairs of the company is stimulated to a beneficial extent. This, at least, is the principle laid down by the National Association of Corporation Training in a special report on "Business Suggestions from Employees," which goes into the methods adopted by a number of concerns. The report is available only to Class A members of the association. In touching on the various methods of acquiring business ideas the report says:

"Undoubtedly the most easily accessible source of business innovations and improvements is business reading—the systematic and intensive reading of trade journals. Another resource of the business man in search of new ideas, but an expensive one, is in the annual convention and smaller associations of his confraternity for the exchange of experiences. Other business executives make it a practice to browse around the trade, as buyers for a department of a big wholesale dry goods firm put it, thereby meaning personal visits to other concerns in his line, in order to pick up all the information he can gather in the way of new and efficient policies. And still another much advocated practice is that of talking to customers and making note of their criticisms and suggestions.

"But, by reason of its psychological effect in prompting a deeper and more intelligently analytical interest in company policies and procedure, the appeal to its own personnel for suggestions along lines of more efficient, economic and progressive handling of the company's affairs must be regarded as at once the most interesting and inherently promising of all methods of preventing business dry rot; for, as one of the executives representing a company with a well-developed suggestion system has pointed out, 'Who is in a better position to suggest improved methods and time and money-saving changes than the person doing the actual work?'"

At first thought, an employee suggestion system, the association goes on to explain, may appear to be the least exacting form of personnel activity, and its successful introduction to require the smallest amount of effort on the part of the business management. Several companies, however, report the results of their experiments in that direction as discouraging any attempts at further development. It is suggested that a possible explanation of their failure to realize any benefit from their suggestion plans may lie in the neglect of certain details in carrying out the idea, details which are of prime importance in launching and carrying on any such plan successfully.

The suggestion plans of the majority of companies, so the study of them has shown, are sufficiently uniform in their features to create what may be considered as a type. Through

the medium of house organ, posted notice or by placing suggestion boxes at conspicuous points in office and plant, the employees are invited to make suggestions looking toward betterment of conditions or improvements in product or personnel. As a rule, these suggestions may be submitted at any time, although dates for their consideration, usually once a month, are set by the company. Other companies, however, prefer to stage special contests from time to time directed toward improvement of specific methods or departments of their business. Suggestions are required to be made in writing (occasionally a company specifies that they shall be typed), and are either dropped into suggestion boxes or mailed to some company official empowered to receive them.

The special committees are formed to examine and pass upon the value of the suggestions received in a general way. But, usually, before the suggestion is definitely accepted, it must be submitted to and favorably reported by the head of the department affected by it. Then final action is, as a rule, reserved to a member or members of the company's general management.

Cash prizes are in nearly all cases awarded for suggestions deemed worthy of incorporation in the company's policy or manufacturing processes, although in a few cases a public acknowledgment in the company's house organ is considered a sufficient recognition. In the majority of cases every suggestion accepted which tends to further company interests in respect to improvement of service, increased safety, reduction of expenses, securing new business and the like is regarded as entitling its author to a minimum reward of \$1. Then, in addition to this very general minimum award, many companies have instituted a system of additional cash prizes based on the relative values of the ideas submitted. As a rule, three prizes are offered for exceptionally worthwhile innovations, ranging in value from \$3 to \$25. Quite a few companies also allow it to be understood that any suggestion of a very unusual nature and of extraordinary value will not, of necessity, be limited in respect to award by the designated amounts of the prizes.

For the most part, except in the case of periodical contests, prizes are awarded monthly; one company, however, prefers to make its awards twice a year.

One of the members of the association, from long experience with a smoothly working system, has gathered data which are quoted at length in the report for the benefit of those companies which are contemplating introducing, have already organized or are discouraged with the results of their own plans. A number of points are stressed in this review of a workable suggestion plan. Special emphasis is given to securing the co-operation of heads of departments, as they can do a lot either for or against progress. A thorough and impartial investigation of suggestions is advised, as well as a liberal policy in making awards.

The suggestion plans of many large

industrial concerns are described in detail in the report, and samples are also given of the forms used. Comment of executives representing different companies is also included. The Eastern Manufacturing Company, for instance, has found the plan very successful and claims to have received many valuable suggestions. Four points considered essential for the success of the system are set down as absolute fairness in handling suggestions, publicity regarding suggestion idea, good awards and promptness in acknowledging and deciding on suggestions. While a minimum reward of \$5 is given by this company for suggestions as to improvements in product and one of \$4 for suggested reductions in cost, there is no maximum named for such ideas.

The Federal Reserve Bank of New York could not stimulate much interest in their plan through the medium of published articles, so a personal canvass of all departments was made by a member of the Suggestion Committee with good results. Since 1902, the National Cash Register Company has paid out \$77,000 for suggestions. During the past eight years, over 66,000 suggestions have been received, of which more than 23,000 were adopted. The Westinghouse Electric & Manufacturing Co. has adopted 19 per cent. of the 13,000 suggestions received since 1911.

All told, the comment is very favorable to the plan, not only on the score of valuable suggestions received, but also because of the interest promoted among employees.

## Western Canning Interests Consolidate.

The Sears & Nichols Canning Co., announces that the seven plants of the J. T. Polk Co., with headquarters formerly at Greenwood, Indiana, and more recently at Mound City, Illinois, have been consolidated with the twelve plants of the former, the Sears & Nichols Canning Co. Negotiations for this deal have been pending for the past sixty days, and under the terms the Sears & Nichols Canning Co. assumed direction of the Polk properties on April 1.

This transaction is one of the most notable in the history of the industry, as it unites two of the oldest and largest canning organizations in the country. Both were founded in 1873 by men who were pioneers and friendly co-laborers in the difficult tasks of establishing the industry in the West.

The J. T. Polk Co., since the retirement and death of the late J. T. Polk, has been successfully managed by his son, Ralph B. Polk, assisted by Harry McCartney.

With this acquisition, the Sears & Nichols Canning Co. will own and operate nineteen plants located in Ohio, Indiana, Illinois, Michigan and Kentucky, with an annual output of some two and one-half million cases of vegetables, making this company the largest producers of canned vegetables in the United States. This output will require annually, green produce from 25,000 acres of land, and the finished product will have an annual sales value of five to six million dollars.



### WE LAUGH AGAIN!

THE JOKE IS NOT ON US!

We won't repeat the false statements made by competitors, but history and our sworn reports just filed with Insurance Department, say that they were not true, so don't believe 'em next time!

**\$40,000,000 of Life Insurance;** upwards of 350 Local Branches  
The "little" ballot made supreme or "majority rule" is our slogan.

### WE SELL—TWO LEADERS

- 1.—A group Current Cost policy without the annual step rate raise.
- 2.—A 20 Pay Investment and Life Contract, where you don't lose your investment should you die within the 20-year period. It is added to the face of your certificate. You get the best goods at home including life insurance.

For Full Information Apply:

**CHAS. D. SHARROW, President**  
Grand Rapids Savings Bank Bldg., Grand Rapids, Michigan.

## New Era Association

HOME OFFICES  
GRAND RAPIDS, MICH.

The New Era's Reserve  
as of  
December 31, 1920

was the largest ever—  
over and above all reported liabilities.



### Grand Rapids Wholesalers In Line For Action.

Grand Rapids, April 25—After careful investigation your committee have decided that the best means of promoting the wholesale business in Grand Rapids and vicinity and the welfare of those engaged therein would be to organize an Association to be called the Wholesalers Association of Grand Rapids and invite into its membership all those engaged in that line of business here.

Your committee has had prepared proper articles of association, by-laws, etc., which will be submitted at a meeting which has been called for Thursday, April 28, at Highlands Country Club at 6:30 p. m. Enclosed you will find a postal card to be returned with your acceptance or rejection of this invitation. We desire the attendance of the executive head of your concern or a representative authorized to sign the articles of association and act for you in becoming a member of the proposed Association.

Your committee has also secured the services of several men available as secretary of the Association and will present all information which they have secured. Several wholesalers have already signed the articles of association and at this meeting, it is proposed to complete the organization of the Association and to elect directors, officers, etc. Mail your acceptance now.

Howard F. Johnson, Chairman.  
Lee M. Hutchins,  
R. J. Prendergast,  
Fred S. Piowaty,  
Lee H. Higgins,  
Harry W. Spindler,  
Clarence J. Farley.

An organization such as outlined has long been under consideration by the wholesale dealers at this market. That there is urgent need for such an organization goes without saying. In many respects Grand Rapids jobbers have been compelled to take a back seat and submit to unjust discriminations by freight carriers and others because they have had no effective machinery to meet and overcome the cohorts of monopoly. Under the new arrangement, the jobbing trade of this market will be able to do things it has never done before. It will invade territory which has heretofore been a closed book. It will make itself felt in every direction as a powerful entity for the breaking down of old barriers and the creation of new methods for expansion and increased volume.

### Interesting Meeting of Merchants at Wayland.

Wayland, April 26—Fully 150 members of the roads, there was a big fit Association coming from Lowell, Freeport, Hastings, Middleville, Caledonia, Alto, Allegan, Clarksville and other towns attended the April meeting as guests of the merchants at Wayland, Thursday, April 21.

Notwithstanding the heavy condition of the roads, there was a big crowd ready to sit down to a regular man's feed given in the Dixie Inn at supper time. After the banquet and a smoke, the guests adjourned to Yeakey's hall, where the business program was given, with President M. L. Henry, of Lowell, in charge.

Fay C. Wing, President of the Wayland Commercial Club, welcomed the visitors in behalf of the Wayland Merchants and the response was given by Mr. Henry for the Association.

Mrs. Charles Yeakey, a Wayland lady, gave several readings and several of the visitors whispered "I believe she is a professional." In fact, President Henry was so fussed that he announced her as coming down from the city with one of the speakers.

The assembled guests then listened

to Fred Oltman, Secretary and Adman of the Herpolsheimer Co., of Grand Rapids. He gave nearly his entire talk in pointed stories which were funny and still brought home the thought he was trying to put over. Mr. Oltman carried the opinion of many that the depression from which the country is now rapidly recovering was brought on solely because for months we had expected it, dreamed it, wrote it, until it had to come, and all because it was "all in our head," as the speaker said. During his talk he also dropped many tips as to store management and arrangement that were eagerly absorbed by his audience.

The other speaker of the evening was Lee Higgins, of Watson-Higgins Milling Co. of Grand Rapids. His subject was "Sentiment in Business." He recommended that we so conduct our transactions with our customers that they unconsciously form an unbreakable sentiment toward our store or shop; by even going out of our way to do some act of kindness or assistance to those that patronize us; by always treating customers squarely in business deals being at all times willing to offer them helpful suggestions. Mr. Higgins also carried the thought with him that the business depression was a product of the mind and must be treated as such.

One of the best numbers of the program, as is always the case, was discussion of business problems by the members. The selling end called for the greater amount of discussion, with several suggestions as to the best method of advertising a retail business in a country town. Several favored circulars and direct advertising, most of the speakers were liberal users of space in the home newspaper and one successful merchant said that he obtained the best results from the liberal use of illustrations in his advertisements. These he either purchased at small cost or had sent to him by the jobbers and manufacturers.

When the subject of featuring the Nationally advertised lines came up there was a decided difference of opinion. Those favoring the idea stated that they could afford to handle these lines at a less profit because of a more rapid turnover, while the opponents of the idea felt that the margin of profit on them was too small to be profitable to the retailer and that the merchant had to also combat the fact that the mail order houses were using these lines as leaders to the detriment of the smaller merchant.

The meeting adjourned in a heavy rainstorm, but the ardor of the members was not dampened and all promised to attend the May meeting, which will be held in Alto at a date to be announced later. R. G. Mosher.

### The New National Secretary.

Herman C. Balsinger, of Kansas City, is to be the next Secretary of the National Retail Grocers' Association. Having already been elected by the trustees rather than leaving the matter open for the National convention in June.

Mr. Balsinger has a man's job ahead of him. There is a man's work if he can perform it in putting life and some real red blood into the National. He will be obliged to attract large merchants to him by a programme of real progress. He will be obliged to shake off the petty politics of small men and make the organization appeal to real merchants.

"That Mr. Balsinger will very quickly develop into an ideal National Secretary there is no doubt. He has proved his ability as an organizer during the past three years when as president of the Kansas City Retail Grocers Association he has made that organization one of the most successful in the country. He has a broad vision, lays his plans carefully and

puts them into effect in a way that brings results. His first duty will be to ditch the National Grocers' Bulletin, which is regarded by manufacturers as a publication which is maintained by methods akin to blackmail.

Mr. Balsinger is a self made man. He is forty-one years of age, born July 20, 1880, at Pierron, Ill. In 1883 his parents moved to central Kansas, where he spent his boyhood days attending school as far as the sixth grade. At the age of eleven he began working in a grocery store there after school hours and on Saturdays. With his parents he moved to St. Louis in 1883, and after seeking employment there for some time, finally secured a position in one of the larger grocery stores in St. Louis at \$3 per week. He continued in the retail grocery business, from order boy to manager, up to 1903. He went to Kansas City and became a salesman on the road from 1903 until 1906, when he engaged in the retail grocery business on his own account in the Balsinger Bros. Grocery Co., disposing of this business a few weeks ago.

"Mr. Balsinger has the advantage of having spent years in the retail grocery business. He fully understands the situations that arise daily, developing into problems which he will find necessary many times to solve in a personal way. He is a deep thinker, a clever correspondent, diplomatic and tactful in debate, with a strong personality and a genial nature. His compensation will be double that of any former secretary, and those who know him personally believe that the National Association will grow and prosper under his management.

### Items From the Cloverland of Michigan.

Sault Ste. Marie, April 26—John Newhouse, proprietor of the Soo Granite & Marble Co., was all smiles last week. The reason was a new daughter. His many friends are extending congratulations.

At the present time there are five conventions scheduled for the Soo this summer, as follows:

Northern Michigan Teachers Association.

Postmasters of Michigan.

Michigan Pikers Association.

State Firemen's Tournament.

Upper Peninsula Finnish Association.

The postmasters have doubly honored the Soo, because this is the first time they have held their annual meeting outside of the Lower Peninsula.

It was a sad blow to many of our Sooiters to learn of the death of John Barleycorn, Jr., of the Province of Ontario, who died at his home there on Monday, April 17, from injuries received at the recent election in Ontario. He had many friends throughout the Province and along the border who will greatly miss him.

George H. Campbell, superintendent of the D., S. S. & A. dining car service here for many years, has left for Marquette, where he and Mrs. Campbell will reside in the future. They have many friends here who will regret their departure, but wish them every success in their new home.

"Some things are worth waiting for, but it pays to go after others."

The Manistique Manufacturing Co., at Manistique, started operations last week and has a large number of handles ready for the market. While the output at present is small, when everything has been adjusted the output will be increased. This is good news or the merchants who will directly benefit by the activity of this industry.

Johnson & Summervold, of Manistique, have moved into their new location on Main street, back of the State Savings Bank. The place vacated by them will be occupied by the Consolidated Lumber Co.

The sawmill of A. J. Rown, located at Cottage Park, was destroyed by fire last Tuesday. This is a hard blow to the place.

"Art" Smith, who for the past year has been specialty salesman for the Cornwell Co., has resigned to accept a position with the American Tobacco Co., as traveling salesman. Mr. Smith is succeeded by Horace France, who recently returned from overseas. He is a popular Soo boy, he needs no introduction to the trade.

Fred Paquette has joined the staff at Warry McCondra's barber shop. He returned recently from Florida, where he has spent the winter months.

J. Briskas has opened a new restaurant at 205 Ashmun street. The place is fitted out with new fixtures and presents a very appetizing appearance. Mr. Briskas is an experienced caterer and will, no doubt, succeed in his new location.

William G. Tapert.

Lazy folks have more than 50 per cent. of the hard luck.

STRAIGHT LINE METHODS

## Banking Credit

Calls for Facts and Figures

Your Banker should know absolutely that your business is on a sound basis and progressive. The custom of submitting an annual statement for banking credit is undesirable. Too many changes take place in a year. The Banker today requires up-to-the-minute facts and figures in the determination of credit limits. He wants to see a well-planned and carefully observed Budget, and a monthly Balance Sheet. On your ability to produce these as required, and to produce them in correct form, depends your credit standing.

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STRAIGHT LINE METHODS



## SPRINGTIDE OF THE WORLD.

For the majority of men, the whole of history hangs on a few dates, marking the dramatic word or deed that seems to symbolize all the rest. Whole epochs are gathered up in a saying like that of Louis XIV—"The state? I am the state"—or in some bold act like the storming of the Bastille, in the signing of the Great Charter, or in the Speech at Gettysburg. Among these typical landmarks none has fixed the imagination of men more than has the appearance of Martin Luther before the Emperor and Diet of Worms on April 17 and 18, 1521.

The world is now celebrating the four hundredth return of this anniversary, and of another which happened in the same month, almost on the same day. When Ferdinand Magellan met his death in the Philippines, on April 27, 1521, he had just encircled the globe, for he himself and others had previously sailed as far Eastward as now he found himself to the Westward. Scarcely a month later a cannon ball started Loyola on the career that was to end in the powerful Catholic Reformation. And at just this time Copernicus, from his little watch-tower near the Baltic, had worked out and was already preparing to publish the momentous heliocentric theory that was to change the science, the religion, and the philosophy of mankind. And while the new was being so powerfully ushered in, the old was dying. The paganism and corruption of the Renaissance symbolically expired with Leo X in this same year. Much of its glorious art and thought had just closed in the death of Leonardo and of Raphael.

And so we may well call the spring of 1521 the springtide of our modern world. And in this crisis of the world's drama no actor played a greater or finer part than did Luther, for to him it was given to assert the rights of conscience, belief in which is one of the distinguishing characteristics of recent times. To ask what made him the champion of this liberty, and to investigate the meaning of his act—or rather of his life as summed up in this act—is a task of high philosophical interest.

## THE BENT TOWARD ECONOMY

There is food for reflection in the observations made by the Federal Trade Commission in its reply to the President's inquiry concerning the deflation of prices. In the trade comments which followed the publication of the Commission's statement, stress was laid on the assertion that retail prices had not been responsive to the reductions made in those of raw materials, and various trade organizations and individual representatives made haste with denials of this. But this relates rather to what is past. Of more immediate concern are the present and the future. As to these, certain remarks of the Commission have a pertinence. "Apparently," they say, "where retail prices were cut to any extent, buying commenced to pick up but, if this was made the occasion for again increasing prices, the resumption of demand

was again checked." This is a matter of common knowledge, but its significance is not taken into account as it should be, if one were to judge from the avowals of purpose in certain business channels. There still persists the notion in some minds that all that is necessary is to start the habit of buying and that, once started, it will go ahead automatically with ever-increasing power. Nor is this idea confined exclusively to wholesalers and retailers. The "bug" seems to have bitten some producers of raw material and manufacturers, as is evident in the attempts to keep up artificially the prices of raw silk, wool and flax, as well as some of the finished products of these textiles. If the theory is acted on to any extent, its effect will be to fix more firmly the bent toward economy in purchases, and the curtailment of sales will lead to unemployment. This, in turn, will aggravate conditions by enforcing further economies.

## WOOLS AND WOOLEN GOODS.

If there are any bright spots in the wool situation, many would like to have them pointed out. In the foreign countries of great production all kinds of efforts are being made to avoid a slump that will cause a disastrous break. A fire that would consume one-half of the available wool would be a blessing to the trade, but it would bring no end of trouble to banks and insurers. The pooling of wool by the British Australian Wool Realization Association has done little more than avert the inevitable, and there are already signs of dissatisfaction with its workings. Greater restrictions are sought on the amount of wool to be offered, for fear of still more breaks in price. The passage of a bill putting a duty on imports of wool into this country will after a while, it is believed, have the effect of still further reducing prices of all except the very highest grades of merinos. For some months to come, and perhaps not until after next Spring's clip of domestic wool is brought to market, it could not aid in raising prices of American varieties. This is because of the very great quantity now on hand and the 300,000,000 pounds or so of the shearing still going on, to say nothing of the large quantities of both wool and tops imported to forestall tariff legislation. The exports of these from London in March exceeded the aggregate for the two preceding months, according to a report made to the Department of Commerce. Little change is observable in the woolens' situation. The mills are gradually increasing in production for Fall, while the Spring demand has been shown to be smaller than expected. Cutters-up are preparing for a good heavyweight season, especially on women's garments. Clothing prices for Fall will be announced within the next week or two. Allowance, it is said, will be made for reductions in labor cost.

Fellowship is heaven, and lack of fellowship is hell; fellowship is life, and lack of fellowship is death; and the deeds that ye do upon the earth, it is for fellowship's sake that ye do them.—William Morris.

## FROM KITCHEN TO BOUDOIR.

The California Raisin Company has broken forth into an amusing scheme for increasing the use of raisins. All of which goes to show the resourcefulness of the new promotion manager who is apparently stronger on ideas than he is on the study of human perversity and the force of habit.

While the raisin company's campaign for new uses of raisins proposed such rational recourses as raisin bread, raisin pies, etc., it greatly increased the consumption of raisins and met with very encouraging results on the part of the consumer until its trust-control resulted in such unfair prices that the consumer would not pay and killed the new demand in far less time than it took to create it.

But now the raisin company has found that the festive California raisin is to become an adjunct to "Mildred's Boudoir" instead of her kitchen. Sales manager Grady, apparently with a straight face, proclaims that:

"Millions of women are writing us for recipe books, especially since recently informed that raisins, because of the assimilable iron contained, are the best natural food and better than any cosmetic for the rosy complexion.

"This means that the merchants who sell raisins will get this year a great many more dollars than formerly went for face powders, lipsticks, rouges and other artificial beautifiers. These are wonderful prospects in sight for distribution of raisins in all forms."

No longer are grocers to be confined to the prosaic prune or the plodding ways of the family larder, but we are to climb the stairs and be initiated to the charm of the boudoir with all its insistent demand for new adjuncts and a new era of wholesale outlet.

This will not, however, stagger the average grocer who has long been developing an opinion that raisins were selling at prices in excess of reasonable limits for food products and were getting into the luxury class. But he never dreamed that it would reach an intimate association with such things as face powder, lipstick, rouge and beautifiers. In the past there have been grounds for economic criticism of the big raisin company but not until now has it furnished the trade with a good laugh which, however, might not be unwelcome in these sad times.

Raisins have long habited the kitchen and later the wine cellar and the "hooch-oreum" but in future they are an adjunct of the dressing table; all the time climbing, you see; quite, in keeping with the prevailing policy.

## COTTON AND COTTONS.

Cotton markets during the past week continued to feel the effects of the coal miners' strike in Great Britain, with its resultant influences on various industries, including those of weaving and knitting. But it is noticeable that the price fluctuations are not of wide range and there is a hardening when a certain amount of drop comes. This makes many believe that the "irreducible minimum" for cotton was reached some time ago and is not likely to recur. Exports are still lagging, but are apt to in-

crease quickly, once the industrial troubles in Great Britain are disposed of and the measures for financing shipments of cotton to other European countries are more fully developed. Planting of the new crop has been delayed by cold and stormy weather in much of the growing district, and there is as yet no definite idea of how great the restriction in acreage will be. But there are many who insist that what is needed is not less, but more, production at a lower cost, so that a greater consumptive demand may be created. The domestic mills have not been showing up well lately as consumers of cotton. A number of them have shut down for shorter or longer periods and others are running on short time. In the present uncertainty their managers are not inclined to manufacture for stock. Prices of printcloths have kept fairly firm, with a little premium on spots, but there is still reluctance to contract far ahead. Light weight underwear has been selling rather briskly, but there seems to be no hurry on the part of jobbers to lay in supplies for Fall. Somewhat of an increased demand is shown for hosiery.

## PLAY UP BABY WEEK.

Baby Week is "Nationally advertised goods" and Uncle Sam is the National advertiser. First of all he sells his "big idea" to the public through high-class magazine and newspaper publicity. He then spreads broadcast "movies," books, pamphlets and exhibits on every phase of child welfare, thus enlightening the public as to the purpose and benefits of his "better babies" movement.

Back of the movement since its very beginning have been the Women's Federated clubs, mothers' clubs, nurses' organizations, kindergarten and parent-teacher associations, campfire girls and other influential women's organizations of both National and local influence.

With such assistance the progressive merchant will "play up" Baby Week with interest and profit. He will first of all line up himself and his establishment with the general movement, thus getting for his business the confidence and good-will of his community as one of its public-spirited citizens. He will then plan early and advertise widely. Windows, displays, department "stunts" of whatever nature will all center about the "better-babies" movement. His profits will follow naturally such a demonstration of public-spirited enterprise and community interest.

A retail merchant of Southampton, L. I., New York, brought seven professional dead-beats to the rapid settlement of their accounts by announcing in the local paper that the names of all debtors owing more than \$250 would be published in the paper and posted in a store window unless they paid up that evening. The seven, all of whom went with the wealthy society crowd, had the money in that afternoon.

No matter who signs your pay check, you are working for yourself, and when you neglect your work you are the one to suffer most.



**THE WORLD HUNGER FOR OIL**

In the days of Pizarro and Cortez it was gold that made wars and invasions and drew men across the Seven Seas. It was gold that pulled Coronado up from Mexico in search of the "Seven Golden Cities" and sent him on that weary trail into the American deserts.

It is oil now, the "black gold" of the subterranean pools. The world has been oil-mad in spots for years. The finding of a new oil field gave all the thrills of the old rushes of the gold seekers to California, Cripple Creek or the Klondike. And now the nations of the earth are getting into the game.

Witness the notes that are being exchanged by America and England over the oil rights in Mesopotamia. There is as much earnestness in these as there is over the question of mandates. Witness, too, the long struggle that is going on in the area east of the Black Sea, where Russia, Georgia and Armenia come together. Oil again, the "black gold" that has suddenly become of such supreme importance in the world of industry.

Of all the causes of friction between this country and Mexico, oil and oil lands and oil wells are chiefest. Mexican oil has become vital to the United States. One gallon in every five of the oil that is used in the United States comes from Mexico. It drives our United States Shipping Board vessels, our tractors, trucks, gas engines, aeroplanes and the multifarious pleasure cars. Stop the flow of Mexican oil and there would be a first-

class industrial catastrophe in America.

Year by year there are more oil-burning locomotives, more oil-fueled ships, more gasoline-driven vehicles and planes. Year by year old pools are drained and new ones opened. Oil is growing scarcer as its use increases. Navies are dependent upon it, armies are helpless without it.

British aviators are to fly over the Amazonian basin in search of indications that somewhere in that vast jungle there may be oil. All over the world men are hunting for "domes" and "anti-clines" for the hint that somewhere underneath there is a pool of "black gold." When it is found, an oil field may switch the world's established trade routes and change the course of history.

The world hunger for oil is the sort of hunger that makes wars.

**COUNTRY DOCTORS SCARCE.**

Something of the general tendency of Americans to gravitate to city life is to be noted in the complaint of various rural districts that the old-fashioned country doctor is almost an extinct species. A decade, or at the most two decades, ago the doctors were pretty well scattered. Every small town had enough of them to make what was sometimes uncomfortable competition, and in a village with a minimum of four or five stores a doctor was sure to be found ensconced in the second story of one of them. These helpful citizens practiced every line of treatment from fits to ear and eye trouble, often pulled teeth and were not above responding to a

call to attend a sick horse or cow on occasion. The country doctor was often a very able and almost always a very helpful citizen, and his general scarcity is a circumstance to be deplored.

The East, with its great population centers, has attracted the country doctor to the extent that a number of fairly good-sized towns in Massachusetts recently appealed to the State Legislature for the right to subsidize a doctor by town appropriation. The rewards of city practice and the greater comfort of city living require some counter-attraction to wean the medicos away to the rural districts. Hence it is proposed to make an annual appropriation of \$1,500 or \$2,000 to hand the town doctor as a subsidy. With this and the cash receipts from the regular business the country practitioner might well put up with rural inconveniences.

The tendency of the medical and surgical professions to specialize has undoubtedly had some effect in centralizing the profession at points convenient to large populations. The country doctor is required to be an all-around practitioner, and that is too large an order for the doctors who find that they can keep sufficiently busy on one line of practice in the city with generous financial returns. However, the subsidy plan may tempt them. It would at least provide the health specialist with a motor car. If the old-fashioned country doctor who drove about the country in an open "buggy" had been permitted to enjoy the comfort of an enclosed car,

he probably never would have been tempted away from his rural work.

**TO SAVE THE FORESTS.**

Three-fifths of the forests of the United States have vanished before the axe and saw of the woodman, and the demand for timber, despite the use of many substitutes, is growing every year. Of the remaining standing timber, 61 per cent. is West of the Great Plains. Reforestation is only begun. There are 81,000,000 acres of cut-over forest land in the country awaiting reforestation, and 8,000,000 acres are being added to this vast territory every year.

Officials of the United States Forest Service have made these figures public in the hope of arousing interest in what is agreed to be one of the country's most pressing problems of conservation. The need is for scientific and systematic reforestation. Lands there are in plenty, and nature has done wonders in replacing destroyed forests, but she must have help if one of the Nation's most valuable natural resources is to be saved from total loss.

The problem, of course, goes much deeper than the mere value of wood as a material for construction, although this is great enough. Nature needs forests for other purposes, and their removal upsets her scheme of things. Floods follow, and other unpleasant consequences. The Forest Service is a branch of the Government that the new Administration may well adopt as one of its favored children.

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# Hart Brand Canned Foods

**HIGHEST QUALITY**

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

**Quality Guaranteed**

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

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

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

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

**Michigan Factories at**

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#### Michigan Retail Shoe Dealers' Association.

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

#### Future Retail Profits in the Shoe Business.

In discussing general retail conditions recently a well-known shoe buyer remarked that he believes most of the buying this season will be for quick shipment, that is, early buying. The wise merchants who have an established business will buy also a goodly percentage of early fall shoes, not the old average percentage but sufficient to have complete sizes when the fall season begins. He says medium staple styles should be placed early, but that novelties will be bought "spot," which is right and proper.

A question puzzling many merchants is, "What percentage of shoes can I buy safely six months in advance?" One of the keenest merchandise men in the country followed a rule of taking the gross profit from the business of the corresponding previous season, which would necessarily leave the amount sold at wholesale cost, and divide it by two. The result he considered the safe amount to place in advance for the corresponding coming season.

According to him the success of future shoe retailing is assured if dealers will follow the profit program pursued during the war period when every one seemed to screw his courage up to rather an abnormal pitch. For the first time in the history of the shoe trade the retail man pushed his up to the point of what may be termed a safe margin. He became bold enough to place a profit on his shoes which actually guaranteed the liquidation of his indebtedness and a small surplus to remunerate him for his labor and knowledge.

Years ago the shoe world cared little and knew less about profits. Retail men were infected with the volume bug, or the desire to outsell competitors, irrespective of profit or ultimate outcome. This bug infected a dealer with an almost insane desire to get a volume of business regardless of whether or not it returned a net profit. In those days retailers paid as high as 85 cents for baby shoes to sell at one dollar with the idea that if they obtained the babies' business while they were babies they would stay when they grew up to be men and women. Retailers paid as high as \$2.65 for men's shoes to retail at \$3.50 with the idea that if they got the men coming their way by giving them

something extra good the whole family would eventually become customers, and they paid as high as \$2.35 for women's shoes to retail at \$3 under the impression that if the mother came their way the rest of the family would surely follow.

The volume bug began his invasion in the days of six and eight-dollar-a-week clerks and fifteen and twenty-dollar-a-month rents. Gradually and almost unconsciously the expense of doing business increased until the six dollar man became the twelve dollar man, and the eight dollar man became the fifteen dollar man. The fifteen dollar rent increased to sixty, and the twenty dollar rent to seventy-five. With these changes came the need of advertising and the desire for more attractive store fronts, but the disease of the volume bug held on, and profits tenaciously remained stationary in the desire to do more business than the other fellow.

Then came the awakening. Something was radically wrong. Shoemen seemed to be hard up. Failures began to occur frequently and remedies were sought. Many suggestions were made in the way of greater stock turn, and various methods of reducing expense and other panaceas were proposed. Then a keen observer made a venturesome statement that the trouble might be in too small a percentage of profit. He figured that the cost of doing business was, at that time, close to 20 per cent., that this cost came out of the selling rather than the cost price, and that profit should be figured on the selling price and not the cost. Further, that to make a 25 per cent. profit on the gross business  $33\frac{1}{3}$  per cent. must be added to the cost. He also averred that there were certain losses, due to style changes and carry-over, that should be added into the profit marked on the goods.

This was the first step of the retail shoe business along the road to whatever success it is now enjoying. Great changes for good come slowly, and a firm foundation in the business was not actually reached until just prior to the great world war.

During the period from 1898 to 1914 timidity seemed to compose the major portion of the shoeman's make-up. He was, as an average, afraid to ask for a profit for fear that a competitor would undersell him and get his trade. True, associations of shoe men were formed in the meantime, and their general purpose was to improve the conditions

## Shoes of Good Style That Are Strong and Durable and Moderate in Price

*That's what you want to build your trade on. The BERTSCH shoe answers every requirement for style and service, and is rightly priced.*

*It appeals to the great mass of people, men who want a dollar of value for every dollar paid out. You cannot go wrong on the BERTSCH Line.*

*Get acquainted with this wonderful line now, if you are not already selling it. It's the most consistent seller and best trade builder offered you today.*

### Herold-Bertsch Shoe Co.

Manufacturers of Serviceable Footwear

GRAND RAPIDS, MICH.

## IN STOCK

No. 712 at \$4.85

Sizes  
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MEN'S DRESS & SERVICE SHOES



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*THE Proudfoot*  
**LOOSE LEAF CO.**

GRAND RAPIDS, MICHIGAN

### Shoe Store and Shoe Repair Supplies

SCHWARTZBERG & GLASER  
LEATHER CO.

57-59 Division Ave. S. Grand Rapids



of the business, but even the boldest of these organizations were fearful of proposing a raise in profits publicly. The very mention of establishing a minimum percentage of profit to be adhered to by the members seemed to throw them into a panic. But gradually the morale of merchants was improved until shoes were sold on a basis that was fairly sure of a net return on the money invested and the intelligence and labor involved. This condition is borne out by the testimony of many veteran retailers and by the reports of commercial agencies and the Harvard Bureau of Business Research.

Now, the important question is, "Shall retail shoe merchants maintain this objective for which they fought 20 years, or shall they abandon it?" At this particular time, when so many retail shoe men are considering going back to a short profit route of getting business, relying on a many times turn to make the net, it is well to bear in mind that it is an inexorable axiom of merchandising that any profit which is not sufficient to provide against all probable loss and all possible expense is an insufficient profit.—Shoe Retailer.

#### Wretched Lack of Statesmanship and Decency.

Grandville, April 26—The United States Senate has given the lie to all its protestations by passing the bill authorizing the payment of \$25,000,000 to the Republic of Colombia, a purely blackmailing scheme on the part of that insignificant South American nation. By doing this the Senate has backed completely down from its former position, presenting a nauseating picture of contemptible pusillanimity such as has not disgraced the Senate body since the enactment of the fugitive slave law in ante bellum days and the enactment of the Adamson law during the Wilson administration, which constitutes the blackest page in American history.

Words fail to express the feelings that stir the breast of the average American citizen while contemplating this singularly unpatriotic act, an act wholly unjustified by anything these modern solons have advanced as an apology or excuse for this sudden change of front.

One can write or speak upon this subject with hardly a degree of patience, since there has been nothing to change the status of the case of late which can in any way account for the miserable poltroonery of our august Senators at Washington. Besides being a plain steal of many millions from the National cash box for the (avowed in some instances) purpose of buying the friendship of a sinister republic, it is a slap at the good name and reputation of Theodore Roosevelt, whom the American people regard as one of the most sterling of patriots—a President who could not be bought or cajoled into doing an unrighteous act.

This act of the United States Senate has few defenders among the laymen of the Nation. It is so indefensible, so maliciously aimed at the reputation of an ex-president who no longer lives to take his own part, that men of all parties who believe in fair play can wholly blush at the shame of it and wonder to what depths some men will sink in order to be accorded "regular" in party councils.

The protestations of economy in expenditures which the new Congress promised, and for which it was elected by an overwhelming majority of the people, seem to have been mere empty pre-election fustian. Many of the Senators who voted to do this unrighteous thing were once bitterly opposed to buying National friendship with the money of the people. Since

when were they authorized to change front and go in for this bald steal?

If there has been any new light thrown upon the canvas with regard to the Colombian treaty demands, why have the people been kept in ignorance of the same? When men band together for the purpose of doing some unjustifiable act they give out excuses, even try argument to show that they are acting in good faith. If the present senate, which has so completely somersaulted on this question, has offered any argument seeking to sustain their later action, that argument has failed to appear. The news columns of the great dailies will be searched in vain, and we, the people, wonder how Senators Lodge, Knox, et. al., expect to square themselves with their constituents when they come face to face with these men and women when they again return to their respective homes.

How can it be made to appear that what was unrighteous under Wilson's regime becomes altogether proper and patriotic under the administration of President Harding? It is to be hoped that there will go up such a protest over the slap given Theodore Roosevelt and John Hay, the undignified stultification of our National honor, as will have an effect to estop all such wretched lack of statesmanship in the future. Old Timer.

#### "Tag Game" Brings Heavy Business at Opening.

Ardmore, Pa., April 25—Busy and light-hearted shoppers, bearing numbered tags, thronged the stores of Ardmore last Wednesday night in what was described as the liveliest spring opening ever staged by any group of merchants in Pennsylvania territory.

The tags figured prominently, not only because they were conspicuous, but because somewhere, in some one or other of the Ardmore shops, there was a prize in the form of a piece of merchandise, tagged and numbered to correspond with the tagged shopper. And the shoppers made it their business to circulate through the shops in vigorous search of their prizes. The circulation was phenomenal, and each shop was assured of its share.

Under the rules of the "game of tag" all prizes not claimed by midnight were forfeited, but very few remained unclaimed because after 9 o'clock there was posted a list of the prize-winning numbers, 200 in all, with information as to where the prizes could be obtained.

The affair was further enlivened by a "Limpin' Limerick Contest," in which a special prize was awarded to the author of the best last line to an incomplete verse.

In addition there was a "Mr. Raffles," whose job was to insidiously seep back and forth through the crowd on Lancaster pike, Ardmore's main street until "arrested" by the lucky lynx-eyed shopper with sufficient detective instinct to spot him first. Whereupon the said lucky or clever shopper received a prize as a reward.

Just so everybody wouldn't be too busy looking for Mr. Raffles, there was also a clown, whose antics of the evening were culminated by his pinning a tag on the shopper of his choice.

Added features were an alphabet fair, conducted by the Women's Club, a parade, a band, and, best of all, dancing in the open, on the smooth, clean concrete pike, with mere automobilists allowed by the traffic cops to break through only periodically.

The tickets in the "tag game" were distributed between the hours of 7 and 9 at a booth erected by the Ardmore Chamber of Commerce under the auspices of which organization the festivities were held.

#### It Carried Conviction.

First Lawyer—Did his speech carry conviction?

Second Lawyer—It did. His client got five years.

Look for  
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Stamped on  
every  
pair



How is your stock? Now is the time when people are changing from their heavy winter service footwear to lighter open season goods.

One thing about doing business with us, you don't have to carry a large stock. We can always supply your needs from goods already made up.

Buy a few and size up often—make large profits on quick turn over.

Watch this space for testimonials next week.

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Shoemakers for three Generations  
**Shoes**

Tanners and Manufacturers of the  
MORE MILEAGE SHOE

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## King of Them All



8762—A fine dark mahogany calfskin oxford, built on the perfect fitting City Last, carrying an A 1 oak outer sole. A beautiful looking and long wearing piece of footwear.

IN STOCK, A to D, 5 to 11 .....\$5.75

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## Quality, Style and Service

Constructed of the Best Leather Obtainable,

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GIVING MORE SERVICE PER DOLLAR.

DON'T HESITATE—SIZE UP NOW.

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GRAND RAPIDS, MICHIGAN

Makers of Good Shoes Since 1864





### Large Amount of Counterfeit Money in Circulation.

Retail merchants are cautioned to be particularly watchful for counterfeit bank notes right now, for it appears that there is a particularly large amount of counterfeit currency in circulation at the present time. As a matter of fact, ever since the war ended the counterfeit money business has been flourishing. It was only of recent date that the newspapers contained an account of a new counterfeit \$20 Federal Reserve note which has just made its appearance in New York. Benjamin Strong, Governor of the Federal Reserve Bank, has sent out the following notice describing the bill:

"The counterfeit is apparently printed from lithographic plates on a single sheet of paper, red and blue ink lines being used to imitate the silk fiber. The fine lines of the lathe work are not defined and the portrait of Cleveland merges into the background so that it is not clearly outlined."

A new counterfeit \$10 Federal Reserve note on the Bank of Atlanta, Georgia, has also been recently discovered by the Treasury Department. This note is apparently signed by Carter Glass, Secretary of the Treasury, and John Burke, Treasurer of the United States, and the portrait is that of Jackson. The counterfeit is printed from photoengraved plates of fair workmanship on a single piece of heavy paper, without any attempt to imitate the silk threads. Number of the specimen at hand is F9947764A. It will deceive the careless handler of money.

Note raising has also become a particularly popular industry among counterfeiters of later, and in order to protect themselves from being victimized people are advised to familiarize themselves with the portraits which should properly appear on currency of various denominations. The U. S. Secret Service Bureau has had a great deal of trouble in the past with raised notes—ones, twos and fives, the ones being raised to tens, tens to twenties, and fives to tens and twenties. Storekeepers and others are victimized and forced to pay a high penalty for their failure to familiarize themselves with the proper portraits that should appear on bills and notes of the different denominations. Tellers and cashiers should all know what portrait to expect on the different denominations of our currency. In most instances alterations are confined simply to changing numerals in the corners of the bills. Latterly, however, change has been made also in the printed amount to ten or twenty usually by mutilating one of the notes.

Handlers of money frequently see such bills passing through their hands. Do they all realize the invariable significance that attaches to such mutilation?

Section 172 of the Penal Code prescribes a penalty for even the possession of counterfeit money. This department regards the banks as agents of the Government to the extent of picking up counterfeits and mutilations when they come into their possession and holding them for the bureau.

In case a customer in good standing demands the return of the issue for reclamation purposes and claims he knows from whom he received it, a bank may return the note, but with the information that it is advising the Secret Service and that the customer must not let it go out of his hands—that the Government will hold him responsible for his failure to produce it upon proper demand. Several cases have come to notice where banks have returned notes to customers and unwittingly made passers of counterfeit money out of them.

The Penal Code directs the surrender of all counterfeit money to the Secret Service on demand. Failure to comply with such a request involves a penalty of a fine of not more than \$100 or imprisonment for one year, or both.

Bill raisers seldom take the trouble to change the portrait of a bill—they merely raise the numerals. For instance, one dollar Federal Reserve bills may be raised to tens and tens to one hundreds; but the raised "ones" continue to bear the portrait of George Washington, although the proper portrait which should appear on the \$10 bill is Andrew Jackson.

Similarly on the \$10 bill raised to \$100 the portrait of Andrew Jackson remains, although the proper portrait for the \$100 is that of Benjamin Franklin.

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This bank preaches and practices the doctrine of conservative and intelligent investing, not only for the good of the investor, but also for the good of the community and the bank.

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Monroe at Pearl

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3. Your Charities: Under a living trust, benevolent inclinations may be gratified and their results observed during life.

A booklet entitled "Safeguarding Your Family's Future," discusses many points about living trusts. You may obtain one of these upon request.

## GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICH.

OTTAWA AT FOUNTAIN

BOTH PHONES 4391



Under a recent ruling of the Court of Appeals it is made a violation of Section 150 of the Penal Code to pass out any notes as United States currency if there is any similitude to the design of the United States notes.

Raised notes in the hands of innocent persons are redeemed by the Government at the original value, through the Secret Service division. Banks render all counterfeit money to that division also. They receive receipts for the notes, which are held during the current month and forwarded to Washington. The bank is reimbursed and in due course the customer also. Some states have laws against counterfeiting, but invariably they turn such matters over to the United States Secret Service as being better equipped to handle such matters. Under a recent ruling it is regarded as counterfeiting to undertake to pass any State bank note of defunct issues or any issues of a defunct State bank.

#### Traveling Man Hits at High Hotel Rates.

The question of continued high prices in hotels and cafes is one that is "sticking in the craw" of the traveling public, especially of us traveling men, and the day is here when some relief must be given. There is absolutely no sound reason why the hotels should charge the prices they do for rooms or meals, and I think it high time that their prices were reduced in keeping with everything else. The prices of food stuffs together with the price of linens, the cost of labor and almost everything connected with these institutions have declined, just how much or how little we are familiar with.

During the war the Government requested that we have meatless, wheatless and heatless days and that those serving meals reduce the portions served. The traveling public very patriotically submitted to all of this. And the hotel and cafe folk profited by the Government's ruling, as much as did those for whom this food was served (for certainly their cost of a meal was greatly reduced), but we were made to pay increased rates and they continued to increase. Right here let me say that the present day prices of the hotels and cafes are the highest reached at any time. In fact, they are just about prohibitive. To give you an idea of the profiteering existing among these institutions, I'll give you a few facts and figures. For instance, the American plan hotels which formerly charged \$2.50 per day are now getting \$4.25 per day; the European plan hotels that formerly charged \$1 for a room without bath, now get \$2 for the same room, and in many instances this room now has two (2) single beds, showing a return of \$4 for a room that formerly they

were glad to get \$1 for. And the same is true with many of the American plan hotels (in respect to doubling up.) Notwithstanding these exorbitant charges, we are expected to pay their help; porters, waiters, waitresses, bell hops and maids. They pay this help just as little as possible and tell them that their tips are good here. A Detroit hotel went so far as to advertise for waitresses, and made the statement in their advertisement that "We will pay you \$5 per week, room and board. Tips are good here." And again these institutions get a commission on all laundry, phone calls, telegrams sent, pressing bills, etc. The cafes during the war began charging 10c extra for bread and butter, 10c extra for cream (?) in the coffee and a cafe in Toledo went so far as to gouge the public by charging 1c extra for the paper cup in which they served milk at 10c per cup. Can you imagine anyone becoming so money mad as to want to take the very life blood from his helpless victims? And it was just about this time that the cafes and hotels too did away with the real good old fashioned napkins, and substituted the cheapest paper napkins available. This is the case with most of the hotels and cafes, not all of them.

I am of the opinion that these institutions should be thoroughly and carefully investigated. Let the traveling public know whether they are being "held-up" or not. If, upon investigation, these institutions are found profiteering, why not bring the matter to the attention of the Federal authorities and see something about the excess profits tax due the Government. We traveling men are dependent upon the hotels and cafes, but to no greater extent than they are upon us. Our Legislature is now in session, and no doubt most of its members are familiar with the exorbitant prices charged by the hotels and cafes in Lansing at least, and they are a fair example of the robbery carried on by these institutions. J. T. Smith.

### CADILLAC STATE BANK CADILLAC, MICH.

Capital ..... \$ 100,000.00  
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## The Public Accounting Department of

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- PREPARES Income and Excess Profits Tax and other Federal Tax Returns;
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Pearl St. and Ottawa Ave.  
Grand Rapids, Michigan

### America Seeks Only Peace and Justice.

Grandville, April 26 — It hardly seems possible that the miserable dot of earth, yclept Yap, shall be the means of bringing about a war between the United States and Japan, yet that very danger is a menace which brings concern to some of the wisest statesmen of America to-day.

It has become evident that the allies put one over on the United States when they granted the greed of Japan for ownership of all German islands North of the equator. From recent developments it seems that President Wilson made no objection to the decision favoring Japanese ownership of these North Pacific islands, which is now contended included the island of Yap. Whatever the circumstances whatever the bargainings, there is this certainty that America was given a raw deal, and this after saving the allies from complete domination by Germany.

Uncle Sam is not claiming an undivided right to this island, but simply that it should be internationalized in the interest of the Pacific cables. Japan denies this contention, claiming sole ownership of the island. This is a part of the swag which has been awarded the Nipponese for their part in the world war, a part quite infinitesimal in comparison with what the United States did in the war.

That there were spoils in plenty after the defeat of Germany goes without saying, and the United States, whose fight in the war was because of the attacks made upon her people by the German submarines, asked nothing in return for saving France, England and Italy from utter extermination at the hands of the central powers. Japan, although an ally of Great Britain, had very small part in the war, yet Shantung, parts of Siberia and all German islands in the North Pacific, including Yap, are tossed into her lap as a reward for the little she did.

The contention of the United States that Yap should belong to one of the great powers of the world but to all because of its geographical position is a just and reasonable one, and it seems illy in keeping with the many professions of gratitude on the part of the allied powers toward America that these beneficiaries of Yankee prowess should play into the hands of the monkey-faced Japs.

There will come a reckoning for all these moral lapses on the part of Britain and France, who have each made sure of a goodly share of loot after the subsiding of hostilities. It is quite proper for the allied powers to seek reparation for the wanton destruction wrought by Germany, yet while demanding this, why should they turn down the very small request of the Nation which did more than any other to save the day for allied arms?

It may not be a question of gratitude, but it surely is one of justice for which the United States contends. Should war result, the men who established the treaty of Versailles must be held responsible for the bloodshed to follow, and the sons of America, who did so much on the fields of France will never condone, much less forget the black treachery which was meted to them by those who ought to have been their best friends.

Allied Europe cannot afford to make an enemy of the United States. It seems ridiculously out of place for the allies to concede everything to Japan, nothing to the United States.

Less important things than this Yap contention have led to great National cataclysms. It is to be hoped that the crisis may blow over without hostile armies and navies being invoked, yet if it comes to that painful resort, no blame can attach to the United States. On the skirts of Britain, France and Italy will lie the stain of invoking bloody war.

This country, which seeks only National justice and peace with all the world, has taken a stand in this Yap affair which must be maintained at whatever cost. Small matter, you say. Not so small as one may think when the future peace of the world rests on a just settlement of the question at issue.

Internationalized Yap or war! Not a pleasant thought and the probability is that if the United States presents a bold front, standing firmly by its rights in the matter at issue, Japan will concede justice and come to an amicable understanding. It is to be hoped that such will be the outcome.

The allied nations owe everything to the United States—their very existence in fact—to Japan scarcely anything, since the part taken by the oriental nation in the world war was trivial, compared with the mammoth service rendered by the United States. Can we be blamed, then, for a feeling of resentment at the deal given us in this Yap affair?

It is matter for bitter thought that when it came to making peace the demands of Japan for an unrighteous settlement outweighed with the allies the request of the United States for justice in the single instance in which this Nation spoke for itself.

Sad it is that this is so. Nevertheless we cannot forget that Great Britain and France handed to Japan, in direct competition with the United States, control of the cables which empowered the Japs to obstruct and misuse the cable utilities of this country.

Too trivial a matter for so much fuss and fuming, one says. Not so. The fact of this unjust discrimination against the United States may lead to serious complications which no self respecting people can overlook or subscribe to. Ocean cable service in time of war is of inestimable moment, in time of peace often fraught with great consequences to the business stability of a nation. Whatever the outcome it is to be hoped that Uncle Sam will in no way compromise on this question of National right and justice.

Old Timer.



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Capital Stock and Surplus  
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### Looking For a Hobby For Retired Business Men.

Edward Bok in his autobiography deplores the habit among hard-working business men to keep on working hard until they drop in the harness. Mr. Bok is sorry, for more than one reason. He thinks it unjust that old men should cling to their jobs and so rob the young generation of its just opportunities. He thinks it bad that old men should remain with their noses to the grindstone when they might lift their eyes and hearts to the infinities of art and contemplation. Mr. Bok does not contend, if we recall correctly, that a life unceasingly in harness means necessarily a short life.

If he did he would be contradicted by the large collection of personal opinion recently published by Dr. A. M. Goldwater concerning the effects of hard work upon longevity. The great majority of the men whom Dr. Goldwater consulted insist that hard work is rather conducive to long life. More than that, again and again they express a fear of the empty life that confronts the retired business man; they speak of men of affairs who have broken down under self-imposed idleness. Comparatively few retired business men have been able to find solace and sustenance in a hobby, whether it be art or books or old furniture or even golf. For that matter, it is not the easiest thing in the world to start cultivating a hobby in cold blood. When a man is at his desk he is too busy to lay the groundwork for a hobby. When he closes down his desk permanently, it is too late.

But there is obviously one interest into which the retired business man might step without the uneasy feeling that he is adopting a toy or settling himself into a comfortable orchestra chair to watch the spectacle of a full-blooded life in which he is no longer a participant. That interest is politics. Once every so often it is a practice to deplore the monopolization of our life by the professional politicians. Why are there so few farmers, merchants and bankers in Congress? The question is raised without expectation of an answer or without desire for an answer. We know the answer. Men of spirit and ambition prefer doing to talking, prefer manipulating the real forces that drive the world to this game of palaver and pettifoggery that we call politics. But that, of course,

is only the vicious circle. Politics would not be the empty game it is reputed to be if it were taken over from the professionals by the men of action.

Here, then, is an opening for the business man who would not mind letting go if it were not for the fear of exiling himself out of the living world of affairs. Government from Washington down would be immeasurably the gainer from the presence of men of ripe experience and successful action. The public interest would profit. The retired business man would be equally the gainer. No fear there of premature arteriosclerosis. Fighting a professional politician as an exercise is certainly not to be compared with the collection of old china. It would be the business man in politics for the promotion of business, but for the sake of placing business training and energy and imagination at the disposal of the common welfare. The thing is done in other countries, notably in England, where Parliament is not a close preserve for the lawyers. It is a hobby well worth looking into by business men on this side, who would well enough like to close down their desks but do not know where to go next.

### Late News From the ex-Sawdust City.

Muskegon, April 26—The Masonic billiard tournament was won by W. C. Lulofs, who received a new cue to juggle the ivories with. Nick is getting past the colt age; at any rate, he is shedding his teeth.

The Fremont Auto Co., of Fremont, which recently had a fire loss, is planning to raise its building one story and add eighteen feet to the rear, thus more than doubling its floor space.

We are in serious trouble these days. We cannot get our trout rod in our grip and we just have to go fishing up North this trip.

L. D. Puff, Fremont hardware merchant, has returned from Florida and gives a glowing account of his trip. He says the brick and asphalt roads are wonderful. Motoring is the chief sport, with fishing as a side line. One thing he does not tell about—the big ones which got away. According to Mr. Puff, good roads are, next to the climate, the chief attraction to tourists. If he had a wider face his smiles might be broader.

Mat Steiner says the roads near Holland are not well cushioned. Mat tried them by getting off a truck head first and skidded some feet across the gravel. Owing to being well inflated Mat suffered no great injury.

E. P. Monroe.

The older the car, the more of a luxury it becomes.

## 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.

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Main Office: FREMONT, MICHIGAN

ALBERT MURRAY Pres.

GEORGE BODE, Sec'y-Treas.

## The Finnish Mutual Fire Insurance Co.

ORGANIZED 1889

### ASSETS

Cash in Banks	\$ 84,701.88
Bonds and Securities	\$154,370.97
Total	\$239,072.85

### COMPARATIVE STATEMENT

Policy Holders or Members	3,750
Total Fire Losses Paid	\$ 197,895.23
Total Premiums returned to Policy Holders	\$ 372,606.51
Total Insurance in force Dec. 31, 1920	\$4,452,274.15

### OUR PLAN OF OPERATION FOR 1921

To write good mercantile, hotel, garage and dwelling risks at established board rate.

To collect the full premium based on their rate.

To renew the policy each year at full board rate.

The saving or dividend is paid each policy holder at the expiration of each four year period.

Dividends paid by organization never less than 50 per cent.

For further information call or write.

C. N. BRISTOL,

General Agent, Fremont, Michigan.

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Minnesota Hardware Mutual... 55%	Michigan Shoe Dealers Mutual... 30%
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REMEMBER WE HANDLE THE BEST COMPANIES IN THE MUTUAL FIELD.

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

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

C. N. BRISTOL, Manager

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## 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. SENE, Sec'y

### J. Elmer Pratt Replies To Rev. C. E. Richardson.

El Cajon, Calif., April 16—I have your brief letter, referring to the article published in the Tradesman of April 6 over the signature of El Cajon's well-liked and fair-minded pastor of the Valley Union church, Rev. C. E. Richardson. The offer of your columns which are open to me for an answer is appreciated. As you know, I am not very strong for arguments, but I feel the reverend gentleman is entitled to a reply, inasmuch as I feel he is as far off one way as he seems to think I am in the other.

As he is "boosting" his community, while he, indirectly, classes me among the "California knockers," he can with propriety be excused, and in a measure justified, in the stand he assumes; but I think he is laboring under a misapprehension or is expressing thoughts of someone who is. As to my impression of this glorious "Valley of Opportunity," he is entirely wrong or very much misinformed.

When I wrote that lemon article, as I told you, I expected it would prick the main arteries of any who owned California land, especially those who had a "for sale" sign on it, as well as the brokers who "by hook or crook" are getting a living from dissatisfied ranchers by helping to sell their real estate, or those who had real estate of their own on which they were not making a living and had a brokerage office as a help. I wanted real estate men to see the article and hope to send them other articles, as I have been doing. California has many fine fellows in this great land-selling game. We have one here, and I don't think any one ever had occasion to believe he ever was a party to a raw deal. I happen to be one of the "new settlers." Rev. Richardson refers to and I happen to be one who has invested some money in property for a home. I also happen to be one who has often been asked, "How I like it?" and I may have been one of the fifty-five he refers to, but I am not THE one who has his place for sale. MY RANCH IS ONE OF THE VERY FEW THAT IS NOT FOR SALE, although real estate men have assured me it could be sold to Eastern parties at a 50 per cent. profit, which I take with a grain of salt. However, that may be I'm not here as a speculator. I'm not here because I was misled or sold by misrepresentation. The man I bought from was on the square. What he knew was favorable. That which was not "he didn't know" or "couldn't remember." As to "income" he "never heard of a ranch income." He was all right, so was the real estate man who got over \$800 out of him for helping me to decide on El Cajon Valley, instead of Lemon Grove, Escondido Valley, Orange, Chulla Vista or San Gabriel Valley.

Mr. Richardson says land isn't selling for \$2,000 an acre in this valley. I guess he is right. And there is a good reason for it. We will take the citrus record of the El Cajon Valley Citrus Association, published last fall under date of Aug. 1 as a safe estimate of the average returns from Valley orchards. We find this Association, with at least over forty growers of lemons and oranges, prints in its 1920 report a statement of the citrus crop received and sold, a general average of

Lemons per tree 3.85 boxes. Average price net to growers was 1.41c per pound, equal to approximately \$1.07 per box.

Navel oranges, 2.51 boxes. Average price per box net to growers, orchard run \$2.64 per box.

Valencias 3.00 boxes. Average price per box net to growers, run of orchard \$3.03 per box.

An acre of citrus generally has 75 trees. That is the number accepted by the Association in assigning shares of its stock. "Net to growers" means net returns after deducting all expense from picking to last word in marketing. Now do your own figuring as to what the average income is, per acre, without allowing anything

for interest, labor, water, or fertilizer. Then read my paper on the Avocado's possibilities, for cost to operate, and I think you will have something to ponder over if nothing else.

Acting on the suggestion of Mr. Richardson, that I say something favorable, I will add that the best crop from a matured lemon tree was 12.63 boxes. The best from an orange (Navel) was 7.80 boxes. The Valencia record tree was 8.83. If it was not for the lower producers the average would pay. But who is fool enough to take peak records in a case like this?

Is it any wonder growers resort to chicken raising and other sources for income enough to live on? Right here let me say, this chicken tail may wag the dog yet, if something is not done for the rancher. The above statement is far better than will be realized this season. But I have faith in a return of the citrus incomes. My criticisms are based on the misleading way the buyers are supposed to be "roped in." California can sell her improved land at fair prices by being fair. She don't have to place herself in such a ridiculous position as some of the boosters put her. Mr. Richardson's remarks about the low price of land in El Cajon Valley is true, as compared with other communities I investigated both in California and Florida. That is why I located here, but it was only a short time ago that it was stated at a club meeting, at which I think my friend was present, that raw land with a well and pumping outfit was valued at \$800 an acre.

While I have been calculating an acre was worth \$200—because a friend bought it for that—and figuring \$3,000 for a well that would produce enough water for ten acres.

Now in regard to Southern California land values and what can be got off of them: I was offered a five acre ranch of oranges in full bearing but young (8 years) which had a \$2,500 bungalow, garage and small flock of hens (50) for \$16,000 cash. This in San Gabriel Valley on a trolley line. Income for 1919 was \$500, including the eggs.

In Orange county I was offered an orange and avocado ranch of ten acres for \$30,000. Buildings over twenty years old, cheap but modern. Income, nearly \$4,000.

In Escondido Valley, I came near buying an all lemon ranch of ten acres, five of which was sixteen years old, and five was eight years. Bungalow too small for family of eight. All buildings over fifteen years old. Independent irrigating plant. Price \$20,000. Income in 1918, with lemons returning 3c a pound net, was over \$7,000 and in 1919 the owner got \$6,000 from the Association with an average of 3½c per pound net. It cost this rancher \$500 an acre to get these crops. I don't know where he is at this year, but if he gets two more years of lemon slump like 1920-1921, and continues to keep his place up at an expense of \$500 an acre or even half that, I wouldn't give him much for his bank reserves from the good years. In 1916-1917 he had little on account of the hot winds and frosts that swept this country. In 1913 the freeze set lemons back three years, so that big income ranch won't average any \$500 per acre for a period of any five years since 1912.

I was offered a five acre all-lemon grove at Lemon Grove, which I came near buying on the statement that it was a 25 per cent. income bearing property, one of the best. Investigation showed it was (for two people) for fourteen months. The total income "Cash received" was just under \$2,700 for fourteen months, including returns from rabbits and a flock of fine leghorn layers (154 of them). The bungalow was a good rebuilt five room and porch home. Buildings estimated to be worth \$5,000. The price was \$12,000. It was later offered at \$10,000, but later sold to an Eastern party for "something between those figures." On a close investigation I found Mr. Webber had paid out less

than \$1,700, not counting interest, and figuring in his time at \$100 per month. Nothing for fertilizer, he got hen manure free. He paid \$8,000 for the property. He had less than a thousand dollars for interest and profit on his investment.

I all but got Arthur Hays' ten acres at a price of \$20,000. He paid \$14,000 for it in 1912. He could show returns from the Association of an average of between \$4,500 and \$5,200 for 1916-'17-'18-'19 up to January, 1920. He had received from 1c per pound up to 6c for his lemons, nothing for avocados. He had paid from \$60 to \$80 a ton for fertilizer during these war years—chicken manure was not procurable at any price. His operating expense without his own time was over \$300 per acre per year or about 60 per cent. of his so-called net income, which was "net" from the association after picking, packing, freight and selling expense came out. He figured nothing for his work and nothing on his \$14,000 investment for interest. Did he make \$500 an acre net?

These are a few of over fifty ranches I investigated and they are the good ones at that.

Now I wish to pay my respects to some slight inaccuracies in Mr. Richardson's letter. They don't amount to much and are, I think, the result of misinformation, but when one criticizes others in a personal way in an open letter he ought to avoid placing himself in an embarrassing position by qualifying or approximating. I don't happen to have the pleasure of Reverend Richmond's acquaintance, although I have lived in his parish since July 18.

In the first place, I have no desire to lead any one to think I paid any \$2,000 per acre for my ranch. The price was published in a local paper. It was, however, more than my neighbor has been informed, and it is not for sale, even at a good profit. Next, the ranch has less than twenty-two

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

### COLEMAN (Brand)

Terpeneless

## LEMON

and Pure High Grade  
VANILLA EXTRACTS

Made only by  
**FOOTE & JENKS**  
Jackson, Mich.

## McCRAY

### REFRIGERATORS

for ALL PURPOSES

Send for Catalogue

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

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

# DIAMOND CRYSTAL

The Salt  
that's all salt.

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



acres, and is not watered with its own irrigating plant, although it will be if I don't go broke trying to get a living off it. The ranch is not a lemon property (speaking of fruit only.) Less than four acres are lemons. To be exact, 380 odd trees, sixteen of which are coming out, and 186 will be top-worked to oranges. Six acres are oranges and avocados. If buildings are the only improvements, included in price I paid, I have them, but the house was not "modern" when I began negotiating for it. Electric lights, septic tank and closet have since been installed. We have no garage, unless a barn can be termed that. The house is not a "six-roomed" one, except to a Californian who counts porches as rooms. The "various out buildings" consist of a hay shed of junk lumber, another shed torn down and a wood shed in a country where fuel is supposed to be superfluous, now rebuilt into a chicken house. There is a well, but no "individually owned water plant." This outfit never cost any \$8,000. But it may be worth it. I don't know. Eight acres is what we call "dry farm or oat land" lies next to ten acres which I was told had been offered at \$200 per acre, with its worthless well and an old shack of a California house.

I have no doubt that more than 100 people have located in this Valley and vicinity in eighteen months. We are said to have over 60,000 acres in this "box" (as the Spanish named it), one-third of it tillable. I know that many ranches have changed hands. A resident of Pepper Drive tells me that of the twenty-seven ranches between my place and Magnolia avenue, over a mile, twenty-two of them are offered for sale. One of these is, I think, one of the "fifty-five new settlers" referred to. But I do not know. If any California property, as well and pleasantly located as Pepper Drive ranches are, is worth \$2,000 an acre, I am sure that mile or more of ranches is worth as much. But I agree with my critic that they are not selling for the asking prices. On the other side of me are three ten acre properties, two of which are for sale. All have changed hands once in a year, one at \$14,000 on easy terms, now for sale at \$23,000 (ten acres) oranges. Another ten, the owner is said to have paid \$8,000 for, but could not get enough off it to live on and pay interest, on half or less, so he sold his equity. It will be sold for somewhere around ten thousand. It was offered to me a year ago for \$7,000. Any of these ranches may or may not be sold at the asking price. Evidently none of them are of the fifty-five new ones.

My predecessor did not and would not pay \$10 per ton for chicken manure, nor did he pay over \$12.50 per month for water. He admitted this and gave it as a reason why this ten acres of fruit produced less than a thousand boxes, for which he received war prices, aggregating about \$1,500.

The "poke" my neighbor makes at my previous business is amusing to me and will be more so to those who know me. If "half truths" are "no better than falsehoods," Mr. Richardson has been the victim of a lot of California "bunk." As every one who knows me knows I have not been active in the auto industry since May 1, 1916, when I was obliged to retire right at the peak of success, for very good reasons when the concern I was with had just withdrawn approximately six million dollars from its 1915 profits on a capitalization of but 1½ million, and was soon after absorbed by Wall street speculators who paid ten million cash for the assets and gave and sold 150,000 shares of stock for good will. So the statement made to my neighbor was not even half true. It is true that one "can acquire good lemon land for one-fifth the price of \$2,000 an acre so often asked but my critic forgot to mention that it would be raw land. He would have you think \$400 an acre would buy lemon properties that in "normal times would offer as many inducements as any

other country in these industries." All of which is true, if you are lucky enough to find a buyer of the property after you have improved it at cost of a thousand dollars an acre and eight years' time for twice that. But as a money making proposition—I mean income bearing proposition—I can't figure out anything like 25 per cent or \$450 an acre on California fruit growing, which has been advertised far and wide. When I found the cost of land, cost of planting, establishing an irrigating plant, and eight years' hard work to be near \$1300 an acre, I made up my mind that the owner of this ranch was getting little enough for his ten years' time when he offered it for less than \$2,000 an acre, even if he got all the land for nothing. I have had clerks with me who cleaned up twice that sum every other year for five or more years.

Therefore I say, as I have said before, many, many times, the profits claimed for the citrus industry of California will not pay any 25 per cent, net per year on selling prices for a period of five years or more in one case out of fifty.

When we learn to give averages and calculate on cost per acre basis, we will find the Eastern buyer will buy just the same, be better satisfied, and will try to get his friends who can afford to live with little or no income to join him and enjoy life in this superb but much over-rated climate that people are crazy to linger in, even if they never make a cent. Some will, of course, do well. But when they tell you about \$30,000 avocado trees and other bunk, just put it down as a joke and do as I did,

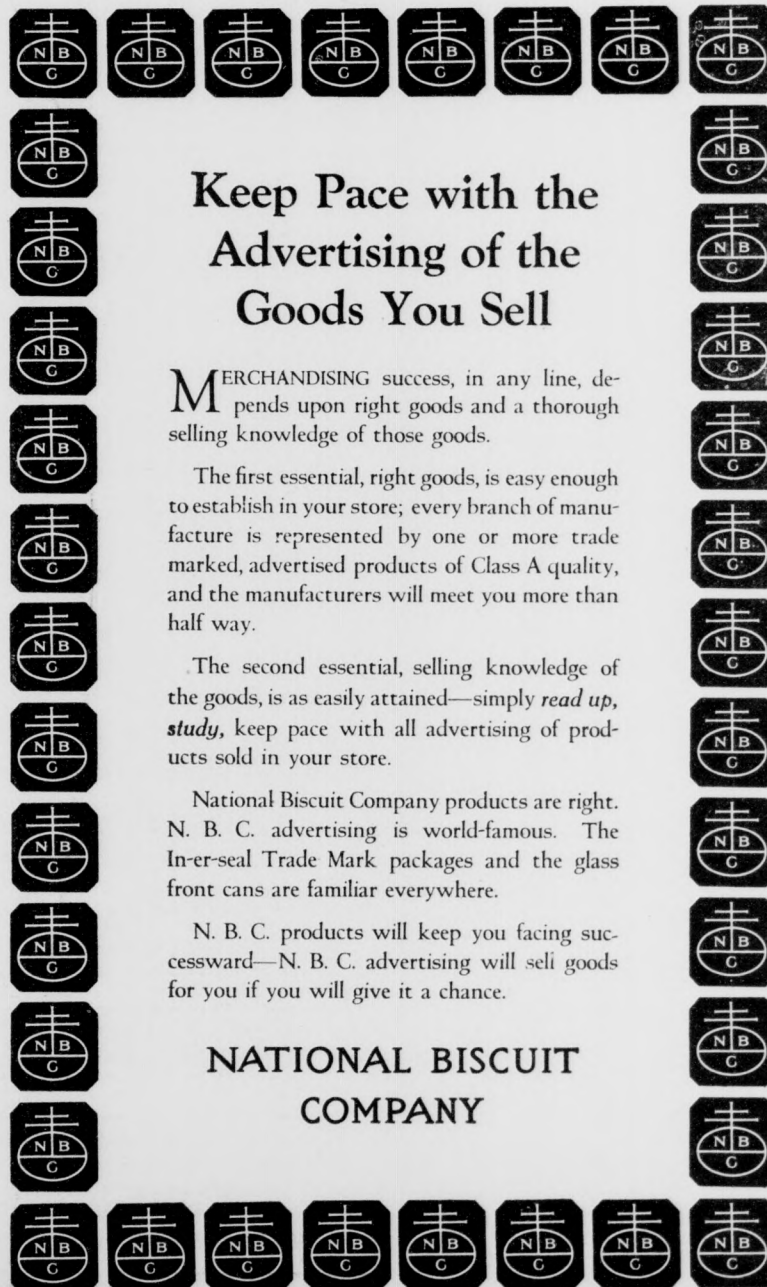
come, buy, stay and die here; if you can afford it. But don't think it a money making country. When we are more self contained and less dependent upon our Eastern customers, useless middle men, extortionate transportation rates that can't be helped, and work as hard as we boost, we will be telling a different story.

J. Elmer Pratt.

#### Cincinnati's Modest Painters.

In addition to their demand for an increase in pay from \$7 a day to \$8 the infamous union house painters in Cincinnati stipulate, among other things, that no painter shall be required to carry more than five pounds of paint to a job and that no paint brush shall be more than four and one-half inches wide. With commendable self-restraint they have refrained from insisting on limousines to take them to and from their work, and, for the present at least, they have placed no restrictions on the colors or shades of paint that may be used. The magnanimity of their attitude is impressive, when one considers that they might have demanded \$12 a day and two and one-half inch brushes, and it should appeal to every workingman who owns a house that needs repainting.—Springfield Union.

Better lose a long moment at a crossing than the rest of your brief life.



## Keep Pace with the Advertising of the Goods You Sell

**M**ERCHANDISING success, in any line, depends upon right goods and a thorough selling knowledge of those goods.

The first essential, right goods, is easy enough to establish in your store; every branch of manufacture is represented by one or more trade marked, advertised products of Class A quality, and the manufacturers will meet you more than half way.

The second essential, selling knowledge of the goods, is as easily attained—simply *read up, study*, keep pace with all advertising of products sold in your store.

National Biscuit Company products are right. N. B. C. advertising is world-famous. The In-er-seal Trade Mark packages and the glass front cans are familiar everywhere.

N. B. C. products will keep you facing successward—N. B. C. advertising will sell goods for you if you will give it a chance.

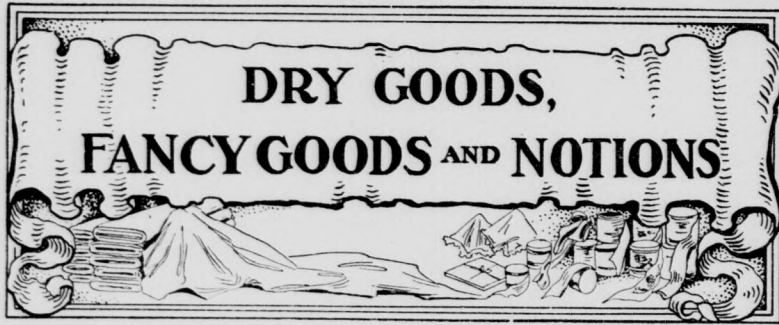
## NATIONAL BISCUIT COMPANY

There's nothing--  
YOU need more--  
Or understand--  
LESS about--  
Than KELLY SERVICE.  
Unless you've used it--  
And know--  
How overstocks--  
And surplus goods--  
ARE moved--  
By UNUSUAL--  
ORIGINAL and--  
Constructive--  
Selling methods.  
Ran a sale--  
Last month--  
For a merchant--  
In Alabama.  
I'd like to tell--  
YOU about it--  
For you'll understand--  
ME better then.  
Yes--  
The coupon's enough.

*Kelly's Ad Man*

T. K. Kelly Sales System  
2548 Nicollet Ave.  
Minneapolis, Minn.

Size of my stock \_\_\_\_\_  
Name \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_



Michigan Retail Dry Goods Association.  
President—J. W. Knapp, Lansing.  
First Vice-President—J. C. Toeller,  
Battle Creek.  
Second Vice-President—J. B. Sperry,  
Port Huron.  
Secretary—Treasurer—W. O. Jones,  
Kalamazoo.

#### Seven Group Meetings For Dry Goods Merchants.

Lansing, April 26—The following group meetings have been arranged for May:

May 3—Mt. Clemens.  
May 5—Ypsilanti.  
May 6—Charlotte.  
May 11—Muskegon.  
May 12—Sturgis.  
May 18—Alma.  
May 19—Cadillac.

#### Ten Things To Remember.

1. All of the meetings will begin at 12:30 o'clock, Eastern time (fast time). The reason for this is our desire for uniformity and this seems to be the only way we can secure it.

2. The group meetings will begin promptly with a luncheon at the hour and minute appointed.

3. Bring your wives and some of your store help, also dry goods and ready-to-wear merchants who should join our Association.

4. If a meeting in another district is more convenient for you, attend that meeting, rather than the one in your own district if you cannot attend both of them.

5. The assignments on the program are subject to change but there will be plenty of speakers present to start the discussions.

6. No long winded speeches or prepared addresses will be permitted.

7. We are enclosing a list of questions that were submitted to us by our members on the questionnaire recently sent out. Bring this list to the meeting with you.

8. We enclose an application blank for insurance. Please review your insurance policies and bring your application for more insurance to the meeting with you. We saved our members 25 per cent. of their insurance cost in 1920.

9. I enclose a return postal card. This is very important. Fill it out and mail not later than three days before the date of the meeting which you intend to attend. The number of plate reservations that are made will be reported by this office direct to the Local Committee at each place of meeting.

10. Come prepared to ask questions regarding our recent affiliation with the Michigan Mutual Liability Company. Their representative, J. H. Shepherd, will be there to answer questions. Jason E. Hammond, Mgr. Michigan Retail Dry Goods Association.

#### Question For Group Meetings.

1. Instruction in salesmanship for small stores?

2. Direct advertising, at what expense will it pay?

3. Is it wise to advertise for charge accounts?

4. The local retailers have the advantage of the mail-order houses—how best can we retain that advantage?

5. Cost of doing business, especially office expenses?

6. What is the best advertising in a town having only weekly paper?

7. Can a strictly cash business be

done in a small town where other stores are doing credit business?

8. The insurance rate charged by the stock company through the wholesaler on parcel post packages is about double that charged by the Government. Shall the retail stores pay this high rate?

9. Is the pattern business really a paying proposition for the small store?

10. Which is the best advertising—selling leaders at cost or advertising in newspapers and charging more money?

11. What system should we use to make it hard for clerks to steal?

12. Should we let goods go out of the store on approval?

13. Eight hour law as voted on last November?

14. Some nearly uniform accounting system.

15. Departmental stock records system.

16. What percentage should clerks' salaries be on sales?

17. What percentage on sales should be spent on advertising?

18. Should separate charge be made for alterations?

19. Best method of advertising to convince the customers goods are cheaper.

20. The turnover sales tax, its possibilities of assisting or injuring the retail merchants, with comparison to the mail order houses.

21. Should we lower salaries to sales help?

22. Have we reached bottom on dry goods prices?

23. Does it pay in small towns to put on sales?

24. Would it be a good thing to have salesladies instructed by two or more towns getting together for a school?

25. Tax on sales.

26. What is the outlook for fall business?

27. Can we maintain the war period overhead on after the war prices and volume of business?

28. How eliminate excessive transportation charges?

29. What is a just compensation for "Store Labor" to-day?

30. How about future buying-market conditions?

31. Current events, as affecting our business, State and National?

32. Value of street fairs, ballgames, homecoming events, etc., as affecting business.

33. General needs of smaller stores.

34. Should a merchant advertise in neighboring town newspaper, especially if both towns have members of the Association?

35. Method for curtailing pernicious legislation.

36. How to prevent fool employers from ruining help by excessive privileges and unwarranted salaries.

37. Relative value of newspaper, letters and outdoor advertising.

38. How far should the local merchant co-operate in advertising Nationally advertised merchandise?

39. How can we best assist in securing the best possible Federal tax laws?

40. How best can competitors be made co-operators?

41. How can we secure a satisfactory profit and still move the goods?

42. Can we be justified in selling standard well-known merchandise below cost?

#### Bows and Rosettes Used in Trimming Hats.

Although flower and fruit trimmings for Spring hats undoubtedly lead in the style race at the moment, ribbon garnitures are pushing them hard for first place. Ribbon bows and rosettes are making particularly rapid strides, according to the latest bulletin of the Retail Millinery Association of America, which also says that the butterfly and other staple types of bows have given way to a wide range of novelties.

"On a large, shallow mushroom shape of moire," the bulletin continues "is seen a large, round 'whirl' rosette of accordion-pleated faille. It is poised rather high on the crown and at the very front of the hat. It makes a trimming adaptable for both tailored and dress wear.

"Another novel bow is fashioned after a head of lettuce. It is just about the size of an actual head of that vegetable, and is placed on the hat with the 'head' turned in toward the crown. Each leaf has a double facing, which gives a rather thick, soft effect to the rosette.

"Of a strictly tailored type is a flat bow made of ends that are shaped like the flap of an envelope. Heavy faille ribbon is used to make this bow, in which four or five ends on either side distinctly give the impression mentioned. A slightly rolled brim effect of navy milan hemp had this bow poised quite near the brim edge and stretching over the front of the hat.

"The chrysanthemum rosette is another alluring form that ribbon trimmings are assuming. Huge chrys-

themums are seen here, developed in velvet or silk, and, when used on a large-body hat or on one made of a silk and straw combination, it completes a very pleasing effect. On sport hats a number of novel bows are seen, including those so made that they are placed under the brim."

#### American Dollar Is Worth 18c More.

Washington, April 26—The dollar is now worth 18c more than it was last May. So far as food is concerned, according to returns of the Census Bureau. The food dollar is worth 64c in comparison to its pre-war counterpart. Last May the dollar was worth 46c. While the retail food dollar has been gaining 18c in value, the wholesale dollar has taken on an additional 24c in purchasing power. The chief beneficiaries of the increased value of the dollar are approximately 9,000,000 women workers with fixed incomes.



#### Store and Window

## AWNINGS

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

Auto Tents, Cots, Chairs, Etc.

Send for booklet.

**CHAS. A. COYE, Inc.**  
GRAND RAPIDS, MICHIGAN

**We are constantly showing specials that will make you glad.**

Whenever you are in the city, be sure to

## Come in and Look Over These Timely Trade-Builders

A very *Special Work Shirt* now on the floor.

You can't beat it. Write if you cannot come.

## Daniel T. Patton & Company

GRAND RAPIDS

59-63 Market Ave. North

**The Men's Furnishing Goods House of Michigan**

## WORK SUITS For Men, Youths and Boys

Men's Khaki Suits, Sizes 36 to 46	-----	\$22.50 Doz.
Men's Plain Blue Suits	-----	22.50 Doz.
Men's Blue Striped	-----	24.00 Doz.
Youths' Khaki Suits, Sizes 28 to 32	-----	19.50 Doz.
Boys' Blue Striped Suit, Sizes 2 to 8	-----	7.50 Doz.
Boys' Plain Khaki Suit, Sizes 4 to 10	-----	10.50 Doz.

Write for Samples.

**Quality Merchandise—Right Prices—Prompt Service**

## Paul Steketee & Sons

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.



**RETAIL SALES TAX A MENACE.****Puts Entire Burden Upon Shoulders of Retailer.**

Judging from reports from Washington, there is an increasing danger that Congress may be led to adopt a tax on retail sales alone. We do not want that kind of tax. Retailers have had enough difficulties the last two years when the public was invited by the Government to take an interest in the mark up charged by retailers, and in view of this we feel that nothing should be done by the Government which would lead to wider spread between the wholesale and retail prices.

The National Retail Dry Goods Association has had an active taxation committee studying the situation for more than six months and the deduction of this committee is that if we get a retail sales tax it is likely to be a tax of 3 per cent. Added to this there has been a disposition in some states to pass a State retail tax. You may find yourself facing an item of as much as 5 per cent. on your overhead representing taxes, and which may be hard to explain to the public.

On the other hand, if a retail sales tax is levied to be collected from the customer at the time of sales it will result in the necessity of devoting a great amount of time to keeping records for the Government. We must prevent the adoption of a retail sales tax. Certain associations of manufacturers and wholesalers are said to be in favor of a tax on retail sales. They would be in favor of almost anything which would relieve them of the burden and put it on the retailer. It may be presumed that a disposition on the part of Congress to enact a retail sales tax will find support among certain associations of manufacturers and wholesalers. If you will adopt the following suggestions there is the possibility of it having a wide-spread influence.

Send a letter to every manufacturer and wholesaler with whom you deal and tell him you are interested in an intelligent and equitable revision of the Revenue Bill. Tell him you are not backing any plan which would shift the burden from the retailer to the manufacturer as you do not believe that such a plan is fair. Tell him that on the other hand you feel that manufacturers and wholesalers should take the same position and that whatever sales tax is to be adopted, it should be a tax on all sales, through from producer to consumer.

Ask your manufacturer and wholesaler to write you and say that he will use his influence with his association to prevent the association going on record in favor of a retail sales tax.

Ask him for a reply because you would like to know his sentiment. When you have received the replies, send them to Headquarters. We want to index all of them and keep them to prove there is a demand from wholesalers and manufacturers as well as retailers that there should be equality in this matter.

While you are writing the manufacturer, ask him to use his influence with his association and with Congress to have the Excise Tax repealed.

Your association cannot accomplish much if you do not put your shoulder to the wheel and do your part. Our taxation committee has been studying the situation—we have charted the course—it is up to you to get busy if you want relief.

As a merchant and citizen you are interested in the Tax revision. Do not fail to remind these men who you help elect to represent you that the repeal of the so-called "luxury tax," Section 904, was promised nearly two years ago by both parties in both branches of Congress. That promise has never been kept and it is time that business was rid of such annoying taxation.

1. In writing your Congressmen express your belief that the present Revenue Law should be revised so that there is equality of taxation among the individually operated businesses, the co-partnership, and the corporation.

2. Suggest that about half of Government revenue should be derived from income taxes and that any deficit in the budget after certain other miscellaneous taxes have been levied, should be derived from a general sales tax on all goods, wares and merchandise, applied to all sales from the producer to the consumer.

3. Tell them you are opposed to a tax on retail sales because such a tax is discriminatory and unfair because it would have to be of so much greater percentage than a general commodity sales tax, as to embarrass retailers by increasing still further the spread between wholesale and retail selling price.

4. Tell them the Excess Profits Tax should be eliminated.

5. Tell them the surtaxes on income should be reduced to the point where they will be fair and where they will result in revenue for the Government instead of driving billions of capital into tax-exempt securities. All industries need the support of capital and the Government needs the revenue.

6. Tell them the excise taxes, especially those under Title 9, including the so-called "luxury tax," Section 904, should be repealed. Representative Longworth has been a keen champion for the repeal of the ice cream and soda water tax, but so far no Congressman has come to the front to fight for the repeal of the "luxury tax" on shoes.

7. Ask them to use their influence to have the tax on transportation repealed.

8. Ask them to make up any deficit in the budget by means of a general sales tax not to exceed 1 per cent.

9. If the sales tax is adopted, ask them to increase the exemptions of it on individual incomes.

Get busy and write these letters to your manufacturers and wholesalers and to your representatives and senators, and send copies of your letters to headquarters. We want to make our fight effective for an equitable and non-inquisitorial form of Federal taxation. J. J. Baird.

Opposition, adverse circumstances, do not put brains into men, but they draw out what is in them.

**Pleased With the Poem in Last Tradesman.**

Detroit, April 23—I have read a good many poems in my day, but I would like to place myself on record with the statement that the gem on the front cover of the Tradesman of April 20 is one of the most remarkable short poems that ever appeared in print. The moral of the poem is obvious to even the most casual reader and the inference set forth so beautifully in the last stanza is as plain as the nose on a man's face. I wish to say to you in all candor that if I do not receive another copy of the Tradesman during the current year—we are mighty fortunate if we get anything sent us by mail on account of the chaotic condition of the Detroit postoffice—I will be satisfied that I have received my \$3 worth to be able to possess so wonderful a poem. I have already had it framed and it now hangs in the best room in my house. I want my daughters to see it every day of their lives.

James T. Smith.

A conservative is a radical who has grown too fat to run.

## Signs of the Times Are Electric Signs

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

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

### THE POWER CO.

Bell M 797

Citizens 4261

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

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



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

# Act Now

**8% Preferred Stock and Common Stock of  
No Par Value**

of the

## Petoskey Transportation Company

is worth your early consideration. This Company has just as firm a foundation for success as the Petoskey Portland Cement Company, and the stock of that Company now enjoys a very strong market.

Investigate now while one share of common stock can be purchased at \$1.00 per share with every two shares of preferred stock at \$10.00 per share.

Send for full particulars.

### F. A. SAWALL COMPANY

Grand Rapids, Mich.

313-314-315 Murray Building

Citz. 62209

Bell M. 3596

Gentlemen:

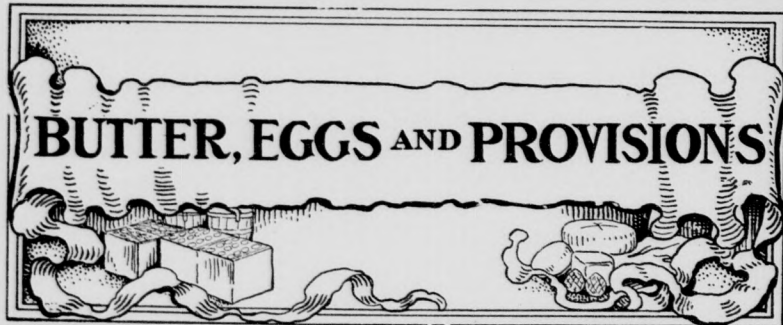
I am interested in an investment in the Petoskey Transportation Company.

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

Yours truly,

Name \_\_\_\_\_

Address \_\_\_\_\_



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

#### Why the Butcher's Profits Are Disappearing.

The charge is frequently made in good faith by some men of responsibility, and by newspapers that ignore responsibility, that in spite of the fact that the wholesale price of meat has come down, there is no corresponding decrease in retail prices. Some openly charge that the retail butchers are "gouging" the public, while others are not quite reckless enough to go so far but they hint that such is their opinion. This has led to a demand from consumers that the retailer must charge less for his meat, with the result that some of them have become panicky and have reduced prices to a level that permits of very small profit. We know of cases where the margin of profit has disappeared entirely.

When the Government appointed committees to fix the selling prices for the meat trade and these Government experts stipulated the margin of profits they would be permitted to take, it was a revelation to many butchers. The Government allowed them, in most instances, a margin that brought their business up to a paying basis.

Now that the war is over, and the fair price committee and Government control is no longer in existence, are the butchers better off? Most emphatically they are not. Many of them have become panicky and instead of trying to hold the margin of profits that existed during the war are selling their meat with their eyes closed as far as profits are concerned.

They hear and read so much of the action in other lines, such as shoes, clothing, dry goods, etc., in the way of cutting prices that they apply the same method to meat. They forget the difference between merchandise and meat.

Merchandise bought on a high market is worth more if the market goes still higher, as happened during the war. When the slump came and values declined, merchandise sold accordingly.

These conditions do not exist in the meat trade, as meat is bought and sold practically on a daily basis, or at most on a weekly basis. No one will claim that the butcher should get as much for meat when it costs 15 cents per pound as when he paid 30 cents per pound for it. That would be unfair, but it shows lack of business sense to cut the price to such an extent that it doesn't take care of the operating ex-

pense. Before the war the operating expense of many markets averaged 20 per cent. The higher cost of running a market to-day would increase the expense perhaps to 30 per cent.

Many butchers do not realize how great a difference there is between a gross and net profit. For example, a store does a weekly business of \$1,000 at an expense of \$250, which leaves \$750 to pay for the meat. If the weekly meat bill is less than \$750 there is a profit, but if the weekly meat bill amounts to more than \$750 it means a loss.

The question then arises: "How to do business so there will be a profit." Some butchers claim they can buy a steer, cut up, and sell it by guesswork and make a profit. No doubt there are a few who can do business that way, but some of these experts are now working for butchers who know much less than they do, but who are intelligent enough to occasionally cut up a steer with a pencil and see how much they really get out of it.

An accurate set of test sheets of cutting done in your own market will guide you and often turn a losing business into a profitable one. The packers are always figuring. All big concerns figure.

The chain store butcher to be successful must know pretty nearly how much to charge for the various cuts of meat in order to cover cost, expense and a profit. His test sheets tell him that. It would be of benefit to the ordinary market man to try that plan occasionally, and while he is figuring he should not forget to include his salary so as to keep the expense account straight.—Butchers' Advocate.

It pays to make and post good rules for store conduct. If they do not have an influence with the employees, they may at least help improve the employer.

**You Make  
Satisfied Customers  
when you sell**

**"SUNSHINE"  
FLOUR**

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

**Genuine Buckwheat Flour  
Graham and Corn Meal**

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

#### SEND US ORDERS **FIELD SEEDS**

WILL HAVE QUICK ATTENTION

Pleasant St. and Railroads  
Both Phones 1217

**Moseley Brothers, GRAND RAPIDS, MICH.**

#### **MILLER MICHIGAN POTATO CO.**

**Wholesale Potatoes, Onions**

Correspondence Solicited

**Frank T. Millet, Sec'y and Treas.**

Wm. Alden Smith Building  
Grand Rapids, Michigan

## For Dependable Quality

DEPEND ON

# Piowaty

### Direct Receivers and Shippers of

## ALL SEASONABLE FRUITS AND VEGETABLES

Also Distributors of

**"Purity" Nut and "King" Nut Margarine**

**M. J. DARK & SONS**

Wholesale Fruits and Vegetables

Grand Rapids, Mich.

**E We Buy E We Store E We Sell  
EGGS EGGS EGGS**

**WHOLESALE**

## Butter, Eggs AND 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



### Knows Once a Day Where He Stands.

Ten years ago the mail order houses together did less than 4 per cent. of the retail business in the United States, now they are doing 10 per cent. of it. Advertising, quick turnover, and careful business methods are accountable for their success.

A certain man determined to build up his own business on the same lines and this is how he did it. He hired a competent book-keeper and before 12 o'clock each day required the following figures to be in his hands, and he was exacting as to their accuracy.

1. Value of sales stock on hand.
  2. Total cash sales of previous day.
  3. Total charge sales of previous day.
  4. Money received on accounts previous day.
  5. Total amount of outstanding accounts.
  6. Total selling price of goods disposed of the preceding day.
  7. Total cost price of goods disposed of the preceding day.
  8. Gross profits of preceding day.
  9. Net profits of preceding day figured on honest allowance for overhead expenses.
  10. Sales record of each department.
  11. Sales record of each clerk.
  12. Amount of merchandise returned.
  13. Total amount of adjustments.
  14. Total amount of orders given.
  15. Invoice price of new goods received.
  16. Total expense of the day, including proportionate share of advertising, interest, and replacement funds.
  17. Total of discounts taken.
  18. Amount of money deposited.
  19. Cash in bank.
  20. Obligations to be taken care of this day and the following day.
  21. Amount of accounts more than thirty days old.
  22. Amount of insurance carried. When this expires.
  23. Brief statement as to records upon which readjustments of insurance losses would be made.
- With these figures the man knows in a few minutes exactly where he stands. Once a week he calls for a report from each department head as to condition of stock and finds out which lines to speed up, in his advertising. Adoption of the methods of chain stores and mail order houses has been healthy for his business. His bank balance proves it.

### Artificial Raisins.

Raisins in these days possess an almost sentimental interest. We have read in the newspapers of the enormous importations from Italy, and everybody knows what high prices they fetch.

The production of grapes in California for the present year is estimated at more than 300,000 tons. Of these a large part are wine grapes, grown in the central and Northern parts of the state.

The producers are not permitted to make wine from these grapes, and they cannot ship them elsewhere for wine-making purposes. Obviously, the only thing to be done with them is to convert them into raisins.

In Southern California this might

be done by the ordinary process of sun-drying; but in the central and Northern sections the weather is not sufficiently reliable. Accordingly, the growers are resorting to artificial dehydration.

It takes four or five weeks to produce raisins by sun-drying, but the dehydration process occupies only twelve hours, and the results obtained are described as conspicuously satisfactory.

### Canning Crabs.

Native to Alaskan waters is a giant crab, which when full grown weighs fifteen pounds, with a reach of four feet from claw-tip to claw-tip. It is exceedingly good to eat, and has long been highly appreciated as a delicacy.

A cannery has been established at Kachemak bay, to put up the meat of this crab for market. In that neighborhood, near the mouth of Cook Inlet, the species is found in swarms during early spring. Then it disappears mysteriously and comes back again in early fall.

The supposition is that the crabs live on the bottom of the deep sea, but come shoreward and seek the shallow waters in April and May for the purpose of mating; returning in September to spawn.

They are taken with spears from rowboats, and in quiet weather two men, it is said, can fill a dory in an hour's time.

### Food Values of Peanut Butter.

Peanut butter, weight for weight, has twice the food value of beef; that is, it has twice as much protein and twice as much fat as is found in the high quality of beef. This makes it a particularly good food for children or people who do manual labor, for they especially need both fat and protein which are tissue building food constituents. In addition, peanut butter contains 17 per cent. of carbohydrates or the energy producing food elements in which beef is lacking. Peanut butter naturally will not take the place of beef in the estimation of the diner, but when serving a meatless meal it is well to consider its high food value and utilize it.

Peanut butter should figure in the lunch box. Some delicious puddings and other desserts can be made with peanut butter. These are most acceptable when served as part of the meal in which there is little or no meat.

## The War is Over

and we have a new, sunlit, sanitary factory which will add 800,000 cases to our productive capacity.

This means plenty of

## Shredded Wheat Biscuit

and no more embarrassments for our distributors in their efforts to supply the continuous demand for this product. Our promotion plans for 1921 are on an extensive and far-reaching scale. Their purpose will be to increase volume of sales and thereby increase your profits. We ask for your hearty and generous co-operation in supplying this increased demand.

MADE ONLY BY

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



Grand  
Rapids  
49 Market  
St., S. W.

*W. E. Roberts*

Citz.  
1361  
Bell  
M. 1361

EGGS AND PRODUCE

## TANGLEFOOT PRODUCTS

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

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



We Specialize on

**Sunkist**  
Oranges and Lemons

They Are  
Uniformly Good

**The Vinkemulder Company**  
GRAND RAPIDS MICHIGAN

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

**Merchant  
Millers**

Owned by Merchants

Products sold by  
Merchants

Brand Recommended  
by Merchants

**New Perfection Flour**

Packed in SAXOLIN Paper-lined  
Cotton, Sanitary Sacks





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

#### Features For the Spring Sporting Goods Season.

The sporting goods department is one of the important items in the hardware dealer's spring campaign. With the first hint of warm weather the sport lover bestirs himself. The early spring this year means that the trade has already opened up to a considerable extent. But it will grow, and will continue; and, more than that, it will grow all the faster for some intelligent pushing on the hardware dealer's part.

Experience indicates that in most cases the best results are secured by making the sporting goods a separate department. This doesn't mean walling them off from everything else and providing an entirely separate staff, although there are large stores where this might very well be worth while. But it does mean grouping the various sporting goods lines by themselves, and putting a salesman with especial aptitude for this work in charge.

The sporting goods department can, if you like, be made comprehensive enough to include many other outdoor lines—bicycles, for instance, and motor boat and automobile supplies. You can with perfect propriety link up all outdoors in the one department. The great idea in departmentizing is to secure for the hardware dealer, in the first instance, a more accurate and comprehensive idea of this particular branch of his business; and, in the second place, to put these lines before the buying public in the way most likely to appeal to them.

As stated, the department should, wherever possible, have a department head of its own. Where the head of the business himself is an enthusiast for outdoor sport, he could give the department his own special attention. Where, however, the merchant himself is not especially interested, outside his natural desire to make the department a success, it is sound policy to select the keenest sport from the regular staff and entrust the department to him.

Now, sporting goods are different from a lot of other lines handled in the hardware store. To sell sporting goods to the best advantage, a salesman must know a lot about outdoor sports. He must like them, and have an ardent sympathy for the men engaged in them. Then he should make a practice of picking up and assimilating everything possible in the way of technical information, regarding the various sports popular in his community and the various articles he has to

sell to the devotees of these sports. He should know, not merely the selling points of the goods, but the selling points, so to speak, of everything from baseball clear through to curling and skating.

The salesman thus well informed has two great advantages over the dub clerk. First, he can put himself on a common and sympathetic footing with his prospective customer, because they both know the game. Second, he can talk quality as well as price because he knows the goods.

The average sporting enthusiast is no cheap skate when it comes to indulging his particular fancy. He does not want the cheapest bat or ball or tennis racquet in the store. Even the thirteen year old boy playing in the vacant lot league wants the best he can afford in preference to the cheapest he can buy. A man who will be niggardly in regard to everyday expenses quite often loosens up when it comes to gratifying his hobbies along this line. So that price is less a factor here than in many other departments.

However, the salesman, in order to take advantage of this tendency among prospects, must first be able to demonstrate wherein the quality exists. Thus, he must know his goods; and, as previously stated, he should also know the game.

"To sell sporting goods, get into the game" is a familiar slogan and a good one. The hardware dealer who is himself a live wire in local sports usually gets first call when the trade of the enthusiasts is being handed out. The dealer who isn't interested never gets the lion's share of the trade—unless, indeed, his department head is himself an enthusiast. An interested clerk who understands the popular sports is often, be it remembered, as good a drawing card as an interested merchant. But, whether merchant or salesman, the store—the business—should get into the game.

Here are a few simple stunts adopted by a hardware dealer. He makes the first baseball game of the season (locally) the occasion for a good display of baseball paraphernalia. For, be it known, right after the first game there is a wonderful stirring of enthusiasm among the small boys, as well as a good many of the oldsters. The dealer, too, offers prizes—small prizes, for the first home run or the first hit over a certain portion of the fence. He distributes score cards.

**We are making a special offer on  
 Agricultural Hydrated Lime  
 in less than car lots.  
 A. B. KNOWLSON CO.  
 Grand Rapids Michigan**

## Brown & Sehler Co.

"Home of Sunbeam Goods"

Manufacturers of

## HARNESS, HORSE COLLARS

Jobbers in

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

**GRAND RAPIDS, MICHIGAN**

## Michigan Hardware Co.

Exclusively Wholesale

**Grand Rapids, Mich.**

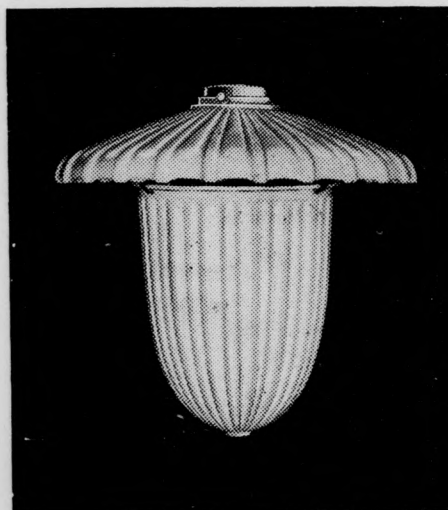
## Foster, Stevens & Co.

### Wholesale Hardware



157-159 Monroe Ave. :: 151 to 161 Louis N. W

**Grand Rapids, Mich.**



## Broadway Radiant Lamp

Best Light for Stores, Offices and Factories.

We have exclusive agency for Grand Rapids.

We furnish these lamps at \$7.50, hung on your present fixture.

Jingle our phone and we will hang one lamp for your inspection and comparison.

**W. M. Ackerman Electric Co.**

549 Pine Ave., Grand Rapids

Citizens 4294

Bell 288



Thus, he appeals to the local baseball enthusiasm.

Then, too, the same store has the offer of a prize each year for the biggest fish landed by a local angler in certain waters; for the quickest time a certain motor boat run is made; or for the best record in tennis or golf.

None of these prizes amount to much, in a money way. They involve little outlay. Yet winning any one of them represents a notable distinction in local sporting circles; and they advertise that store as closely identified with the sporting enthusiasm of the community to which it caters.

One small city store quite a few years ago put on a novel advertising stunt. The store in question was a men's furnishing business. Local baseball enthusiasm had reached a pitch which resulted in a four team city league. Three teams were recruited, and a fourth was needed. The store volunteered to put in the fourth team. They recruited a bunch of husky youths who had never played anything but vacant lot baseball, put them in training, put them in uniform, and entered them in the city league, under the firm name. A good series developed, the contest for the pennant was keen, and the store team won it, and played exhibition games in pretty nearly every surrounding small town. The venture cost quite a bit of money; but the firm got thousands of dollars worth of free publicity from newspapers in its district.

However, that is a big stunt for a hardware store to attempt; and in any event care must be exercised in the class of players recruited. Nevertheless, the principle is the same with a lot of good advertising for the sporting goods department—do something that will fix the eyes of your public on your store, and link you intimately with the sporting interests of your town.

An important factor in the business is, of course, window display. Give the department all the space you can spare. Put on real, live, catchy displays—something more than just the goods. The dummy pitcher just getting ready for a sizzling grounder, or the catcher with his mask and glove—these realistic effects catch the eye, and help your display to pull trade.

It pays to keep the goods bright and clean. A dusty fishing pole or a dirty baseball box hints of age and deterioration. The average sporting enthusiast is after not merely good goods but new goods. More than that, it will pay the hardware dealer to overhaul the stock at frequent intervals, and keep it clean.

If possible, display the goods inside the store where the customer can examine them. That counts for a whole lot with most customers. Some dealers find it good practice to show fishing rods, for instance, on racks between counters, down the middle of the store. The enthusiast likes to feel the goods, and try them, and quite often the feel of the goods converts the distant prospect into an immediate customer.

Victor Lauriston.

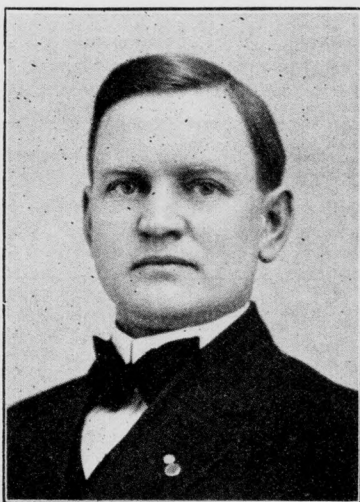
The right idea of God and man's relation to Him would revolutionize the world.

### SUCCESSFUL SALESMEN.

#### Herman Hanson, Representing the Eesley Milling Co.

Herman Hanson was born in Chicago, October 14, 1878. His antecedents were Norwegian on both sides. He attended public school in Chicago until he was old enough to go to work when he entered the office of Swift & Company, where he found employment for eight years. The same house then offered him a position on the road and he covered the trade of Southern Michigan for seven years, until five years ago when he came to Grand Rapids, opening a retail grocery store at 112 Michigan street. He conducted this business with great success until about six months ago, when he sold out to Marcel Rolkowski.

Mr. Hanson joined the Grand Rapids Retail Grocers Association about



Herman Hanson.

four years ago. He served three years as chairman of the Executive Board. At the last meeting he was elected President of the organization, which position he still holds.

Anxious to again make himself useful in a business way he has accepted a position as Northern Michigan traveling representative for the Eesley Milling Co., of Plainwell. He will make nearly all of the towns North of Grand Rapids, covering his territory every three or four weeks. He started out on his initial trip Monday of this week.

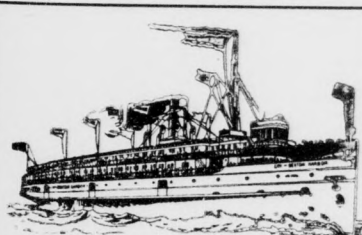
Mr. Hanson was married April 11, 1903, to Miss Hannah Reid, of Chicago. They have two children, a boy of 14 who is attending junior high school and a girl of 16 who is in the high school. The family reside in their own home at 200 Richards avenue.

Mr. Hanson has but one hobby, which is hard work. He attributes his success to square dealing with his customers. He believes that the work he has done in the past and the experience he has enjoyed fit him for the position he has just entered upon and that he will achieve a large measure of success in his new undertaking.

#### This Is House Cleaning Time.

Never was public sentiment in America in a state more dangerous to organized labor itself than it is right at this moment. Instead of stripping

for a fight on a falsely defined open shop issue, organized labor, in the present temper of the American people, would far better be engaged in such a "boring within" its own household as will undermine and fling out its ignorant, arrogant, grafting leaders. Either they must go and such abuses as they promote must go, or there is grave danger that the closed-shop fight, before it is ended, may become a fight for the very existence of organized labor itself. — Harvey's Weekly.



#### Graham & Morton Boat Service

will be resumed for the season APRIL 18 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.

## BE SURE OF Merit and Safety

## Regent Theatre

# 7%

### 1st Mortgage Gold Bonds

Are Safe, Sane and  
Sound

FISCAL AGENTS

Interstate Securities Corp.

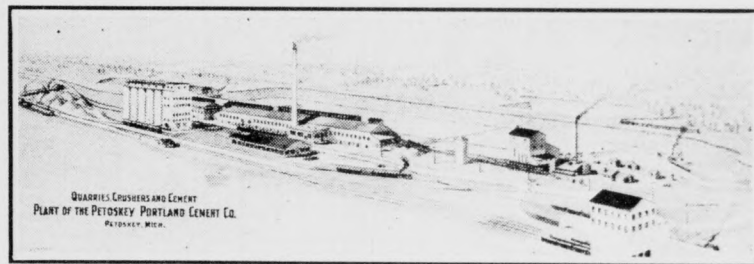
431 KELSEY BUILDING  
GRAND RAPIDS, MICH.

*McLachlan University*

"The Quality School"

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

## 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.

**Petoskey Portland Cement Co.**  
General Office, Petoskey, Michigan





### News of the Fraternity in the Saginaw Valley.

Saginaw, April 26—Saturday, April, 16 marked the initial meeting for Saginaw Council's new officers and also recorded an extremely small attendance, due to one of the worst storms that has visited this State in many a spring. However, the spirit evidenced by Mr. E. Pluvius did not unduly ruffle the demeanor of the small loyal crowd that participated at the meeting for the work proceeded smoothly. Two new members were initiated into the mysteries of the order.

How Cliff Britton so long resisted the sales ability of the uncontrollable talkers of No. 43 is difficult to understand, but, like all other eligibles, Brother Britton could not deny the real value of a U. C. T. policy or the wonderful fraternalism that this great organization offers.

Roy Stone was the only member of the executive committee present. Bro. Knoop was out of town, Bro. Fox was attending a party, but we do not know where Bro. Lynch was. Let us see more of you, Ora.

The financial report of Secretary Pitts and the report of the auditing committee given by Bro. McIntyre were very interesting. Saginaw Council is in splendid financial shape.

The Senior Counselor announced his committees for the ensuing year, the chairmanship of these committees being as follows: Entertainment Committee, Jos. Rabe; Music Committee, Dick Brown; Flower Committee, Junior Counselor A. E. Dorman; Memorial Committee, M. S. Brown; Building Committee, E. H. Knoop; Degree Team, George Bremer.

We believe the personnel of these committees assures for Saginaw Council splendid activity in their respective departments and should command the co-operation of every councilor. Much of the success of Saginaw Council for the ensuing year depends on these committees, but they need the support of every individual member.

The entertainment committee already has in store many interesting events, which will be announced in due time.

On June 2, 3, 4 the Michigan Grand Council will hold the annual convention at Jackson. Saginaw Council, as the largest Council in the State, should have the largest delegation in line in the grand parade on Saturday morning, June 4. Grand Councilor Ranney has engaged a twenty-two piece band for that day to lead Saginaw Council in the parade. Jackson Council offers a prize of \$25 to the Council having fifty members in line. We believe that Saginaw can show at least 200 men in the parade and according to our membership 350 would not be too many.

Jackson is an ideal convention town and extends a hearty welcome to every councilor. They have provided many attractions for the U. C. T. and their ladies, so fix up your route card and your swindle sheet, pack your grip and head for Jackson on these eventful days. Let us prove to the Grand Council that the Council that put Grand Councilor Ranney's membership over the top can be the liveliest bunch at the State convention. Those of you who will go notify Bro. Pitts, Bro. Ranney, Bro. Rutherford or Bro. Leidlein of your intention, so that we know about how many Saginaw members we will have.

Our city has in the midst several organizations which are doing wonderful work toward establishing the fellowship, unity and co-operation that tend toward making a city worth while. These four bodies, namely the Rotary, Kiwanis, Lion and Exchange Clubs, merit the approval of everyone who has the best interests of Saginaw at heart and to these Saginaw Council extends the hand of good fellowship and offers them our assistance in anything that may promote the welfare of our city.

During the present stringency we have found Saginaw to be a real town, based on good fundamental industries and a home owning population.

The local traveling men have an opportunity to do a real service for the community and to assist Saginaw's wide awake Chamber of Commerce by being a booster, watching for new organizations as they spring up in other towns and advising them of what Saginaw has to offer.

Most of us U. C. T. earn our daily roast beef, roast pork and Irish stew by talking. Why not talk about your home town once in a while? J. B. Kirby and Chet Howell, of the Board of Commerce, will assist in any way you may suggest.

The Elk's lodge of this city held a Bohemia week April 4-9 and by the crowds that turned out showed plainly in what esteem the B. P. O. E. is held in Saginaw. They offered a splendid entertainment and the committees peddled their wares in approved style.

The Ladies Auxiliary held a social meeting at the home of Mrs. Wm. Choate on April 7. About forty members attended and enjoyed themselves at cards.

A farewell party was tendered by about sixty members of the Ladies Auxiliary on April 14 to Mrs. Waldo McIntyre and Mrs. Gordon Grant at the home of Mrs. McIntyre. Mrs. McIntyre was presented with a boudoir lamp and Mrs. Grant with a handsome traveling case.

Mr. and Mrs. McIntyre leave soon to reside at Owosso, while Mr. and Mrs. Grant leave for the West.

On Saturday night, April 16, a party of friends surprised Mr. McIntyre at his home and gave him a rousing sendoff in his new field of endeavor. Mr. McIntyre will engage in the retail hardware business with Herman Dignan, at Owosso. Saginaw Council will miss Mr. McIntyre, for he has labored long and faithfully for No. 43. His genial manner has won him a host of friends in the Council and on the road. We wish him all possible success in the new enterprise and assure him that No. 43's latch key will always be out when he is in town.

Until a few years ago Bro. Grant was also one of the most active members of our Council. Much of its earlier successes can be attributed to Bro. Grant's able assistance. In the last few years his real estate business has taken up so much of his time that he was unable to give Council affairs the attention he had previously devoted to it.

Both Mrs. McIntyre and Mrs. Grant have been among the most faithful and efficient auxiliary members. O. M. Leidlein.

An understanding of the educational possibilities that live in spare moments is a great success asset.

### PARK PLACE HOTEL

Traverse City - Michigan

The Leading All the Year Around Hotel of Northern Michigan

Hot and Cold Running Water in all Rooms

Local and Long Distance Phones in the Rooms

Suites with Private Bath

W. O. HOLDEN, Manager

### New Hotel Mertens

Rooms without bath, \$1.50-\$2.00; with shower or tub, \$2.50; Meals, 75 cents or a la carte. Wire for Reservation. A Hotel to which a man may send his family.

### CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

### Beach's Restaurant

Four doors from Tradesman office

QUALITY THE BEST

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

THE MCCASKEY REGISTER CO.  
ALLIANCE, OHIO

### HOTEL WHITCOMB

St. Joseph, Mich.

European Plan

Headquarters for Commercial Men making the Twin Cities of

ST. JOSEPH AND BENTON HARBOR

Remodeled, refurnished and redecorated throughout.

Cafe and Cafeteria in connection where the best of food is obtained at moderate prices.

Rooms with running water \$1.50, with private toilet \$1.75 and \$2.00, with private bath \$2.50 and \$3.00.

J. T. TOWNSEND, Manager.

### 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

CENTRALLY LOCATED

Rates \$1.00 and up

EDWARD R. SWETT, Mgr.

Muskegon

:-:

Michigan

The Newest in Grand Rapids Well Known for Comfort and Courtesy

HOTEL BROWNING

Three Short Blocks From Union Depot Grand Rapids, Mich.

150 FIRE PROOF ROOMS—All With Private Bath, \$2.50 and \$3.00

A. E. HAGER, Managing-Director

## Quality Must Be Maintained

The one factor which is guarded most carefully and never allowed to vary is the quality of products manufactured by the Standard Oil Company (Indiana).

The many warm friends gained and held for years, stand as evidence of quality established and rigidly maintained.

Take for example, Red Crown Gasoline, made especially for use in the internal combustion engine. Last year, the people of the Middle West used 725,000,000 gallons of Red Crown, which we contend is an indication of its unfailing quality.

Likewise with Polarine, if we have been able to make it a perfect lubricant—and thousands of our customers will tell you we have—it is due not only to our unexcelled manufacturing facilities, but to the determination that quality must always prevail. Middle West motorists last year used 23,979,050 gallons—inevitable evidence of uniformity and high quality.

## STANDARD OIL COMPANY

(INDIANA)

CHICAGO

U. S. A.

Pageant of Progress Exposition at Chicago's \$5,000,000 Municipal Pier  
July 30 to August 14.



**Gabby Gleanings From Grand Rapids.**

Grand Rapids, April 26—The Grand Rapids Dry Goods Co. has added two new salesmen to its force, as follows: F. C. Willey has been engaged to cover the Flint territory, with headquarters at Flint; F. T. White has been secured to cover Jackson territory, with headquarters at Jackson.

H. N. Brandon succeeds the late G. John Hondrop as traveling representative for Sherwood Hall & Co. Mr. Brandon was on the road five years for the same house some years ago. He is a salesman from Salesville.

Herman Dignan, who has managed the hardware department of the Arthur Ward Co., at Owosso, for the past eight years, has formed a co-partnership with W. A. McIntyre, for several years traveling representative for the Michigan Hardware Co., and the two have engaged in the hardware business at Owosso under the name of Dignan & McIntyre. The stock was furnished by the Michigan Hardware Co. Mr. McIntyre has removed to Owosso from Saginaw, where he has resided several years. He is succeeded as traveling representative by F. C. Ohland.

Herman Liesvelt, Secretary and Treasurer of the Globe Knitting Works, is in Rochester, Minn., where he went to be operated on for stone in the kidney. The surgeons there reached the conclusion that they could relieve him without resorting to an operation. In the meantime Mrs. Liesvelt submitted to an operation for bunions, which proved to be very painful.

The movement for reduced hotel rates in the Northwest started recently by members of the Wholesalers' and Jobbers' Section of the Minneapolis Civic and Commerce Association, is gaining considerable impetus, according to Sewell D. Andrews, Executive Chairman of the Section. "Hotel men throughout the entire Northwest," said Mr. Andrews, "are taking cognizance of the fact that there is widespread demand on the part of the traveling salesmen for reduced rates where rates now are too high. From the correspondence I have received from hotel men and others, it is evident that the hotel men may be placed in two classes, one in which they apply business principles and base their tariffs on the cost of operation and the quality of service rendered while the other class consists of those who follow the line of least resistance and charge the same as other hotels in their localities, regardless of service or costs of operation. The hotel question is a much greater one than might at first be imagined. High hotel rates tend to keep up the cost of living, but the most important phase of the hotel question is that of the reputation derived by the towns in which the hotels are located. If a hotel gives poor service and charges exorbitant rates, visitors receive bad impressions of the towns."

Railroad station restaurants in Chicago are the "biggest profiteers in existence" and their gross profits range from 80 to 809 per cent., according to Russell J. Poole, Chairman of the City Council Cost of Living Committee, in a report covering a recent survey. The lowest net profit made by some of the restaurants was 50 per cent.

J. R. Watkins recently stopped at the Ft. Pitt Hotel in Pittsburgh, Pa., and thinks he fell into the hands of thieves. Mr. Watkins was traveling light and what the hotel did to him on the laundry list was plenty. He enclosed bill for laundry, two soft collars, one shirt and one union suit, total 85 cents, with 21 cents additional charged for 24 hour service, a grand total of \$1.06. This word service is one that many profiteering hotels use to cover the grafts in the different departments of the hotels. Forty cents for laundering a shirt is about the limit.

The man who works for money to spend in providing a comfortable living for his family, does well; but he does better if, in addition to that, he works to save. That's what's called "getting ahead," and the man who gets ahead knows he does not do it by spending all he earns.

The Missouri husband whose wife and 131 cases of whisky were stolen by a "friend of the family" is suing for the recovery of the liquor, but is strangely inactive in efforts to get back his wife, which may or may not be a reflection of comparative values.

The most of the boys hereabouts have known for a long time that our good friend and brother, William E. Sawyer, after journeying to the Land of the Golden Gate, and connecting himself with a coffee roasting concern, made a wonderful success in increasing their output of coffee and volume of dollars. The writer was led to believe when he left Grand Rapids that his desire was to go West, grow up with the country, and, incidentally, make a lot of money and get fat, but the old saying rings absolutely true that "Still waters flow deep." We didn't think so much of this until recently when our attention was called to a very peculiar incident—that of a purchase in Chicago of a carload of yeast cakes consigned to W. E. S., Glendale, California. Our mind at once reverted to our friend Will, and what could he be doing besides selling the best blends of coffee produced in the West. Upon investigation we found that he has taken up a side line which we can see has large possibilities. He has bought or has contracted to buy a twenty acre ranch and purposes growing watermelons. When these melons are about two-thirds ripe he will open each one and put a cake of yeast in it. He figures that this will produce, after proper fermentation a watermelon producing about 33 1/3 per cent. alcohol, and after he has established his brand of melons in the various markets of the world, he intends crossing the melons with juniper berries, and thus growing on his own plantation the famous Gordon Dry. The above information was gathered some time ago and since then it has developed that considerable correspondence has been going on between Glendale and Grand Rapids directed to his old side kick, Fred Beardslee, with the result that Fred has taken on the agency for Western Michigan territory and expects to do quite a business. Fred explained (confidentially) that the recipe for extracting the intoxicating beverage will be found in the end of each melon. The process of extraction is to place a straw in the end of a melon and operate it just the same as you would a soda fizz. (This is what has caused the scarcity of straws in this market at present). The writer has been assured that special invitations have been sent to a few chosen friends to be present on Benjamin avenue upon receipt of the first car of melons. The writer did not receive one and this is the reason for disclosing one of the best planned get-rich-quick schemes that has ever been placed before the American public.

**Has Purchased Larger Quarters.**

Channing, April 25—Here is a little news for you: Last week I closed a deal for a new store building, the best location in town, which has been held at \$10,000. They call it the St. Paul House. My present location is too small. The new quarters are very large. It has a frontage of 125 feet. The building is 50 x 72. In the new quarters I will carry a complete general line. I expect to move in the new quarters about June 1. At present I am running a removal sale—prices cut in all departments. When I move I expect to have a new stock, as well as up-to-date fixtures. Everything will be new. Success to the Tradesman! Paul Khoury.

## To Induce You to Visit Us During May

is one of our greatest desires. Merchants who live in Grand Rapids get their merchandise delivered by us to their door. The fact that freight is considerably less on merchandise which you buy from us than from a long distance is not always appreciated. We would suggest that you scrutinize your freight bills.

We have also found that many merchants hesitate to visit us from a distance on account of the excessive cost of Railroad Fare, or because they have divided their purchases among so many different Houses that the amount that they would purchase from us would be so small that it would not pay them to come to Grand Rapids and concentrate their purchases more with us. In the case of merchants who are not acquainted with us or who have never visited us, our salesmen have always been instructed to bring them to Grand Rapids on their initial trip and defray their expenses or such part of them as their purchases warrant.

The cost of getting your business by having our salesman call upon you is about the same in country territory as if you came to the House and made a reasonable purchase. Therefore, during the month of May we are making you the proposition that if you will visit us and buy at least the minimum required below, our Credit Department after looking over your order will refund to you your Railroad Fare, both ways IN CASH. This means that if you live a distance from Grand Rapids and prefer to drive your car or come by any other means of transportation you may still have the benefit of this offer, the same as if you came by train. This distance will be actual railroad mileage according to published tariffs. Our offer is as follows:

1. Merchants living up to 50 miles from Grand Rapids must buy at least a minimum of \$300 at one time in order to have their Railroad Fare refunded both ways.
2. Merchants living from 50 to 100 miles from Grand Rapids must buy at least a minimum of \$400 at one time in order to have their Railroad Fare refunded both ways.
3. Merchants living from 100 to 150 miles from Grand Rapids must buy at least a minimum of \$500 at one time in order to have their Railroad Fare refunded both ways.
4. Merchants living over 150 miles from Grand Rapids must buy at least a minimum of \$600 in order to have their Railroad Fare refunded both ways.

May should be your harvest month and ours. We have the wanted merchandise and a good variety in all lines. We believe we can assist you in the building of your business and that a trip to our House will benefit you in many ways. Don't hesitate to ask for any assistance you want.

OUR RESIDENT BUYER IN NEW YORK ADVISES THAT BUSINESS GENERALLY IS IMPROVING DAILY AND HE FEELS THAT MERCHANDISE WILL BE PRETTY SCARCE FOR FALL AND THAT SPOT MERCHANDISE WILL PROBABLY COMMAND PREMIUMS. HE SAYS THAT YOU SHOULD NOT SPECULATE, BUT THAT YOU SHOULD WATCH AND SEE THAT YOU HAVE A WELL BALANCED STOCK AT ALL TIMES AS NO ONE EVER MADE ANY PROFIT ON LOST SALES.

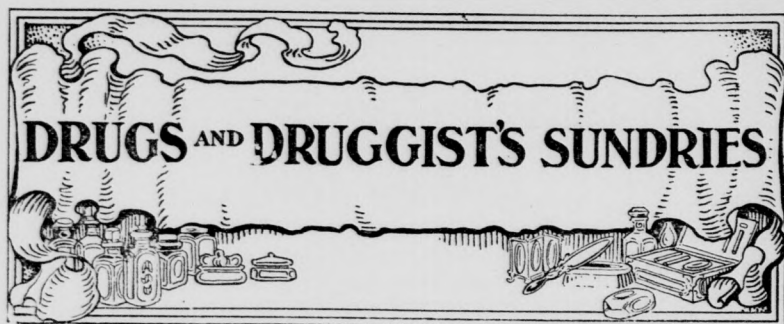
**Grand Rapids Dry Goods Co.**

GRAND RAPIDS, MICH.

Exclusively Wholesale

No Retail Connections





Michigan Board of Pharmacy.  
President—H. H. Hoffman, Sandusky.  
Secretary and Treasurer—Charles S. Koon, Muskegon.  
Other Members—E. T. Boden, Bay City; James E. Way, Jackson; F. C. Cahow, Reading.  
Next Examination Session—Detroit, June 21, 22 and 23.

### An Eight-Hour Working Day in Pharmacy.

There are several reasons, I believe, why an eight-hour working day would be desirable; there are, however, certain reasons which make it an absolute necessity that the working hours in the pharmacies be shortened.

Look around and take note of the tremendous changes taking place; they are affecting you and me; they are changes which are requiring new methods in pharmacy as well as in other lines of endeavor. Look back, say fifteen or twenty years. What a difference in the methods employed at that time compared with the present-day methods of conducting a pharmacy. How little system, what poor methods, and how little real knowledge about the actual condition of the business did we have. To-day the successful store, the store that is doing the business, knows the facts; knows what is necessary, such as the cost of doing business, the per cent. of expense, profit, and turn-overs.

And yet with all his business knowledge, his cleverness in improvement, the most important problem has been left untouched, the problem which to my mind will, if properly handled, produce more real results and give more lasting benefit to pharmacy than anything else. It is the long-hour problem.

The pharmacist has been, and still is, in the habit of working overtime. Is there any good reason why he should continue to do so indefinitely? Is there no way by which he can arrange his business methods so that he, too, may enjoy some time with his family, so he, too, may have the same privileges as his friend and neighbor, the shoe dealer or the dry goods man?

It is not so many years ago that this same shoe dealer exclaimed "impossible," when shorter hours were demanded of him, and yet to-day with up-to-date methods he is selling more goods in eight hours than he formerly sold in ten. He has forgotten the past, he is living in and enjoying the present, and he is physically in better shape to look after his affairs, because his hours of work are shorter.

To consider an eight hour working day in pharmacy, we must do as the shoe dealer, get away from the past, think only of the present, consider present conditions, study these conditions and see if there is not some way by which we, too, can do the amount of business in eight hours which is

taking us twelve and fourteen hours to-day.

This, of course, you cannot do alone it will require competent help, and competent help is our most difficult problem to-day. You cannot do a large business unless you have the right kind of help, no matter how successful an organizer you may be; or if in addition you are a master in detail, and financially safe and successful, your business ideas may be clever and original, and yet would bring you but little success, unless your ideas were carried out according to your plans.

You cannot deny the fact that the clerk you employ is in important part of your business; that it will be the very best policy from a business standpoint to look after his best interests, for in this particular part of your business you cannot afford any friction. To-day this is without doubt our greatest worry; it is the problem which has not been looked after; the most important link in your chain is the weakest, and you have lost sight of the fact that the chain is only as strong as its weakest link.

In order to get 100 per cent. efficiency you must have 100 per cent. efficient clerks, and a dissatisfied clerk cannot be 100 per cent. efficient. Recent happenings have demonstrated only too clearly the great amount of dissatisfaction and unrest among our employes, and do not forget that the unrest is still there, the dissatisfaction has not been removed. Do you think it good policy to allow this condition to continue? Can you expect efficiency and interest, while we are working under such tremendous disadvantages?

Why not give your employe an eight-hour working day, a good salary, and, when 100 per cent. efficiency is shown, also part of the profits? The farmer knows that unless he fertilizes his soil constantly it will soon cease to produce crops; he therefore returns some of his profits in the shape of fertilizer, in order that large returns may continue.

We cannot afford to have shorter hours forced upon us by any outsider; it will pay us much better if we bring about this condition ourselves; the eight-hour day is coming sooner or later—we can't escape it; why not try it before we are forced to it?

We have considered this problem in our store from a purely business standpoint; we figure that by working our force eight hours a day they are in better shape to produce, there is more efficiency, more willingness, more interest. For nearly two years our store has been conducted under an eight-hour working day, except that each clerk works eight hours every third Sunday. My employes

are slowly but surely commencing to realize that it is their move now, that it is for them to produce results, in order that the eight-hour day may continue. They are beginning to realize that efficiency is needed to produce financial results.

If we wish pharmacy to continue, if we do not care to be without clerks, we must get in line for an eight-hour working day in pharmacy, for it is only in a reduction of working hours that we can expect to get the right kind of young men interested in pharmacy, and only under such favorable conditions can we expect to keep them.

So much for the employe. What about the employer? We as employers have been even more neglectful about our own time; we have been slaves to our business—our business has been running us.

If you wish to shorten your working hours, you must first shorten the hours of your employe; get him satisfied, get the unrest out of his system, get him in shape for 100 per cent. efficiency, then (and only then) he will be in condition to help you shorten your hours.

In order to shorten your hours, it may be necessary to go over your business, department by department, searching out better methods, installing up-to-date systems, making more records, in fact, doing everything that will tell you how your business stands, what your per cent. of expense is, per cent. of profit, the condition of your stock, and your turnovers. In this work you will need assistance. Would not the satisfied clerk be the most efficient? He is the man who works with his head as well as with his hands for his mind is on his work instead of on his dissatisfied condition.

What we need mostly in pharmacy to-day is:

Satisfied clerks.

Efficient clerks.

Willing clerks.

Clerks who will look after our interests.

Shorter hours will do this; put your clerks under the same working conditions as the dry goods clerk, and I am sure many of your troubles will disappear.

There is one more question. What about these evenings—the time that rightfully belongs to your family? What about these evenings—the time that rightfully belongs to your clerk's family? No matter what success you may attain in your business, if you have to get it at the expense of your home life, I say to you the cost is too high, the value received too low.

Cornelius Osseward.

### Druggists Have Little To Do With Liquor.

It is stated on official authority at Lansing that there are only five druggists in Detroit who hold licenses to use whisky in filling prescriptions. In Grand Rapids there is only one. There are none in Lansing, Flint, Saginaw, Bay City, Battle Creek, Kalamazoo, Jackson and Ann Arbor, and none in the entire Seventh Congressional District, comprising the counties of Huron, Lapeer, Macomb, Sanilac, St. Clair and Tuscola. The same authority says that more than 95 per

cent. of the druggists of the State were, acting within the law, using whisky in prescriptions prior to the ratification of the Federal Prohibition Amendment. A druggist's State license to use whisky in prescriptions cost \$1 annually, a Federal license costs \$25. The main reason assigned why more than 99 per cent. of Michigan druggists have cut out whisky is the rigid regulation, the red tape and the liability to fine and imprisonment for violation of the laws relating to the use of whisky in prescriptions. Under these laws a druggist must not use whisky in a prescription for an habitual drunkard, or for one who misuses liquor, and the burden of proof is on the druggist. A minor reason given is that drinkers have no trouble getting whisky from bootleggers, so there is no need to pay a doctor for a prescription to get it from a druggist.

### Service That Brings Business.

A certain druggist keeps two books, one the regular order book and the other a special book of his own, in which he takes down all "orders for things we do not have at the time." and when a customer telephones for an article he does not carry, he will say, "I'm sorry, Mrs. Brown, that I haven't that article just now, but I'll have it up to your house this afternoon, you may depend."

Then he enters this special order in the second book and after a little time he himself goes out to another store, purchases it, and sends it around to Mrs. Brown by the delivery boy. This kind of service is bringing him the best of trade. Besides promoting a reputation as to his courtesy, the second book helps him get a line on articles that he ought to have but which he has not laid in stock. His profits are steadily increasing, and he gives the little "second book" credit for it.

Early to breakfast and early to work is the rule that produces a top-notch clerk. Hang that up where you will see it when you go to bed at night.

# TAKING INVENTORY

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

# Fiegler's

## Chocolates

Package Goods of  
Paramount Quality  
and  
Artistic Design



### The Notorious Harrison Parker Again a Bankrupt.

Grand Rapids, April 14—On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Harrison Parker, bankrupt No. 1853. Mr. Parker is a resident of Chicago. The matter has been referred to Benn M. Corwin as referee in bankruptcy. Mr. Parker has had his place of business at Muskegon, at which place he was doing business when the petition in bankruptcy was filed against him by some of his creditors. He was, accordingly, adjudicated an involuntary bankrupt. The schedules of the bankrupt disclose assets in the sum of \$858,000, and liabilities in the sum of \$1,368,909.24. The following is a list of the creditors of the bankrupt:

M. A. Bergfield, New York City \$ 1,500.00  
Geo. W. Gibbs, Milwaukee ----- 2,500.00  
Syme Eagle Co., Chicago ----- 5,591.50  
John Stephens, Chicago ----- 3,365.75  
John H. Hardin, Chicago ----- 5,167.66  
Chicago Herald, Chicago ----- 1,575.00  
John O. Reed, Montague ----- 847.47  
Adams Elting Co., Chicago ----- 73.48  
C. H. Anderson, Chicago ----- 471.90  
Illinois Carbon & Ribbon Co., Chicago ----- 20.00

Henry S. Blum and Fred C. Ehmman, Chicago ----- 75,000.00  
E. J. Jindra, Chicago ----- 3,376.00  
Clemantine Sepaquer, Chicago ----- 8,500.00  
L. F. Covell, Whitehall ----- 4,433.14  
E. E. Furgerson, Chicago ----- 10,561.87  
Earnest A. Kastar, Chicago ----- 39,887.50  
Richard H. Kastar, Chicago ----- 39,887.50  
Graham & Sons, Chicago ----- 1,650.00  
Montague Roller Mills, Montague ----- 738.75  
David Rosenheim, Chicago ----- 30,000.00  
George F. Jennings, Des Moines ----- 30,000.00  
Joseph H. Strong, Chicago ----- 12,400.00  
J. Wallace Wakem, Chicago ----- 14,325.00  
H. C. Nelson, Montague ----- 1,100.00  
Frank R. Cain, Chicago ----- 1,439.58  
Mid-West Advertising Co., Chicago ----- 58,000.00

Economy Printing Co., Chicago ----- 687.49  
George E. Galloux, Chicago ----- 1,830.00  
Robert D. Lay, Chicago ----- 10,000.00  
Harris Brother, Chicago ----- 160.00  
J. W. Middleton, Chicago ----- 19.65  
Chicago Title & Trust Co., (Trustee's for Graham & Sons, Chicago) ----- 1,850.00

Richard A. Foley, New York City ----- 2,000.00  
The date of the first meeting of creditors in this matter cannot at this time be ascertained, as the assets of the bankrupt, while large in numbers, are almost all of the type that are of doubtful value and will all have to be liquidated before the money on them can be realized. The court, therefore, has written for funds to continue the cause and on receipt of the same, the date of the first meeting will be fixed and published.

April 25—On this day was held the first meeting of creditors in the matter of Harold H. Osmun, Bankrupt No. 1943. The bankrupt was present in person and by Peters & Marshall, attorneys. Creditors present in person. Several claims were proved. Frank V. Blakely was elected trustee and the amount of his bond fixed by the referee without a reporter. From such testimony it appears that all of the assets of the bankrupt had

been taken and sold by the bank, claiming either under a title retaining contract or chattel mortgage. The trustee was directed to investigate this state of affairs and report to the referee of his findings. The meeting was then adjourned without date.

April 25—In the matter of Walter Lynch, bankrupt No. 1835, the trustee has filed his final report and account and a final meeting has been called for the purpose of declaring a final dividend and closing the estate. The meeting will be held May 6, at the office of the referee.

April 25—The first dividend sheets in the matter of Stanley Pauluzyk, bankrupt No. 1934, have been sent to the trustee and the payment of administration expenses and a dividend of 10 per cent. is ordered.

April 25—In the matter of Herbert P. Krantz, bankrupt No. 1918, a supplemental first dividend and also a final dividend has been declared and ordered paid. The supplemental first is 5 per cent., and the final is in the sum of 8.5 per cent. The payment of these two dividends complete the disbursement of the funds in this case, and it will then be closed in due course.

April 26—This being day fixed for the meeting of creditors of Weibren Stedeman, the following proceedings were taken: The bankrupt was present in person and by his attorney, Raymond Visscher. No creditors were present, either in person or by attorney. There being no assets in this case, an order was made that no trustee be appointed and that the bankrupt's exemptions be confirmed. Such of the assets as are left are of a worthless character and an order has been made abandoning the same. The bankrupt was sworn and examined by the referee without a reporter. The meeting was then adjourned without date. No further action will be taken in this case, save to close the same and return it to the clerk of the District Court.

### The Barefoot Boy.

Written for the Tradesman.

I love a red-cheeked barefoot boy  
Who's always happy—full o' joy  
Whose cares are measured day to day  
By what or where he next will play  
He really is a comfort too  
For just the smiles he smiles on you.

I love to see him in the role  
Of fisherman with line and pole  
With bended pin for minny hook  
And but a wash-tub for his brook  
He's only just a little lad  
Of whom I'm proud to be grand-dad.

I often think I'd like to be  
Again as free from care as he  
Contented with my worldly lot  
In ignorance of what I've not  
Unconscious even of the joy  
Of being just a barefoot boy.

But I am glad that things are so  
That boys are made to play and grow  
Until these pleasures come to be  
The cherished things of memory  
For tho' I'm old it gives me joy  
That I was once a barefoot boy.  
Charles A. Heath.

## 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.

Hazeltine & Perkins Drug Co.  
Grand Rapids, Michigan

## Wholesale Drug Price Current

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

Acids		Almonds, Sweet,		Tinctures	
Boric (Powd.)	18 1/2 @ 25	imitation	85 @ 1 00	Aconite	@ 1 85
Boric (Xtal)	18 1/2 @ 25	Amber, crude	3 00 @ 3 25	Aloes	@ 1 65
Carbolic	31 @ 37	Amber, rectified	3 50 @ 3 75	Arnica	@ 1 50
Citric	65 @ 70	Anise	1 50 @ 1 80	Asafoetida	@ 3 90
Muriatic	4 @ 6	Bergamont	8 50 @ 8 75	Belladonna	@ 1 35
Nitric	10 @ 15	Cajeput	1 50 @ 1 75	Benzoine	@ 2 40
Oxalic	25 @ 30	Cassia	2 50 @ 2 75	Benzoin Comp'd	@ 3 15
Sulphuric	4 @ 6	Castor	1 20 @ 1 40	Buchu	@ 3 15
Tartaric	53 @ 65	Cedar Leaf	2 00 @ 2 25	Cantharides	@ 3 00
Ammonia		Citronella	75 @ 1 20	Capsicum	@ 2 30
Water, 26 deg.	10 1/2 @ 20	Cloves	2 25 @ 2 60	Cardamon	@ 1 50
Water, 18 deg.	9 @ 15	Cocaoan	30 @ 40	Cardamon, Comp.	@ 1 25
Water, 14 deg.	8 @ 13	Cod Liver	1 50 @ 1 75	Catechu	@ 1 50
Carbonate	22 @ 26	Croton	2 25 @ 2 50	Cinchona	@ 2 10
Chloride (Gran)	13 @ 23	Cotton Seed	1 00 @ 1 10	Colchicum	@ 2 00
Balsams		Cubeb	11 00 @ 11 25	Cubeb	@ 3 00
Copaiba	70 @ 1 00	Eigerson	6 00 @ 6 25	Digitalis	@ 1 80
Fir (Canada)	2 50 @ 2 75	Eucalyptus	1 00 @ 1 25	Gentian	@ 1 40
Fir (Oregon)	60 @ 80	Hemlock, pure	2 00 @ 2 25	Ginger, D. S.	@ 2 00
Peru	2 50 @ 3 00	Juniper Berries	3 75 @ 4 00	Guaiaac	@ 2 80
Tolu	1 00 @ 1 20	Juniper Wood	1 50 @ 1 75	Guaiaac, Ammon.	@ 2 50
Barks		Lard, extra	1 25 @ 1 45	Iodine	@ 1 20
Cassia (ordinary)	25 @ 30	Lard, No. 1	1 10 @ 1 20	Iodine, Colorless	@ 2 00
Cassia (Saigon)	50 @ 60	Lavender Flow	1 50 @ 1 75	Iron, clo.	@ 1 50
Sassafras (pw. 55c)	@ 50	Lavendar Gar'n	1 75 @ 2 00	Kino	@ 1 40
Soap Cut (powd.)	30 @ 35	Lemon	1 75 @ 2 00	Myrrh	@ 2 25
40c	30 @ 35	Linseed Boiled bbl.	@ 71	Nux Vomica	@ 1 90
Berries		Linseed bld less	78 @ 86	Opium	@ 3 50
Cubeb	1 75 @ 2 00	Linseed raw, bbl.	@ 69	Opium, Camp.	@ 1 30
Fish	40 @ 50	Linseed raw, less	76 @ 81	Opium, Deodor'd	@ 3 50
Juniper	9 @ 15	Mustard, true oz.	@ 75	Rhubarb	@ 2 00
Prickly Ash	@ 30	Mustard, artifil, oz.	@ 50	Paints	
Extracts		Neatsfoot	1 10 @ 1 30	Lead, red dry	13 @ 13 1/2
Licorice	60 @ 65	Olive, pure	4 75 @ 5 50	Lead, white dry	13 @ 13 1/2
Licorice powd.	@ 1 00	Olive, Malaga,	4 00 @ 4 25	Lead, white oil	13 @ 13 1/2
Flowers		yellow	4 00 @ 4 25	Ochre, yellow bbl.	@ 6
Arnica	75 @ 80	Olive, Malaga,	4 00 @ 4 25	Ochre, yellow less	2 1/2 @ 2
Chamomile (Ger.)	50 @ 60	green	4 00 @ 4 25	Putty	@ 5 @ 8
Chamomile Rom	40 @ 45	Orange, Sweet	5 00 @ 5 25	Red Venet'n Am.	@ 3 @ 7
Gums		Origanum, pure	@ 2 50	Red Venet'n Eng.	@ 4 @ 8
Acacia, 1st	50 @ 55	Origanum, com'l	1 25 @ 1 50	Whiting, bbl.	@ 4 1/2 @ 10
Acacia, 2nd	45 @ 50	Pennyroyal	3 00 @ 3 25	L. H. P. Prep.	3 00 @ 3 25
Acacia, Sorts	25 @ 30	Peppermint	6 50 @ 7 00	Rogers Prep.	3 00 @ 3 25
Acacia, powdered	40 @ 45	Rose, pure	15 00 @ 20 00	Miscellaneous	
Aloes (Barb Pow)	30 @ 40	Rosemary Flows	2 50 @ 2 75	Acetanadid	45 @ 50
Aloes (Cape Pow)	30 @ 35	Sandalwood, E.	13 00 @ 13 25	Alum	10 @ 18
Aloes (Soc Pow)	90 @ 1 00	Sassafras, true	3 00 @ 3 25	Alum, powd. and	11 @ 20
Asafoetida	1 00 @ 1 25	Sassafras, art'l	1 25 @ 1 60	Bismuth, Subni-	2 76 @ 2 93
Pow.	1 25 @ 1 50	Spearment	10 00 @ 10 25	trate	2 76 @ 2 93
Camphor	1 06 @ 1 14	Tansy	2 75 @ 3 00	Borax xtal or	8 1/2 @ 15
Guaic	@ 1 25	Tar, USP	50 @ 65	powdered	8 1/2 @ 15
Guaiaac, pow'd	1 25 @ 1 50	Turpentine, bbl.	@ 67	Cantharides, po	1 75 @ 5 50
Kino	@ 85	Turpentine, less	72 @ 82	Calomel	1 30 @ 1 45
Myrrh	@ 90	Wintergreen,	12 00 @ 12 25	Capsicum	40 @ 45
Myrrh, powdered	@ 1 00	tr.	12 00 @ 12 25	Carmine	6 50 @ 7 00
Opium	10 00 @ 10 40	Wintergreen, sweet	6 00 @ 6 25	Cassia Buds	50 @ 60
Opium, powd.	11 50 @ 12 00	birch	6 00 @ 6 25	Cloves	35 @ 45
Opium, gran.	11 50 @ 12 00	Wintergreen art	8 00 @ 1 20	Chalk Prepared	16 @ 13
Shellac	75 @ 85	Wormseed	5 50 @ 5 75	Chloroform	63 @ 72
Shellac Bleached	85 @ 95	Wormwood	22 50 @ 22 75	Chloral Hydrat	1 55 @ 1 85
Tragacanth	4 50 @ 5 50	Potassium		Cocaine	12 85 @ 13 65
Tragacanth, pw.	3 50 @ 4 00	Bicarbonate	50 @ 60	Cocao Butter	50 @ 80
Turpentine	25 @ 30	Bichromate	47 @ 55	Corks, list, less	35 @ 45
Insecticides		Bromide	65 @ 75	Copperas	3 @ 10
Arsenic	15 @ 25	Carbonate	45 @ 50	Copperas, Powd.	4 @ 10
Blue Vitriol, bbl.	@ 08	Chlorate, gran't	35 @ 40	Corrosive Sublm	1 17 @ 1 25
Blue Vitriol, less	9 @ 15	Chlorate, xtal or	25 @ 30	Cream Tartar	50 @ 55
Bordeaux Mix Dry	17 @ 30	powd.	25 @ 30	Cuttle bone	50 @ 60
Hellebore, White	38 @ 45	Cyanide	30 @ 50	Dextrine	06 @ 15
powdered	38 @ 45	Iodide	3 75 @ 3 80	Dover's Powder	5 75 @ 6 00
Insect Powder	60 @ 80	Permanganate	85 @ 1 00	Emery, All Nos.	10 @ 15
Lead Arsenate Po.	22 @ 42	Prussiate, yellow	60 @ 65	Emery, Powdered	8 @ 10
Lime and Sulphur	11 @ 23	Prussiate, red	1 00 @ 1 10	Epsom Salts, bbls.	@ 3 1/2
Dry	11 @ 23	Sulphate	60 @ 65	Epsom Salts, less	4 1/2 @ 09
Paris Green	40 @ 50	Roots		Ergot, powdered	@ 1 50
Ice Cream		Alkanet	75 @ 85	Flake White	15 @ 20
Piper Ice Cream Co.		Blood, powdered	40 @ 50	Formaldehyde, lb.	22 @ 30
Bulk, Vanilla	1 10	Calamus	35 @ 40	Gelatine	2 00 @ 2 25
Bulk, Vanilla Special	1 20	Elecampane, pwd	35 @ 40	Glassware, less 50%	
Bulk, Chocolate	1 20	Gentian, powd.	20 @ 30	Glassware, full case	50 10%
Bulk, Caramel	1 20	Ginger, African,	23 @ 30	Glauber Salts, bbl.	@ 03 1/2
Bulk, Grape-Nut	1 20	powdered	23 @ 30	Glauber Salts less	04 @ 10
Bulk, Strawberry	1 25	Ginger, Jamaica	40 @ 45	Glue, Brown	21 @ 30
Bulk, Tutti Frutti	1 25	powdered	42 1/2 @ 50	Glue, Brown Grd.	19 @ 25
Brick, Vanilla	1 40	Golden seal, pow.	7 50 @ 8 00	Glue, White	35 @ 40
Brick, Fancy	1 60	Ipecac, powd.	4 75 @ 5 00	Glue, White Grd.	30 @ 35
Ices	1 10	Licorice, powd.	40 @ 45	Glycerine	24 @ 39
Sherbets	1 10	Orris, powdered	30 @ 40	Hops	1 00 @ 1 25
Leaves		Poke, powdered	40 @ 45	Iodine	5 26 @ 5 72
Buchu	@ 2 50	Rhubarb	@ 1 00	Iodoform	6 69 @ 7 09
Buchu, powdered	@ 2 75	Rhubarb, powd.	85 @ 1 00	Lead, Acetate	20 @ 30
Sage, bulk	67 @ 70	Rosinwood, powd.	30 @ 35	Leopodium	6 00 @ 6 50
Sage, 1/4 loose	72 @ 78	Sarsaparilla, Hond.	1 25 @ 1 40	Mace	75 @ 80
Sage, powdered	55 @ 60	ground	1 25 @ 1 40	Mace, powdered	95 @ 1 00
Senna, Alex.	1 40 @ 1 50	Sarsaparilla Mexican.	@ 80	Menthol	6 00 @ 6 40
Senna, Tinn.	30 @ 35	ground	@ 80	Morphine	8 33 @ 9 08
Senna, Tinn. pow	35 @ 40	Squills	35 @ 40	Nux Vomica	@ 30
Uva Ursi	20 @ 25	Squills, powdered	60 @ 70	Nux Vomica, pow.	26 @ 35
Oils		Tumeric, powd.	25 @ 30	Pepper black pow.	32 @ 35
Almonds, Bitter,	16 00 @ 16 25	Valerian, powd.	@ 75	Pepper, white	40 @ 45
Almonds, Bitter,	2 50 @ 2 75	Seeds		Pitch, Burgundy	10 @ 15
artificial	2 50 @ 2 75	Anise	33 @ 35	Quassia	12 @ 15
Almonds, Sweet,	1 00 @ 1 25	Anise, powdered	38 @ 40	Quinine	99 @ 1 72
true	1 00 @ 1 25	Bird, ls	13 @ 19	Rochelle Salts	37 @ 40
		Canary	10 @ 15	Saccharine	@ 38
		Caraway, Po.	16 @ 20	Salt Peter	14 1/2 @ 25
		Cardamon	@ 2 25	Seidlitz Mixture	30 @ 40
		Celery, powd.	45 @ 50	Soap, green	15 @ 30
		Coriander pow.	25 @ 30	Soap mott castile	22 1/2 @ 25
		Dill	15 @ 25	Soap, white castile	@ 13 50
		Fennel	30 @ 40	case	
		Flax	06 1/2 @ 12	Soap, white castile	
		Flax, ground	06 1/2 @ 12	less, per bar	@ 1 50
		Foenugreek pow.	8 @ 15	Soda Ash	05 @ 10
		Hemp	10 @ 18	Soda Bicarbonate	4 @ 10
		Lobelia	2 50 @ 2 75	Soda, Sal	2 1/2 @ 5
		Mustard, yellow	15 @ 20	Spirits Camphor	@ 1 25
		Mustard, black	30 @ 35	Sulphur, roll	04 @ 10
		Poppy	30 @ 40	Sulphur, Subl.	4 1/2 @ 10
		Quince	1 25 @ 1 50	Tamarinds	25 @ 30
		Rape	15 @ 20	Tartar Emetic	1 03 @ 1 10
		Sabadilla	30 @ 40	Turpentine, Ven.	50 @ 60
		Sunflower	7 1/2 @ 15	Vanilla Ex. pure	1 50 @ 2 00
		Worm American	30 @ 40	Witch Hazel	1 60 @ 2 15
		Worm Levant	2 00 @ 2 25	Zinc Sulphate	10 @ 15



# GROCERY PRICE CURRENT

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

## ADVANCED

Calfskins  
Wheat

## DECLINED

Santos Coffee  
Some Candies  
Canned Meats  
Wool Unwashed  
Cheese  
Rolled Oats  
Petroleum Products  
Fresh Meat

## AMMONIA

Arctic Brand  
16 oz., 2 doz. in carton,  
per doz. 1 75  
Morse's Household Brand  
12 oz., 2 doz. to case 2 70

## AXLE GREASE



25 lb. pails, per doz. 27 10

## BLUING

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

## BREAKFAST FOODS

Cracked Wheat, 24-2 4 85  
Cream of Wheat 9 00  
Grape-Nuts 3 80  
Pillsbury's Best Cerl 2 70  
Quaker Puffed Rice 5 60  
Quaker Puffed Wheat 4 30  
Quaker Brist Biscuit 1 90  
Quaker Corn Flakes 2 80  
Ralston Purina 4 00  
Ralston Bran 3 00  
Ralston Food, large 4 10  
Ralston Food, small 3 20  
Saxon Wheat Food 5 60  
Shred. Wheat Biscuit 4 90

## Kellogg's Brands.

Corn Flakes, 36s 3 50  
Corn Flakes, 24s 3 50  
Corn Flakes, 100s 2 00  
Krumbs, 24s 2 80  
Krumbs, 36s 4 20  
Krumbed Bran, 12s 2 25

## BROOMS

Standard Parlor 23 lb. 5 75  
Fancy Parlor, 23 lb. 8 00  
Ex. Fancy Parlor 25 lb 9 50  
Ex. Fey, Parlor 26 lb 10 00

## BRUSHES

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

## BUTTER COLOR

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

## CANDLES

Paraffine, 6s 15 1/4  
Paraffine, 12s 16  
Wicking 60

## CANNED GOODS

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

## Blackberries

3 lb. Standards 14 00  
No. 10 14 00

## Beans—Baked

Brown Beauty, No. 2 1 35  
Campbell, No. 2 1 30  
Fremont, No. 2 1 30  
Van Camp, No. 2 70  
Van Camp, small 1 05  
Van Camp, medium 1 30

## Beans—Canned

Red Kidney 90@1 50  
String 1 60@3 30  
Wax 1 60@2 70  
Lima 1 15@2 35  
Red 1 10@1 10

## Clam Bouillon

Burnham's 7 oz. 2 50  
Standard 1 10@1 75  
Country Gentmn 1 85@1 90  
Maine 1 90@2 20

## Hominy

Van Camp 1 50

## Lobster

1/4 lb. Star 2 95  
1/2 lb. Star 4 80  
1 lb. Star 10 60

## Mackerel

Mustard, 1 lb. 1 80  
Mustard, 2 lb. 2 80  
Soused, 1 1/2 lb. 1 60  
Soused, 2 lb. 2 75

## Mushrooms

Choice, 1s, per can 60  
Hotels, 1s, per can 42  
Extra 65  
Sur Extra 80

## Plums

California, No. 2 2 50

## Pears in Syrup

Michigan 4 00  
California, No. 2 4 25

## Peas

Marowfat 1 35@1 90  
Early June 1 35@1 90  
Early June sifd 2 25@2 40

## Peaches

California, No. 2 1/2 3 50  
California, No. 1 2 25@2 75  
Michigan, No. 2 4 25  
Pie, gallons 8 50

## Pineapple

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

## Pumpkin

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

## Salmon

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

## Sardines

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

## Sauerkraut

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

## Shrimps

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

## Strawberries

Standard, No. 2 3 00  
Fancy, No. 2 4 00

## Tomatoes

No. 2 95@1 40  
No. 3 1 75@2 25  
No. 10 2 60

## CATSUP

Snider's 8 oz. 1 90  
Snider's 16 oz. 3 15  
Royal Red, 10 oz. 1 35  
Royal Red, Tins 8 00

## CHEESE

Brick 22  
Wisconsin Flats 21  
Longhorn 22  
New York 24  
Michigan Full Cream 21

## CHEWING GUM

Adams Black Jack 70  
Adams Bloodberry 70  
Adams Calif. Fruit 70  
Adams Chiclets 70  
Adams Sen Sen 70  
Adams Yucatan 70  
Beeman's Pepsin 70  
Beechnut 75  
Doublemint 70  
Juicy Fruit 70  
Spearmint, Wrigleys 70  
Zeno 65

## CHOCOLATE

Walter Baker & Co.  
Caracas 48  
Premium, 1/4s 47  
Premium, 1/2s 44  
Premium, 3/4s 44

## CIGARS

### Worden Grocer Co. Brands

### Harvester Line

Frotters, 100s 57 00  
Record Breakers  
(Tins) 50s 75 00  
Delmonico, 50s 75 00  
Pacemaker, 50s 75 00  
Panatella, 50s 75 00  
Favorita Club, 50s 95 00  
After Dinner, 50s 95 00  
Favorita Extra, 50s 97 50  
Epicure, 50s 112 50  
Presidents, 50s 115 00  
Governor, 25s 120 00  
Soberanos, 50s 175 00

### The La Azora Line.

Opera (wood), 50s 57 00  
Opera (tin), 25s 57 00  
Washington, 50s 75 00  
Panatella, 50s 75 00  
Cabinet, 50s 95 00  
Perfecto Grande, 50s 97 50  
Pais, 50s 97 50  
Imperials, 25s 115 00

### Royal Lancer Line

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

### Sanchez & Haya Line

Clear Havana Cigars made  
in Tampa, Fla.

Diplomaticos, 50s 112 50  
Reina Fina (tin) 50s 115 00  
Rosa, 50s 127 00  
National, 50s 130 00  
Original Queens, 50s 153 00  
Worden Special,  
(Exceptionals) 50s 185 00

### Ignacia Haya

Extra Fancy Clear Havana  
Made in Tampa, Fla.

Delicados, 50s 120 00  
Primeros, 50s 140 00  
Queens, 25s 180 00  
Perfecto, 25s 185 00

### Garcia & Vega—Clear

Havana

New Panatella, 100s 60 00

### Starlight Bros.

La Rose De Paris Line

Caballeros, 50s 70 00  
Rouse, 50s 110 00  
Peninsular Club, 25s 150 00  
Palmas, 25s 175 00

### Rosenthals Bros.

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

### Frank P. Lewis Brands

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

### Union Made Brands

El Overture, 50s, foil 75 00

### Manilla 10c

La Yebana, 25s 70 00

### Our Nickel Brands

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

### Other Brands

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

### CLOTHES LINE

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

## COCOA

Baker's 1/4s 52  
Baker's 1/2s 48  
Bunte, 15c size 55  
Bunte, 1/2 lb. 50  
Bunte, 1 lb. 48  
Cleveland 41  
Colonial, 1/4s 35  
Colonial, 1/2s 33  
Droste's Dutch, 1 lb. 9 00  
Droste's Dutch, 1/2 lb. 4 75  
Droste's Dutch, 1/4 lb. 2 60  
Epps 42  
Hersheys, 1/4s 42  
Hersheys, 1/2s 40  
Huyler 36  
Lowney, 1/4s 48  
Lowney, 1/2s 46  
Lowney, 1/4s 46  
Lowney, 5 lb. cans 31  
Van Houten, 1/4s 12  
Van Houten, 1/2s 18  
Van Houten, 1/4s 36  
Van Houten, 1s 24  
Wan-Eta 36  
Webb 33  
Wilbur, 1/4s 33  
Wilbur, 1/2s 33

Fancy Chocolates.  
5 lb. Boxes  
Bittersweets, Ass'ted 2 00  
Choc. Marshmallow Dps 2 25  
Milk Chocolates A A 2 40  
Nibble Sticks 2 25  
Primrose Choc., Plain  
Dipped 1 70  
No. 12 Choc., Plain  
Dipped 2 00  
Chocolate Nut Rolls 2 00  
Gum Drops.  
Pails  
Anise 22  
Champion Ass't. 22  
Raspberry 22  
Favorite 26  
Orange Jellies 20  
Butterscotch Jellies 23  
Lozenges.  
Pails  
A. A. Pep. Lozenges 21  
A. A. Pink Lozenges 21  
A. A. Choc. Lozenges 21  
Motto Hearts 24  
Malted Milk Lozenges 25  
Hard Goods.  
Pails  
Lemon Drops 22  
O. F. Horehound Dps 22  
Anise Squares 22  
Peanut Squares 20  
Horehound Tablets 24  
Pop Corn Goods.  
Cases 100s  
Cracker Jack, Prize 7 00  
Checkers Prize 7 00  
Cough Drops  
Boxes  
Putnam Menthol Hore-  
hound 1 75  
Smith Bros. 2 00  
CRISCO  
36s, 24s and 12s 16 1/4  
6 lb. 15 1/2  
COUPON BOOKS  
50 Economic grade 2 60  
100 Economic grade 4 60  
500 Economic grade 20 00  
1,000 Economic grade 37 50  
Where 1,000 books are  
ordered at a time, special-  
ly printed front cover is  
furnished without charge.  
CREAM OF TARTAR  
6 lb. boxes 55  
3 lb. boxes 60  
DRIED FRUITS  
Apples  
Evap'd, Choice, blk. 12 1/2  
Apricots  
Evaporated, Choice 25  
Evaporated, Fancy 30  
Citron  
10 lb. box 52  
Currants  
Packages, 14 oz. 20  
Boxes, Bulk, per lb. 21  
Peaches  
Evap. Choice, Unpeeled 18  
Evap. Fancy, Unpeeled 23  
Evap. Fancy, Peeled 25  
Peel  
Lemon, American 32  
Orange, American 33  
Raisins  
Fancy S'ded, 1 lb. pkg. 27  
Thompson Seedless,  
1 lb. pkg. 27  
Thompson Seedless,  
bulk 26  
California Prunes  
80-90 25 lb. boxes 10 91 1/2  
70-80 25 lb. boxes 10 10  
60-70 25 lb. boxes 10 12  
50-60 25 lb. boxes 10 14  
40-50 25 lb. boxes 10 16  
30-40 25 lb. boxes 10 19  
FARINACEOUS GOODS  
Beans  
Med. Hand Picked 05  
California Limas 10  
Brown, Holland 10  
Farina  
25 1 lb. packages 2 80  
Bulk, per 100 lbs. 2 80  
Hominy  
Pearl, 100 lb. sack 3 00  
Macaroni  
Domestic, 10 lb. box 1 00  
Domestic, brkn bbls. 8 1/2  
Golden Age, 2 doz. 1 90  
Fould's, 2 doz., 8 oz. 2 00  
Pearl Barley  
Chester 5 75  
Peas  
Scotch, lb. 4 1/2  
Split, lb. 7  
Sago  
East India 7  
Taploca  
Pearl, 100 lb. sacks 7  
Minute, 8 oz., 3 doz. 4 05  
Dromedary Instant, 3  
doz., per case 2 70

## COCOANUT

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

## COFFEE ROASTED

Bulk  
Rio 11  
Santos 15@22  
Maracaibo 22  
Mexican 25  
Guatemala 26  
Java 26  
Bogota 28  
Peaberry 22

## Package Coffee

New York Basis  
Arbuckle 23 00

## McLaughlin's XXXX

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

## Coffee Extracts

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

## CONDENSED MILK

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

## EVAPORATED MILK

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

## MILK COMPOUND

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

## CONFECTIONERY

Stick Candy  
Standard 18  
Double A Twist 21

## Mixed Candy

Grocers 14  
Kindergarten 23  
Leader 19  
Century Creams 22  
X. L. O. 16  
French Creams 23  
Cameo Mixed 23

## Specialties.

Auto Kisses 26  
Bonnie Butter Bites 28  
Butter Cream Corn 29  
Caramel Bon Bons 34  
Caramel Croquettes 26  
Coffy Toffy 35  
Cream Waters, Pep. 25  
and Pink 25  
Fudge, Walnut 28  
Italian Bon Bons 24  
Marshmallow Peanuts 30  
Manchus 24  
National Cream Mints,  
7 lb. tins 35  
Nut Butter Puffs 28  
Persian Caramels 22  
Snow Flake Fudge 26  
Sugar Cakes 24  
Toasted M. M. Drops 34  
A A Jelly Beans 20  
Wintergreen Berries 24  
Sugared Peanuts 22  
Cinnamon Imperials 24

## Chocolates.

Champion 24  
Honeysuckle Chips 40  
Klondikes 35  
Nut Wafers 35  
Ocoro Caramels 32  
Peanuts, Choc. Cov'd 37  
Quintette, Assorted 25  
Mount Royals 36

## FISHING TACKLE

### Cotton Lines

No. 2, 15 feet 1 45  
No. 3, 15 feet 1 70  
No. 4, 15 feet 1 85  
No. 5, 15 feet 2 15  
No. 6, 15 feet 2 45

### Linen Lines

Small, per 100 yards 6 65  
Medium, per 100 yards 7 25  
Large, per 100 yards 9 00

### Floats

No. 1 1/2, per gross 1 50  
No. 2, per gross 1 75  
No. 2 1/2, per gross 2 25

### Hooks—Kirby

Size 1-12, per 1,000 84  
Size 1-0, per 1,000 96  
Size 2-0, per 1,000 1 15  
Size 3-0, per 1,000 1 32  
Size 4-0, per 1,000 1 65  
Size 5-0, per 1,000 1 95

### Sinkers

No. 1, per gross 65  
No. 2, per gross 72  
No. 3, per gross 75  
No. 4, per gross 1 10  
No. 5, per gross 1 45  
No. 6, per gross 1 85  
No. 7, per gross 2 30  
No. 8, per gross 3 35  
No. 9, per gross 4 65

## FLAVORING EXTRACTS

### Jennings

Pure Vanilla  
Turpeneless  
Pure Lemon

### Per Doz.

7 Dram 20 Cent 1 65  
1 1/2 Ounce, 25 Cent 2 00  
2 Ounce, 37 Cent 3 00  
2 1/2 Ounce, 40 Cent 3 20  
3 Ounce, 45 Cent 3 40  
4 Ounce, 65 Cent 5 50  
8 Ounce, \$1.00 9 00  
7 Dram, 20 Assorted 1 65  
1 1/2 Ounce, 25 Assorted 2 00

### Van Duzer

Vanilla, Lemon, Almond,  
Strawberry, Raspberry,  
Pineapple, Peach, Coffee,  
Peppermint & Wintergreen  
1 ounce in cartons 2 00  
2 ounce in cartons 3 50  
4 ounce in cartons 6 75  
8 ounce 13 25  
Pints 26 40  
Quarts 51 00  
Gallons, each 16 00

## FLOUR AND FEED

### Valley City Milling Co.

Lily White, 1/2 Paper  
sack 9 46  
Harvest Queen 2 1/2s 9 10



## HIDES AND PELTS

Hides	
Green, No. 1	04
Green, No. 2	03
Cured, No. 1	05
Cured, No. 2	04
Calfskin, green, No. 1	10
Calfskin, green, No. 2	08 1/2
Calfskin, cured, No. 1	12
Calfskin, cured, No. 2	10 1/2
Horse, No. 1	2 00
Horse, No. 2	1 00

Pelts	
Old Wool	25@ 50
Lambs	10@ 25
Shearlings	05@ 10

Tallow	
Prime	4 1/2
No. 1	4
No. 2	3

Wool	
Unwashed, medium	@15
Unwashed, rejects	@10
Fine	@17
Market dull and neglected.	

HONEY	
Airline, No. 10	4 00
Airline, No. 15	5 50
Airline, No. 25	8 25

HORSE RADISH	
Per doz.	8 50

JELLY	
Pure, per pail, 30 lb.	5 50

JELLY GLASSES	
8 oz., per doz.	44

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

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

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

Shelled	
Almonds	55
Peanuts, Spanish, 10 lb. box	2 75
Peanuts, Spanish, 100 lb. bbl.	25
Peanuts, Spanish, 200 lb. bbl.	24 1/2
Pecans	95
Walnuts	55

OLIVES	
Bulk, 3 gal. kegs, each	4 50
Bulk, 5 gal. kegs, each	7 20
Stuffed, 3 1/2 oz.	2 25
Stuffed, 9 oz.	4 50
Pitted (not stuffed) 14 oz.	3 00
Manzanilla, 8 oz.	1 45
Lunch, 10 oz.	2 00
Lunch, 16 oz.	3 25
Queen, Mammoth, 19 oz.	5 50
Queen, Mammoth, 28 oz.	6 75
Olive Chow, 2 doz. cs. per doz.	2 50

## PEANUT BUTTER



Bel-Car-Mo Brand	
8 oz., 2 doz. in case	24
24 1 lb. pails	12
12 2 lb. pails	5
5 lb. pails, 6 in crate	10
10 lb. pails	15
15 lb. pails	25
25 lb. pails	50
50 lb. tins	100
100 lb. drums	

PETROLEUM PRODUCTS	
Iron Barrels	
Perfection	11.7
Red Crown Gasoline	21.9
Gas Machine Gasoline	40
V. M. & P. Naphtha	27
Capitol Cylinder, Iron	47.5
Atlantic Red Engine, Iron Bbls.	26.5
Winter Black, Iron Bbls.	16.5
Polarine, Iron Bbls.	54.5

## PICKLES

Medium	
Barrel, 1,200 count	18 00
Half bbls., 600 count	10 00
5 gallon kegs	4 25
Small	
Barrels	23 00
Half barrels	12 50
5 gallon kegs	4 25

Gherkins	
Barrels	28 00
Half barrels	15 00
5 gallon kegs	5 00

Sweet Small	
Barrels	30 00
Half barrels	16 00
5 gallon kegs	6 50

PIPES	
Cob, 3 doz. in box	1 25

PLAYING CARDS	
No. 90 Steamboat	2 75
No. 808, Bicycle	4 60
Pickett	3 50

POTASH	
Babbitt's, 2 doz.	2 75

## FRESH MEATS.

Beef.	
Top Steers and Heifers	17
Good Steers and Heifers	14
Med. Steers & Heifers	14
Com. Steers & Heifers	12

Cows.	
Top	14
Good	12
Medium	11
Common	08

Veal.	
Top	13
Good	12
Medium	11
Common	08

Lamb.	
Good	22
Medium	20
Poor	18

Mutton.	
Good	14
Medium	13
Poor	11

Pork.	
Heavy hogs	10
Medium hogs	12
Light hogs	12
Sows and stags	10
Loins	23@25
Butts	18
Shoulders	15 1/2
Hams	22
Spareribs	22
Neck bones	4

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

Dry Salt Meats	
S P Bellies	26 00@28 00

Lard	
80 lb. tubs	advance 1/4
Pure in tierces 14	@14 1/2
Compound Lard 11	@11 1/2
69 lb. tubs	advance 1/4
50 lb. tubs	advance 1/4
20 lb. pails	advance 1/4
10 lb. pails	advance 1/4
5 lb. pails	advance 1
3 lb. pails	advance 1

Smoked Meats	
Hams, 14-16 lb.	24 @26
Hams, 16-18 lb.	22 @24
Hams, 18-20 lb.	20 @22
Ham, dried beef	38 @39
sets	16 1/2 @17
California Hams	16 1/2 @17
Picnic Boiled	
Hams	34 @36
Boiled Hams	38 @40
Minced Hams	18 @20
Bacon	24 @44

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

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

Canned Meats	
Red Crown Brand	
Corned Beef, 24 1s	3 50
Roast Beef, 24 1/2 1s	3 50
Veal Loaf, 48 1/2 1s	1 35
Vienna Style Sausage, 44 1/2 1s	1 35
Virginies, 24 1s	3 50
Potted Meat, 48 1/2 1s	50
Potted Meat, 48 1/2 1s	85
Hamburger Steak and Onions, 48 1/2 1s	1 35
Corned Beef Hash, 48 1/2 1s	1 35
Cooked Lunch Tongue, 24 1/2 1s	2 80
Cooked Ox Tongues, 12 2s	23 50
Chili Con Carne, 48 1s	1 40
Sliced Beef, 2 1/2 oz.	1 80
Sliced Beef, 5 oz.	3 15

## Mince Meat

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

## Pig's Feet

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

## Tripe

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

## Casings

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

Uncolored Oleomargarine	
oSlid Dairy	28@29
Country Rolls	30@31

## RICE

Fancy Head	7@11
Blue Rose	5 00
Broken	3 00

## ROLLED OATS

Monarch, bbls.	6 50
Rolled Avena, bbls.	7 00
Steel Cut, 100 lb. sks.	4 00
Monarch, 90 lb. sacks	3 00
Quaker, 18 Regular	2 15
Quaker, 20 Family	5 10

SALAD DRESSING	
Columbia, 1/2 pints	2 25
Columbia, 1 pint	4 00
Durkee's large, 1 doz.	6 60
Durkee's med., 2 doz.	7 10
Durkee's Picnic, 2 dz.	3 25
Snider's large, 1 doz.	3 50
Snider's small, 2 doz.	2 35

## SALERATUS

Packed 60 lbs. in box	
Arm and Hammer	3 75
Wyandotte, 100 1/2 1b.	3 00

## SAL SODA

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

## SALT

Solar Rock	
56 lb. sacks	75

## Common

Granulated, Fine	3 00
Medium, Fine	3 35



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

## SALT FISH

Cod	
Middles	25
Tablets, 1 lb.	30@32
Tablets, 1/2 lb.	2 00
Wood boxes	19

Holland Herring	
Standards, bbls.	14 00
Y. M., bbls.	15 75
Standards, kegs	90
Y. M., kegs	1 10

## Herring

K K K K, Norway	20 00
8 lb. pails	1 40
Cut Lunch	1 10
Scaled, per box	20
Boned, 10 lb. boxes	24

## Trout

No. 1, 100 lbs.	12
No. 1, 40 lbs.	
No. 1, 10 lbs.	
No. 1, 3 lbs.	

## Mackerel

Mess, 100 lbs.	26 00
Mess, 50 lbs.	13 50
Mess, 10 lbs.	3 00
Mess, 3 lbs.	2 85
No. 1, 100 lbs.	25 00
No. 1, 50 lbs.	13 00
No. 1, 10 lbs.	2 85

## Lake Herring

1/2 bbl., 100 lbs.	7 50
SHOE BLACKING	
Handy Box, large 3 dz.	3 50
Handy Box, small	1 25
Bixby's Royal Polish	1 35
Miller's Crown Polish	90

## SEEDS

Anise	30
Canary, Smyrna	08
Cardamon, Malabar	1 20
Celery	40
Hemp, Russian	07
Mixed Bird	13 1/2
Mustard, yellow	12
Poppy	30
Rape	07

## SNUFF

Swedish Rapee 10c 8 for	64
Swedish Rapee, 1 lb gls	85
Norkoping, 10c 8 for	64
Norkoping, 1 lb. glass	85
Copenhagen, 10c. 8 for	64
Copenhagen, 1 lb. glass	85

## SOAP

Proctor & Gamble.	
5 box lots, assorted	
Ivory, 100 6 oz.	7 00
Ivory Soap Flks., 100s	8 50
Ivory Soap Flks., 50s	4 35
Lenox, 140 cakes	5 50
P. & G. White Naphtha	5 75
Star, 100 No. 11 cakes	5 75
Star Nap. Pwd., 100s	3 90
Star Nap. Pwd., 24s	5 75

Lautz Bros. & Co.	
Acme, 100 cakes	6 75
Big Master, 100 blocks	5 85
Black Hawk, fixe bxs	4 50
Climax, 120s	4 85
Climax, 120s	5 25
Queen White, 80 cakes	6 00
Oak Leaf, 100 cakes	6 75
Queen Anne, 100 cakes	6 75
Lautz Naphtha, 100s	8 00

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

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

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

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

## CLEANSERS.

KITCHEN KLENZER	
50 can cases, \$4.80 per case	







### House Furnishings Disclose Character of Inmates.

You can tell a great deal about a family without seeing a single member of it. Just from looking at the house in which they live. Sometimes you can tell by looking at the outside of it from the street; always to the discerning eye the character of the family displays itself in the interior of the house.

Offhand you would say that people are always going away from home because it isn't comfortable and homey. It would be nearer the truth to say that it isn't comfortable and "homey" because the people who live in it are the kind that are always going away from home. The fact is, however, that it works both ways. Going out and staying at home are habits, either of which it is comparatively easy to break.

I can think of families and homes that I could revolutionize if you would let me wave a fairy wand under their roofs, to make those houses comfortable places, full of things and activities to make it worth while to stay at home. Some that I could revolutionize by merely shifting the furniture about—and throwing away some of it.

You can fill a house with all manner of wonderful stuff that would make a museum curator mad with envy, and you won't have a home in which either parents or children will care to spend an unnecessary hour.

One house into which I go sometimes belongs to a family which exercises the greatest ingenuity to devise excuses for going away from it. The place is elaborately planned, replete with every convenience and expensive device. But the family is always away from home.

The last time I was there, in one of the brief intervals between expeditions to restaurants and places of entertainment, I studied what was called the "living-room." I think I got at one part of the reason why the family did not live in it.

There was a fireplace, with a carefully laid fire. The butler told me it was lighted only upon state occasions. The lights were all high; there was no lamp about which any member would care to group itself. Every chair in the room had a history; one felt oppressed by a sense of sacrilege in sitting in any of them. The pictures were all more or less famous works of art; not one of them carried a human appeal for the ordinary human being. Such books as there were were elaborately bound—to be looked at from the outside rather than to be read. One tip-toed about, as in a museum of rarities. The big, deeply cushioned sofa was the only seat of comfort in the place; but no-

where in it or on it could one get, from lamp or window, light enough to read by.

The drawing-room was worse; no warm human soul could find a spark of warmth of welcome in any corner of it. The dining-room was a stilted, formal place, full of the atmosphere of exclusiveness. I did not wonder that all welcomed any chance to eat elsewhere. In fact, I never have been at a meal in that house when every member of the family has been present.

The truth about that family was even more clearly evident in the individual rooms upstairs. Each one displayed eloquently the character of its occupant. The thing that struck me most, however, was that most of those rooms looked, as they were, like places in which to sleep, to dress, and to prepare for going out. Only one of them looked like a place to live in.

"Margaret never has cared for society," her mother told me. "She seems to like to stay in the house all the time. Her room is really out of tune with the rest of the house; but she wasn't happy until I let her furnish it herself—just with commonplace things."

Well, Margaret's room was a cosey nest. Like a college girl's room. Every chair was comfortable; you could sit in any of them and have a good light on your book. And there were quantities of books—books that one would really read. There was pretty chintz about, on cushions, bed and windows; the pictures were of real people, and dogs, and interesting landscapes. I believe you can sense the character of that room, and of Margaret herself, without my making a catalogue of the furniture and fittings.

While I was there her father came in and sat down. He stayed a good while, and talked with us, and looked about at everything, as if he never had been there before. I thought I saw a kind of wistful look in his eyes. Anyway he said:

"Margaret is the home-body in this house. All the rest of us have to go somewhere else to be comfortable."

Prudence Bradish.

[Copyrighted 1921.]

### What Constitutes the Retailer's Turnover.

The subject of "Turnover" is generally considered in relation to the merchandise investment only. But credit men recognize that the principal working capital of the retail merchant is invested not only in merchandise, but in accounts receivable, and endeavor to determine the relationship of business done by a retailer during a given period, say a year, to working capital, as represented in investment in

accounts receivable as well as merchandise stock.

What is the result we wish to obtain and what effect has the element of turnover on that result? The aim of all business concerns is to obtain the largest possible net return on the capital employed. There are really only three factors which affect net return, namely:

1. Gross profit.
2. Expense.
3. Turnover.

It is usually recognized that gross profit added to the cost of merchandise should be large enough to cover all overhead expense incident to the business and should include a fair net profit. It is also recognized that the expenses must be kept below gross profit in order to show a net profit. It is admitted, however, that there are many retailers who fail to appreciate the effect of turnover on the net return; and because of this fact net profits are often dissipated by slow-moving assets.

An analysis of financial statements from retailers who have become slow in making payments will in nearly every instance show that the assets are tied up in merchandise or accounts receivable, and often in both. This means that the retailer is either a poor buyer or a poor collector, or both, which but emphasizes the fact that he does not appreciate the effect of turnover.

In order to figure the turnover on working capital, it is only necessary to divide the annual sales by the average investment in merchandise and accounts receivable. The following example will bring out more positively the effect of turnover on the net return.

Assuming sales of \$120,000 per year, also an average investment of six months sales in merchandise and accounts receivable, and a net profit of \$6,000, the net return on the investment in comparison with an investment of four and two months sales in these two assets works out as follows:

	Investment 6 mo. sales	Investment 4 mo. sales	Investment 2 mo. sales
Merchandise	\$30,000	\$20,000	\$20,000
Accounts receiv.	30,000	20,000	0
Turnovers	\$60,000	\$40,000	\$20,000
Net profits on sales	2	3	6
Net return	5%	5%	5%
	10%	15%	30%

It will be noticed that by lowering the investment, or working capital,

the turnover increases and the net return increases in the same ratio. Likewise raising the investment lowers the turnover and decreases the net return.

The inference should not be drawn from the above figures that increased net return means an increase in actual net profits. But it should be fair to assume that if a merchant has \$60,000 working capital with annual sales of \$120,000, he should, by doing a merchandising job comparable to the others, be able to expand his business from one-half to three times the volume, which would result in a large increase in net profits.

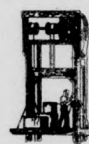
But how can we eliminate the receivables investment entirely without putting the business on a cash basis? The latter is what the chain stores have done and some of these stores are said to obtain a turnover every two weeks, or twenty-four turnovers a year. Operating on a small margin of profit, they are not only able to survive, but in most instances show a good net return.

In these days of aggressive competition, one must appreciate the importance of turnover, which means fast-moving stocks and prompt collections, or the transfer of the banking function to the banks by the use of trade acceptances.

Statistics show that the majority of our credit losses are due to incapacity. Experience also teaches that if a proper and prompt diagnosis is made in the case of the slow-pay customer, the remedy will be found and applied. Education of the retailer as to the advantages of turnover will prevent many failures, by enabling him to diagnose his own condition when not able to pay promptly.

Prevention is always better than salvage and our constructive efforts in educating the retailer along these lines should enable us to look forward to the time when we will consider it an indictment against our own ability and judgment if an honest customer fails to survive.

E. W. Shepard.



### SIDNEY ELEVATORS

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

Sidney Elevator Mfg. Co., Sidney, Ohio

**Putnam's**



**CANDY**

"DOUBLE A"

**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.**



**What Constitutes a Good Investment.**

The following succinct and able article on investment was written by Judge Clement Smith, President of the Hastings National Bank of Hastings, and was awarded first prize, (\$150 cash) by the editor of Opportunity:

"The investment of money or property is an important service not only to one's self, but to the community. I believe that aside from the elements of dishonesty, deceit and fraud, one can be absolutely sure to make a good investment by observing a few simple rules founded in common sense and known to the country world as 'good horse sense.' In every investment the status of the business, or the use to which the money is to be placed, should be considered. No loan should be made in which the amount borrowed is to be used in illegal or immoral ways, or for purely speculative purposes. It should be used in the production of something of value to the people. It should be made to persons or corporations of good standing in the community, and engaged in a business which supplies a public need.

"An offer for money which means more than the customary return of, say from 5 to 12 per cent., should be considered with suspicion, and every angle of it carefully considered before the investment is made. Investments should not be made in business which has not passed the experimental stage. It may sometimes seem best to place money on an experimental proposition, but it should never be done as an investment. Briefly stated an investor should consider:

1. The character and standing of the borrower.
2. The use to which the money is to be placed.

3. Does the outlook for profits justify the loan?

4. Has the borrower sufficient security for the loan, so that if a sacrifice of property has to be made, it will stand the strain?"

**Who Is Labor's Friend?**

In the flush times when thousands of workingmen were so short-sighted that they treated their employers with insolence and left their jobs upon any slight provocation, I said that the great adjuster sure to come was the empty dinner pail. I was sorry that it must come to the women and children of the homes, but it would be wholesome to the men who think only with their stomachs and who feel the force of no other argument.

The adjuster has come. He is at the leveling work. Capital is seen to have a place in the poor man's affairs. It is not difficult for an ignorant Italian digging in a ditch to see now the relation of capital and labor. It is a plain case that capital will not fill the dinner pail, if capital does not pay the wage, and capital cannot pay the wage if labor will not furnish capital with hours and the quality of work required in the factories and on the farms.

I cannot look upon the agitator of workingmen as other than the enemy to them and their country. The way out of a less estate into a better one is by men's own efforts, and their hope is that others are in better estate than they are. The hope of a country is in its workingmen united in a solid compact with its business men—is by the investment of the intelligent laborer's muscle with the capitalist's money. The two cannot separate; neither one can go alone. Chancellor Day.

The next style for girls' cars will probably be fig leaves.

**BUSINESS WANTS DEPARTMENT**

Advertisements inserted under this head for five cents a word the first insertion and four cents a word for each subsequent continuous insertion. If set in capital letters, double price. No charge less than 50 cents. Small display advertisements in this department, \$3 per inch. Payment with order is required, as amounts are too small to open accounts.

FOR SALE—8x10 Butcher Boy refrigerator, 10x11 partition to match, equipped with 2½ ton Phoenix ice machine; 12-foot marble top meat counter; 8-foot meat rack; 30x40 meat block; one Toledo electric cylinder scales A 1 condition. \$2,500. Address No. 286, c-o Michigan Tradesman. 286

For Sale—Two-story brick veneered building 26 x 70. Fine location in business part of town. Also one set of confectionery computing scales. Write Jay W. Ellsworth, Wheeler, Mich. 315

Six wire track cash carrier stations complete. In use three months. Cost \$240, price \$125. Loewenberg Bros., 6137 Mt. Elliott Ave., Detroit, Mich. 316

Partnerships Arranged: Capital procured—For any legitimate business or enterprise of merit (city or country). Our advertising and reputation put us in constant touch with investors \$500 upwards to invest with or without service in any good proposition, retail, wholesale, manufacturing or industrial. If you need help or capital, and your proposition is good, we can help you. All dealings strictly confidential. Reasonable commission basis. Call, or write fully with full particulars. Campbell & Co., 204 Empire Bldg., Detroit, Mich. 317

Will trade forty acres Kalkaska county land for truck or Ford car. G. A. Johnson, Carlshend, Mich. 320

PROGRESSIVE HARDWARE STORE in town of about 6000 population. Established sixteen years. \$14,000 stock. Will sell part or all. Apply to DAVEY BROS., Anacortes, Washington. 321

For Sale—General stock, live town 7000 population, good farming country, large factories, business established twelve years. Owner wishes to retire. Address No. 322, c-o Michigan Tradesman. 322

FOR SALE—Small tailor shop doing good business, good location, college town. Gem Tailors, Big Rapids, Mich. 323

**REBUILT CASH REGISTER CO., Inc.**

Dealers in Cash Registers, Computing Scales, Adding Machines, Typewriters And Other Store and Office Specialties. 122 N. Washington, SAGINAW, Mich. Repairs and Supplies for all makes.

CARD WRITING MACHINE—As easy to operate as a typewriter. Different sizes and styles of letters are available in these machines. Write us for catalog M and further details. PRINTASIGN CO., 701 E. 40th St., Chicago. 306

Excellent opening for mercantile business, hardware or boots and shoes. Modern store building available. Inquire city clerk, Charlevoix, Mich. 307

DOUGLAS FIR TIMBER FOR SALE—A tract of five hundred million feet located near tidewater and railroad in the state of Oregon, for immediate operation or for investment. F. W. Payne, 2930 Avalon Ave., Berkeley, California. 308

D. KEITH, AUCTIONEER—Conducts closing out stock reducing sales, anywhere. The best methods used. 5912 Calumet Ave., Chicago, Ill. 310

Do you want to quit business? If so, why not trade your stock for monthly income property? We have some very choice income properties listed whose owners will exchange for good mercantile stocks. Write us with full details. Grant Shaw Inv. Co., Bryant Bldg., Kansas City, Mo. 311

Detroit, Michigan. The fourth largest and the busiest city in the United States offers unusual opportunities to parties with experience and capital. We have splendid list of genuine business openings from \$500 upwards; retail, all lines: wholesale, manufacturing, or industrial. Before you buy any business anywhere look up Detroit and get in touch with us. Have many good openings for right men with some capital to join in established businesses on profit sharing basis. Anything we offer is guaranteed as represented. Campbell & Co., Business Brokers and Investments, 204 Empire Bldg., Detroit, Mich. 318

2,000 letter heads \$5.90. Samples. Cop-per Journal, Hancock, Mich. 150

100 ACRE FARM TO TRADE FOR STOCK GENERAL MERCHANDISE—Seventy acres cleared, some nice timber, beautifully watered, forty rods to school house, quarter mile to hamlet two stores, well fenced, good orchard, fair buildings \$5,800 price mortgage. \$1,200. W. J. Cooper, Mt. Pleasant, Mich. 313

For Sale—Well-established meat market doing \$1,800 per week, located at best business center in Grand Rapids. Address No. 305, care Michigan Tradesman. 305

Bell Phone 596 Citz. Phone 61366

**JOHN L. LYNCH SALES CO.**

SPECIAL SALE EXPERTS

Expert Advertising

Expert Merchandising

209-210-211 Murray Bldg.

GRAND RAPIDS, MICHIGAN

For Sale—Cash registers, store fixtures. Dick's Fixture Co., Muskegon. 176

Pay spot cash for clothing and furnishing goods stocks. L. Silberman, 106 E. Hancock, Detroit. 566

For Sale—First-class grocery stock in a thriving town in Berrien county, Michigan. Railroad terminal. Stock invoice about \$6,000. Reason for selling, have other interest. If you are looking for a good location, address No. 287, c-o Michigan Tradesman. 287

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

Will pay cash for a \$3,000 or \$4,000 stock of boots and shoes in a town of 6,000 to 10,000 people. Lower Peninsula preferred. Address J. F. Muffley, Kalamazoo, Mich. 314

If you want to sell any business, store, stock or property (city or country) list with agents who make sales. Our advertising and other facilities of a large, well-known office put us in constant touch with real buyers. Reasonable commission basis. No exclusive contracts asked. Strictest business confidence. Reference, "past clients." Call, or write fully, stating price, terms, etc. Quick action assured. Campbell & Co., 204 Empire Bldg., Detroit, Mich. 319

FOR SALE—Vulcanizing business, new equipment, best town in state. See it at once. S. E. Francis, Mt. Pleasant, Mich. 291

Wanted—Position as manager of general store, or would consider position as traveling salesman for good wholesale house. Best of references furnished. L. J. Crisp, 523 W. 9th St. Traverse City, Mich. 304

FOR SALE—Best hotel proposition, in best town in state. W. J. Cooper, Mt. Pleasant, Mich. 292

For Sale—Stock of general merchandise in good farming town on Pere Marquette railroad. Worth \$5,000 or \$6,000. Will sell or lease building. Address No. 275, c-o Michigan Tradesman. 275

**Sand Lime Brick**

Nothing as Durable  
Nothing as Fireproof  
Makes Structures Beautiful  
No Painting  
No Cost for Repairs  
Fire Proof  
Weather Proof  
Warm in Winter  
Cool in Summer

**Brick is Everlasting**

Grande Brick Co., Grand Rapids  
So. Mich. Brick Co., Kalamazoo  
Saginaw Brick Co., Saginaw  
Jackson-Jansing Brick Co., Rives Junction

**Economic Coupon Books**

They save time and expense.  
They prevent disputes.  
They put credit transactions on cash basis.  
Free samples on application.

Tradesman Company  
Grand Rapids, Mich.

# Red Star Flour

Gives you the right-of-way on the road to success. The successful dealer is not a "road-hog," but he does take advantage of the full road in open stretches.



**JUDSON GROCER CO.**

**GRAND RAPIDS**

**MICHIGAN**



## ABANDON STATE SOCIALISM.

### English People Revolt From the Wilsonian Doctrines.

This has been Decontrol Week in Great Britain. There has been a great battle and the Bureaucrats have been routed—horse, foot and artillery. So great has been the slaughter of the State Socialists, that it will take the British people fully a month to realize what has happened.

Suddenly, Lloyd George has whirled about and thrown his precious Reconstruction Departments out upon the scrap-heap.

The Department of Shipping has gone. So has the Food Department. So has the Munitions Department.

Sugar, bacon, butter and cheese are all decontrolled, and oddly enough, all four are cheaper.

There has been a violent reconstruction of the Cabinet and Dr. Addison—the Autocrat of the Health and Housing Department, is outside, with nothing left but his salary.

Even Mr. Illingworth has gone, for the reason that he had made the Telephone Department so unpopular that he had to be sacrificed.

It is now known that Railway Control will positively end on August 31; and that Sir Eric Geddes will retire into business life, having accepted a position with one of the London oil companies.

More than 200 Members of Parliament have banded together to abolish the Liquor Control Board, which is naturally unpopular in a country that has one saloon to every 57 families.

Coal, too, was decontrolled this week. The real meaning of the coal strike is that it is a last wild protest against control.

It is not a strike against capitalists. It is rather a case of "Direct Action," to coerce Parliament into restoring the control of the coal trade.

The Government has had the coal industry for more than six years. It has now given the mines back, bankrupt and demoralized.

Under State control, the coal industry has been losing \$8,000,000 a week. Coal has been incredibly dear. Last week I paid \$16.08 per ton in London.

As for the miners themselves, their disposition seems to have been quite spoiled by Government management. They have become brutal and destructive. They leave pit ponies to starve. They deliberately flood the mines. Not even in the worst of the pre-war strikes, were they ever guilty of such devilry as this.

They have no real grievance. Last year the average coal miner earned \$1,560, far more than the average school teacher or professor.

More than 35,000 Welsh coal miners were summoned last year for non-payment of Income Tax; yet all these miners are at the moment on strike, to maintain their war time rates of pay.

This coal strike, in fact, has changed the whole industrial and political situation very much for the better.

It has exposed the consequences of State control; and it has totally

ruined the chances of the Labor Party at the next General Election.

If the other trades unions support the miners, then the whole structure of unionism goes down; if they refuse support, then there will be a definite split, and the Labor Party will have a Red and a White faction.

So the new Era of Decontrol has come in like a lion, but it is welcome, with all its roughness.

Britain is swinging back to normalcy. One by one, the cords that have bound trade and commerce are being cut; and business men are being permitted to manage their own affairs.

Two years ago the State Socialist was in the saddle. He dominated the Government as well as the mass meetings in Hyde Park.

Even the Liberal Party had a policy of nationalization and industrial paternalism. Even the Conservative Party was permitting an orgy by Bureaucracy.

To-day all is changed. Lloyd George has reversed his policy. He is now Anti-Socialist and is preaching a crusade against all British Reds, or rather, against the Pinks who are trying to pretend to be Reds.

His jerry-built Utopia has tumbled down. His vague plan of reconstruction, which was as wild as the South Sea bubble, has been thrown aside; and he is now pushing through a tariff against foreign goods, to help the sorely stricken British manufacturer.

He knows now that State Socialism will not suit the British people, however fascinating it may be as a parlor game, or a Cabinet amusement.

The past six years experiment has proved that the Government has injured and disorganized every trade it controlled. As Lord Middleton remarked: "We have had a flood of well-meaning but fruitless measures to hurry England by uneconomic paths into Paradise; and we now find that those paths lead elsewhere."

Incidentally, one of the jokes of the week has been the news that Sir William Slingo, formerly the chief Bureaucrat in the British Post Office, is now organizing a private postal and telegraphic company, under Marconi control, to take over the post office of Peru.—London Correspondence Wall St. Journal.

### Review of the Produce Market.

Apples—Sales are only fair on the following basis:

Northern Spys	-----	\$6.00
Baldwins	-----	5.50
Ben Davis	-----	4.00

Asparagus—75c per bunch for Calif.  
Bananas—7½c per lb.

Beets—Home grown, \$1 per bu.; new from Illinois, \$2.25 per hamper.

Butter—The sharp reduction in the butter market yesterday did not come as a surprise to the trade in general, as all dealers interested figured the edge was off, but at the same time but few anticipated a drop of 5c for extras and 4½c for standards. In fact the latter came unexpectedly, for with the current month drawing to a close, and with numerous cars short the trade figured a bulge, or at least an unchanged market. The lower

prices, however, seem to be resulting in more business. A better all around demand was noted throughout the day, still it is evident that there is room for improvement. The reduction yesterday brought the price of extras down to 35c, back to a pre-war level. On Nov. 1, 1916, the market was quotable 35@35½c, and from that time until yesterday much higher levels prevailed. The impression prevails that further concessions may be obtained on some grades for the advantage at present is distinctly with the buyer. The lower figures, while drastic, were nevertheless looked upon as a necessity in so far as putting the market on a more sound basis and doing away with that feeling of uneasiness which has existed the past month or so. Buyers have been afraid to purchase heretofore, figuring such a drop, and now that it has occurred may in all probability develop a broader trade. Interviews with some traders at the close dealt chiefly in optimism as they were convinced that the rough spots have been traveled, and a brighter period is on tap even though a discount may have to be allowed occasionally. Local jobbers hold extra creamery at 36c and firsts at 33c. Prints 38c per lb. Jobbers pay 12c for packing stock, but the market is weak.

Cabbage—75c per bu. and \$2 per bbl.; new from Florida, \$3.75 per crate.

Carrots—\$1 per bu.; new, \$2.25 per hamper.

Cauliflower — Florida, \$3.25 per crate.

Celery—Florida, \$6@6.50 per crate of 4, 5 and 6 stalks; Jumbo bunches, \$1.25; Large Jumbo, \$1.50.

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

Cucumbers—\$2 per doz. for Indiana or Illinois hot house.

Eggs—The market on fresh has declined to 21c, f. o. b. shipping point, including cases. Receipts are heavy and quality is excellent.

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

36	-----	\$4.00
46	-----	4.75
54	-----	5.00
64	-----	5.75
70	-----	5.75
80	-----	5.75
96	-----	5.25

Green Onions—Shalotts, \$1.25 per doz.; Evergreen, 20c per doz. for Illinois and Michigan.

Green Peas—\$3 per hamper for Florida.

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

Lettuce—20c per lb. for leaf; Iceberg \$5.75 per crate.

Onions—Home grown in 100 lb. sacks, 75c for either yellow or red; Texas Bermudas, \$2.75 per crate for Crystal Wax and \$2.50 per crate for yellow.

Onion Sets—\$1 per bu. for white; 90c per bu. for red or yellow.

Oranges—Fancy California Navels now sell as follows:

125	-----	\$6.00
150	-----	5.75
176	-----	5.50
200	-----	5.25
216	-----	5.00
252	-----	4.50
288	-----	4.50
324	-----	4.00

Parsley—60c per doz. bunches.

Parsnips—75c per bu.

Peppers—Green from Florida, \$1 per small basket.

Pieplant—\$3.50 per 40 lb. box.

Pineapples—Cuban are now in market, selling as follows:

24s	-----	\$6.50
30s	-----	6.50
36s	-----	6.25

Plants—\$1.25 per box for cabbage or tomato.

Potatoes—Home grown, 30@40c per bu. The market is weak. New stock from Florida is selling at 8c per lb.

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

Spinach—\$2.25 per bu. for Southern grown.

Strawberries—\$5@5.50 per 24 pint crate of Louisiana.

Sweet Potatoes—Illinois kiln dried commands \$3 per 50 lb. hamper.

Tomatoes—California, \$1.65 per 6 lb. basket.

Turnips—\$1 per bu.

Wax Beans—\$4 per hamper for Florida.

### House Opposed to Sales Tax.

Washington, D. C., April 25—Opposition to a sales tax as a general tax levy is mounting and it is predicted that there are not enough votes in the House to put through any of the propositions now pending. According to Republican floor leader Mondell, there is no need for a sales tax, or any other substitute, to furnish revenue to replace losses that will occur from the repeal of the war taxes.

"I do not believe we are going to have, and I know of no reason why we should have a sales tax at this time," said Mr. Mondell. "What the American people want is a lifting, rather than a shifting, of the tax burden. The more burdensome, inequitable and vexatious of the war taxes should be repealed and Federal expenditures brought to a point which would enable the Government to meet its obligations with reduced revenues."

"Why should we cudgel our brains for new taxes when the thing we need to accomplish is a reduction of existing tax burdens? From the beginning of the next fiscal year no funds raised by taxation should be applied to the public debt. Sums received from salvage operations should be applied to meet war obligations. Not including payments on the public debt or post office expenses, which are reimbursed by revenue from the service, Government expenditures in the future should not exceed \$2,000,000,000."

"This estimate of expenditures does not, of course, contemplate a soldiers' bonus, if legislation of that nature is to be enacted. That should carry with it separate revenue-raising provisions. I think we should repeal the luxury taxes as far as possible, transportation, stamp and excess profits taxes, and the higher surtaxes on incomes."

Ionia—The Sorg Ladder & Manufacturing Co. has been incorporated with an authorized capital stock of \$35,000, of which amount \$18,000 has been subscribed and \$4,000 paid in in cash.





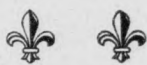
## ***He Knew What He Was Worth***

**W**HEN a Kalamazoo man applied for a job the other day and was told he would be paid all he was worth, he got madder than a hornet and stated very emphatically that he could not and would not work for such low wages.

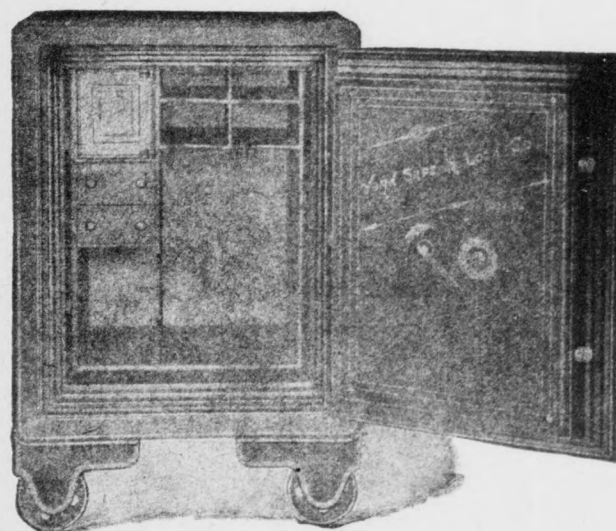
If that man should ever attempt to run a business of his own, he would be just the kind of a chap who would kick on the price of a safe, no matter how low it was, leave his account books and valuable papers exposed and then when the fire licked them up he would charge the whole thing up to his ding blasted hard luck.

### ***Be Sensible Brother and Get Busy***

and write us to-day for prices on a first-class dependable safe. It means really more to you than it does to us, because while we would make only a fair profit on any safe we sold you, you would lose what you never could replace if you should have a fire and lose your books of account.



***Grand Rapids Safe Co.***  
***Grand Rapids, Michigan***



# *Fire Insurance—Protection Against Fire*

## *What Is Your Insurance Against Sluggish Stocks?*

Today is the era of safety! Fire, Accident, Hurricane Insurance! Bonded employees, check protectors, burglary insurance!

And now the progressive grocer even protects his "turn-over"—which gives him the profit to pay his other insurances.

Turn-over is insured by specializing in advertised goods. Unknown, unadvertised goods are to the successful merchant what lack of security is to the money-lender.

To analyze the turn-over of a product, analyze the "Good-Will" it commands.

Karo Syrup, for instance, has the National Record for a 100% turn-over in the syrup end of the business.

Karo is practically sold the day it enters the warehouse. Several million dollars of "Karo Good-Will"—*established popularity*—insures the sale of every case *to the consumer* at minimum sales effort and expense.

The grocer who specializes in Karo takes no chances.

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

CORN PRODUCTS REFINING COMPANY  
17 Battery Place, New York