

MICHIGAN TRADESMAN

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Thirty-Eighth Year

GRAND RAPIDS, WEDNESDAY, JUNE 29, 1921

Number 1971

Grumbletown

Away out here, in Grumbletown,
All things are turning upside down.
The grass is blue, the sky is green,
A cloud or storm is never seen.
The stars shine brightest just at noon.
There is no new or wane of moon.

Figs grow on vines and grapes on trees,
We hive our horses and drive our bees;
The birds eat hay, the cows all sing;
There are four right angles to every ring;
The islands here by land are bound,
And in the sea all lakes are found;
When tired workmen seek their rest
The sun is rising in the West.

The rich are working in the street,
The beggars at the club house meet,
The poor pass by with careworn brow,
For they have all the money now.
Old men do reverence to youth,
And politicians tell the truth.
All things have changed around about,
Crisscross, contrary, inside out,
Topsy turvy, upside down,
To please the people of Grumbletown.

When You Need Sugar

call or write us for prices. We are in direct connection with the largest refiners in the country and can quote the

LOWEST MARKET PRICES

On Fine Eastern Cane or Beet

in car or less-than-car lots.

We are making special prices on canned fruits, candies, cigars, coffee and canned meats.

Bell Main 5041

PHONES

Citizens 65448

LEWELLYN and COMPANY.
WHOLESALE GROCERS
GRAND RAPIDS MICHIGAN.

Everybody Eats Yeast

The life-giving vitamine in Yeast keeps healthy people fit, and builds strength in the under-par.

What are you doing to link up your cash register with this new demand for

Fleischmann's Yeast

Get in on the Big Push for Yeast and increase your profits.

Have your customers place a standing order.



"Loose" Sugar Means Losing Sugar

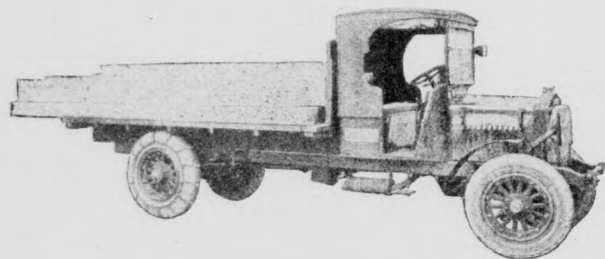
Careful tests have proven that a Grocer cannot fill 173 two pound bags out of a 352 pound barrel of sugar. The loss runs anywhere from one to five pounds.

Franklin Package Sugars not only save that loss; but the cost of labor, bags and twine.

The Franklin Sugar Refining Company
PHILADELPHIA

"A Franklin Cane Sugar for every use"

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



UNITED TRUCKS

Quality not Quantity
And at a reasonable price

Motor trucks from one to five ton capacities with bodies of every description, made to your order, to fit your particular requirements. We give each United truck the personal attention necessary to assure you of uninterrupted use. We have an outlet for second hand equipment which enables us to offer an exceptional allowance for your old equipment. We have representatives in the territory who will be glad to call on you and talk things over. Write us or call on the telephone. We will consider it a privilege to get acquainted. Talk to our representative about our time payment plan.

UNITED MOTORS COMPANY

Bell Phone M-770

Grand Rapids, Michigan

Citz. Phone 4472

MICHIGAN TRADESMAN

Thirty-Eighth Year

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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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PARKER STANDS CONDEMNED

No man ever stood more utterly discredited before the American people than Harrison Parker, as the result of his recent hearing before the Michigan Securities Commission. That tribunal finds thirteen separate indictments against him and his crafty associates, any one of which is sufficient to consign him to the list of undesirables. It is now in order for the dupes he has victimized to proceed against him legally—they can do so by criminal process if they so desire—to recover the money he has filched from them dishonestly.

The Tradesman commends every reader to carefully peruse the findings of the Michigan Securities Commission, published elsewhere in this week's paper. It conveys welcome information to the legitimate merchant because it shows him very clearly that the days of the mercantile shyster who masquerades as a philanthropist are numbered; that co-operative undertakings which assume to enter the field of retail distribution must be based on honesty, animated by worthy motives and administered by men of responsibility and honor. Attorney General Wiley and the members of the Commission have rendered the cause of good merchandising and honest dealing yeoman service in conducting a detailed investigation of Parker and his pals and in placing the seal of condemnation on them and their crafty designs to defraud the ignorant and the unsophisticated. It should be remembered that Parker and his numerous legal representatives appeared before the Commission personally and were given every opportunity to present their case; that the more they said and the larger they talked, the worse their position looked to those present; that they stand condemned on their own statements. Parker will, undoubtedly, make an attempt to secure a review of the decision of the Commission in some Federal court; but such action will probably avail

him nothing, because it is a well-defined theory of law that petitioners who resort to such expedients must come with clean hands—and Parker's hands are smutty with the accumulated grime of past offences. So long as he has money, however, lawyers can be found who will consent to throw up legal subterfuges to delay the operations of the law.

A DRIFTING MARKET.

Drifting continues to be the main feature in the aspect of business as the turn of the year draws nigh. There has been shown a quickening in certain lines accompanied by an increase in production, but this is rather the exception than the rule. Nearly every large industry is working only to a small percentage of its capacity, as is indicated by the reduced consumption of bituminous coal and this applies to the country as a whole. In regard to a number of commodities, the reduction of prices in the primary markets has been carried as far as it ought, if not further. Cotton, wool, rubber and sugar are now on a pre-war basis, but the same is not true of most of the raw materials, and still less is it the case as to the great preponderance of manufactured articles. In only too many instances is the resistance to a lowering of prices due to the combinations fostered during the war period. The revelations of the Lockwood committee, astounding as they were, brought to notice only a few of the glaring examples of this kind. Every one knows that adequate prosecution of the offenders will result in quick reductions in the prices of many necessities, so as to bring them in line with those which the unimpeded working of economic laws has already brought about. Significant in its way, as having a bearing on this matter, were some remarks of B. M. Anderson Jr. of the Chase National Bank of New York before the Minnesota Bankers Association last Friday. He said that, now that the danger of a money panic is over, the proper bank policy for promoting business revival should be "the reverse of the easy money, liberal credit policy which so many are proposing." The banks, he said, are well informed as to the condition and standing of their customers. "They know," he added, "which of their customers are maintaining prices that are too high and are borrowing money in the vain hope of avoiding losses through later improvement in prices." The time, he thought, had come to put on additional pressure in the direction of liquidation, as "nothing so begets confidence in the markets as a knowledge that, through forced liquidation of substantial stocks of goods, bottom prices have been reached." The uncertainty as to how soon relief will be had is

one of the many influences now at work inducing caution in purchasing and commitments and preventing a return to a stability that is essential to satisfactory trade.

THE ELOQUENCE OF SILENCE.

The Tradesman published an open letter last week to C. H. Bramble, the Michigan Farm Bureau official who permitted his name—and his connection with the Farm Bureau—to be used as stalking horse by Vampire Vedders while he deliberately swindled the farmers of Michigan out of \$200,000 through the medium of his Universal Stores Corporation. Mr. Bramble has not availed himself of the opportunity extended to him by the Tradesman to explain his position. His silence is eloquent in expressiveness. It is the usual resort of the man who is instrumental in transferring \$200,000 from the pockets of the horny handed sons of toil to the itching palms of crafty scoundrels who ought to be ornamenting cells at Jackson or Marquette. Whether Bramble absorbed any of the ill gotten gains which went into the coffers of his associate the Tradesman has no means of knowing, but it does know that the unscrupulous promoters who fired the hearts and inflamed the imaginations of the farmers who furnished the \$200,000 made away with by Vedders and his creatures were instructed to play up Bramble and the Michigan Farm Bureau as their trump cards.

The Tradesman has heretofore presented evidence showing how the Farm Bureau has cost the farmers of Michigan millions of dollars by urging them to hold their crops when prices were high for still higher prices, which seldom materialized. There are probably very few farmers who would not have been hundreds of dollars better off if they had not affiliated with that organization. They have lost so heavily through the bad advice and poor generalship of the Farm Bureau that they probably will not miss the \$200,000 they sunk in following the flag of Bramblism in their attempt to supplant the legitimate merchant and become merchant princes themselves.

WOOLS AND WOOLENS.

Auction sales of wool took place abroad and in this country during the past week. In Great Britain the prices realized were a little lower than at previous sales. In New Zealand, medium merinos and fine cross-breds were somewhat higher. At the War Department auction in Boston a little more than three-quarters of the 5,000,000 pounds offered was disposed of, mainly to carpet manufacturers, at concessions from former

figures. An ingenious proposition to dispose of some of the surplus Australasian wool comes from Tasmania. The wool growers there recommended that the British-Australian Wool Realization Association make a present of surplus wool to certain Far Eastern nations, especially China, as a trade advertisement and as tending to encourage the greater use of wool. The suggestion is not taken seriously.

In the manufacture of woollens in this country great activity is shown at the present time. Not in many months have the mills been so occupied as they are now. On June 1, the Census Bureau report showed 79.4 per cent. of woollen spindles in operation and 89.9 per cent. of worsted ones, while 79.5 per cent. of wide looms and 74.8 per cent. of narrow ones were active. Enough orders are in to keep the plants busy until or through September and few mills appear to be in a position to take new orders for fall. Some curiosity is shown concerning the next lightweight season, the openings for which will probably occur about the end of July. Clothiers are much encouraged by the fall orders they have received. Manufacturers of women's garments have been exhibiting their fall styles and show confidence in the prospects.

Will Segregate Furnishing Goods From Groceries.

Saginaw, June 28—Two thousand per cent. gain in six years is the phenomenal record of the furnishings department of Symons Bros. & Co., which had its origin in a small line of notions carried for the accommodation of the house's grocery trade, was merged into a department six years ago and grew until in 1920 it reported a business of \$1,750,000, and now has made necessary the purchase of the property at Millard and Water streets as a site for a new building to house the department.

Walter J. Harris, who heads the department, was a salesman for the company up to six years ago and while in the field saw the possibilities of a line of furnishings and convinced the directors of the company that the installing of a good furnishing department would be a profitable venture for the firm. He was given authority to organize the department and about 800 square feet of floor space was set aside for his stock. That was six years ago. To-day the department occupies about 40,000 square feet of floor space, has eight salesmen selling furnishings exclusively and has turned in a record that is bringing the congratulations, written and spoken, of the trade in general.

The property at the Northeast corner of Millard and Water streets has been purchased by the Symons house and it is the plan of the company to erect a building which will be used exclusively by the furnishings department. Mr. Harris was elected as a director of the company at the annual meeting of stockholders last January.

COLLECTIVE BUYING.

Greatest Menace Which Confronts the Retail Trade.

Shelby, June 27—What I shall offer is not intended to be an exhaustive survey of the subject, but if it serves to open the way for the presentation of your views it will have served its purpose.

The factors which influence a buyer in determining where he shall buy his requirements are

Quality of the merchandise
Guarantee and adjustment policy
Promptness of delivery
Personality of the seller
Price

If any item of the above fails to meet with his approval, he becomes dissatisfied and tries to better himself by buying from a different source.

Because quality, service and price are so closely co-related, it is often difficult for the average buyer to determine whether they stand in the proper relation, each to the other. It is only natural to believe that goods offered at an attractive price with assurance given as to quality, constitute a good buy, because the factor of service when it means all it should is very hard to value in cold figures.

Because of the publicity given as to the results of collective buying and selling, we must all expect that that form of competition will have to be met sooner or later. It is natural for the customer to think that he can do for himself the service which we as retailers offer to do for him and avoid paying us for that service. He, therefore, buys through mail order channels, and if it happens to be a Champion X spark plug or a Gillette safety razor, he saves some money although he does not get as prompt delivery.

After trying his hand at buying small orders on the self serve plan, it is only natural that he should combine his requirement with those of his neighbor to get the benefit of quantity price and car-load freights.

In doing all these things, he is influenced by the same motives that govern your buying and mine—he is trying to supply his wants with dependable merchandise in the cheapest way. If he succeeds in real fact he will, of course, continue that form of buying. Sometimes his saving in price may be at the expense of quality or service, but we must not deceive ourselves into thinking that such is always the case.

Unless the consumer gets 100 per cent. value in quality, protection from unknown defects, service and price, he will, by the very law of commercial gravitation, turn to the source of supply which will give him such value.

Unless personal ill feeling enters into the equation, buying will, eventually, turn to the source from which comes the greatest value and the best service for the least money.

In order that the customer shall know that he is getting such value, he will continually make these little side trips away from the beaten path of merchandising, but he will finally follow the best road to his source of supply.

Whether that best road leads through your store and mine remains for us to say. No matter whether or not we regard collective buying as legitimate competition, no matter now whether or not our state officials and county agents are on the right track in fostering such buying; they are working for the public and if they can show the public a better way to supply their own wants than has prevailed heretofore, then by the rule of the greatest good to the greatest number, their work is legitimate and will stand.

A protest may well be raised, however, against public officials becoming purchasing agents or distributors,

for any group without charging a fair price for the service. When the whole people support an official and his efforts are put forth free of charge for the benefit of a portion of the community only, thereby removing the opportunity for someone to serve the entire community, it becomes unfair competition and every reasonable means should be employed to correct the condition.

However, if one member of a group of collective buyers is willing to devote his time, knowledge and energy to the task of buying and distributing, either gratis or for less than one of us is willing to work for, while we may deplore the situation, we must realize that unpaid service can not long remain up to standard and that sooner or later a fair rate must be paid him or his service will fail and the business will gravitate to someone who can render efficient service at a fair price.

A consideration of the items entering into the retail price of our merchandise will help us to determine which items the collective buyer must pay and which of them he avoids—or thinks for a time he avoids paying.

First of all, of course, is the cost of the merchandise itself. Probably none of us will admit that the collective buyer can buy cheaper than we can, but if he can, then remember that he is the better man and will get the job as buyer.

Assuming that the efficient buyer is buying in the nearest market and in right quantities, the item of transportation cost should not be in favor of the collective buyer.

If the collective buyer maintains a warehouse and stores his goods for a time, he is subject to the same cost of housing, insurance, interest and incidentals, as we are. Whatever economy of operation he may accomplish by car door delivery of goods or similar devices are also available to us.

If, then, there is any real saving to the collective buyer, it must come out of what is commonly called profits. If our profits have already reached the irreducible minimum, we cannot make concessions along that line.

How, then are we to effect the influence of the wave of collective buying which is sweeping the country?

First of all, let us begin on ourselves. Let us convince ourselves that we are working for the customer, that each man as he comes through our door is for the moment our employer. He comes to hire us to buy and house and deliver to him certain goods and he very kindly permits us to set the price for the service, but if the service is poor or the price of the service is high, he does not hire us again, at least not continually.

We must sell ourselves the idea of service. Our stores must be regarded as existing for the good of our customers and certainly never should the business of the customer be regarded as for the good of the store.

While we need not regard our merchandising task as menial, yet we must see that it is essentially a service proposition, as is the job of the farm hand out on the back forty, or the mechanic in the shop, or the corporation executive at his desk.

Having convinced ourselves of the fundamental element of service to our customers, we must get our sales force into the same attitude. Get them to realize that they are not working for you, but for the man on the other side of the counter.

Having put ourselves into this frame of mind, it will naturally follow that we will study our customer's need, that we will try to think his thoughts and solve his problems for him.

The working out of this policy should result in more critical buying, not only as to quality and price, but also in relation to our annual turnover. A stock sold four times in a

year at a small margin of profit is better for the owner than one doled out only twice a year at a long profit. Also it is very much better for the customer. That is the essential thing.

In this period of declining values, we must watch for price reductions and put them in effect at once, regardless of the cost of the goods on hand. Failure to do so, either from an unwillingness to take a loss or from negligence, will result in our being found high man in the price scale, with a resulting distrust on the part of the customer.

Not long ago when linseed oil was at its lowest point, a retailer was still selling his old stock at \$2 per gallon. Such instances, while rare, are frequent enough to convey the impression that such a dealer is willing, in the language of a generation ago, "to charge all that the traffic will stand."

Having done our best to keep our prices in line with market conditions

there will still be some items which may escape our notice, but it should be a matter of pride and honor to keep our prices in orderly alignment with market conditions, as it is to keep our stock well arranged on our shelves or our accounts systematically recorded in our books.

Many of us have hanging on our wall a motto which says, "For when the One Great Scorer comes to write against your name, He writes not that you won or lost, but how you played the game." The rules of the game call for a sacrifice hit more often than for a home run. The sacrifice is made to advance the other fellow and win the game for the team. He who makes the sacrifice gets full credit for having played the game and for helping to win it if it is won.

We must keep the confidence of our customers, not merely to the extent that he will believe what we say, but that he will believe in what we do.

Sound Methods Mean Success

The Texas Company was organized in 1902 with \$2,000,000 capital.

Today the market value of its securities is approximately \$200,000,000 and it has made fortunes for its early stockholders.

The PRODUCERS & REFINERS CORPORATION was organized in May, 1917, with about \$4,000,000 valuation of assets by Frank L. Kistler, of the Texas Co., and his associates.

Today, four years later, its assets are valued, even under present depressed conditions, at over \$20,000,000.

By the purchase of \$1,000 of the

Producers & Refiners Corporation 8% First Mortgage Bonds

Put out by Blair & Co., at

96½ and interest
to net 9.17½ to 36%

you receive a ten-year option on \$1,000 par value of stock at \$50 per share.

These bonds are all to be retired at 110 and interest by lot over a 10-year period.

Net earnings for 1920 ten times interest requirement.

They are secured 7 for 1.

Howe, Snow, Corrigan & Bertles

INVESTMENT BANKERS

Detroit

872 Penobscot Bldg., Detroit

Main 8563

Grand Rapids

The above statements, while not guaranteed, are taken from sources we believe to be reliable.

STOCKS AND BONDS—PRIVATE WIRES TO THE LEADING MARKETS

HILLIER PERKINS EVERETT & GEISTERT
3041 M. 290. SECOND FLOOR MICHIGAN TRUST BLDG.



Collective buying frequently follows in the wake of collective selling. A community of farmers organize to sell their products because they feel they are not getting their share of the consumer's dollar, and in the off season naturally turn to collective buying as a means of taking up the slack of the dull time. If the group succeed as a selling organization, the buying may continue indefinitely, even though no real gain is effected thereby.

If you are located in an agricultural community, lend your support to every effort to better marketing conditions.

Buying conditions will seldom warrant the effort of forming and maintaining an organization for buying purposes.

If marketing conditions necessitate a selling organization, it is usually the fault of some one outside the organized group. Each locality will have its local conditions to meet, but they must be met. If you and I do not reach beyond our doors and help solve them by group organization and we must also expect group buying to follow, even though our own merchandising methods have been above reproach.

It is not enough, moreover, to keep our customer friends pleased with our own merchandising methods. It is essential that they be satisfied with conditions of the entire commercial community in which we are located.

Speaking again of the agricultural communities, if it becomes necessary, or if our friends feels that it is profitable to buy collectively their requirements of mill-feed, hay, seed, salt, coal, or fertilizer, it will quite naturally come to include lines in which we are interested, even though our merchandise, service and price have been entirely satisfactory to our customers.

By our example and our influence we should assist in keeping the merchandising of our community on a basis of diligent service at a fair cost.

The work we perform in buying our stocks of merchandise, directing the activities of the selling organization, financing the business, etc., can all be calculated in figures and is properly chargeable as a cost of doing business. None of these things, nor all of them together, entitle us to add profits to our costs. What we do for our business is a cost and is no different than the cost of the collective buyer. What we can do for our customer is what entitles us to a profit above cost. He is perfectly willing to pay it, but he—and he only—will remain the judge as to whether the service is worth while.

We must not expect a place in the sun. There is no power that can confer on any of us the right or privilege to sell the hardware of our community. We will be accorded that privilege in ratio with our worth to the community.

The present system of merchandising has developed because it has met the requirements of the public. Whether or not it will continue will depend altogether on how well it meets those requirements in the future.

The answer lies with us.

A. J. Rankin.

Pumpkin Flour.

There is about to appear on the market a new food product, pumpkin flour. It will be sold in half-pound cans or cartons.

The stuff is put up in California, being prepared from dehydrated pumpkins, ground and bolted. It is meant particularly for use in the making of pumpkin pies, and its inventor claims for it all the qualities of fresh pumpkin.

No Order Too Small No Order Too Large

A comprehensive understanding of the consumer's needs for staple and fancy groceries, acquired by long experience and constant practice in extending a super-service to take care of them, requires no further justification for our great desire to serve the best interests of the retail trade of Michigan well and faithfully.

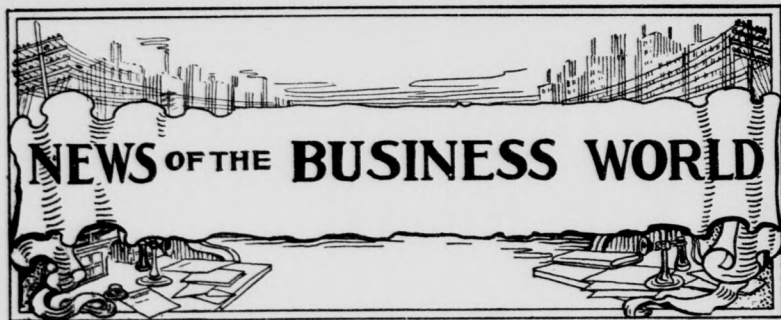
For over fifty years we have led all competition in the markets of Michigan in applying modern merchandising methods to the distribution of our manufactured brands and kindred products. Throughout that interval we have constantly and continuously sought to secure and retain the confidence of the trade in our ability to meet every practical demand for our products. Every moment, every hour, every day of that time has been devoted to the attainment of an ideal and that ideal has been to meet your needs and your wants for good food products with convincing accuracy.

We have unsurpassed facilities for taking care of every practical need of the grocer. No order is too small to commend it to our most careful attention; no order is too large to render its prompt execution doubtful.

WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers.



Movement of Merchants.

Muskegon—The Stacks Co. has changed its name to W. P. Lahey's.

Prattville—Mr. Hillard succeeds Mr. Double in the hardware business.

St. Johns—N. A. Bailey has engaged in the meat business on Clinton avenue.

Muskegon—The Levy-Cohen Co. succeeds Abe Schefman & Co., Inc., in the produce business at 161 Western avenue.

Grand Rapids—G. G. Wilson succeeds E. A. Martin in the grocery business at 1355 Jefferson avenue. Mr. Wilson was formerly engaged in the grocery business at Lansing.

Big Rapids—W. J. Graham has retired from the meat business and engaged in the grocery business. The Judson Grocer Co. furnished the stock.

Ferndale—The Loasia Motor Sales Co. has been incorporated with an authorized capital stock of \$50,000, all of which has been subscribed and \$5,000 paid in in cash.

Lansing—Claude Burnett has engaged in the optical business at 105½ North Washington avenue. Special attention will be given to eye examination and the grinding of lenses.

St. Johns—The State Bank of St. Johns is being remodeled, a granite front of the latest bank type of design is being installed and new mahogany fixtures will replace the old ones.

Rockford—Clare McNaughton has sold the Standard garage and automobile supplies stock to August Meitz & Son, of Grand Rapids, who will continue the business under the same style.

Detroit—The Physicians' Supply Co. has been incorporated to deal in drugs, chemicals, pharmaceuticals, etc., with an authorized capital stock of \$3,000, all of which has been subscribed and paid in in cash.

Negaunee—Benjamin Johnsin has sold his interest in the dry goods stock of B. Johnsin & Son, to his son, Hyman Johnsin and Isador Dubinsky, who will continue the business under the style of the Fair Store.

Owosso—Mrs. Blanche Benner, owner of the Benner automobile accessories and supplies shop on West Main street, was killed June 24, when the automobile she was driving went into the ditch and tipped over, pinning her beneath the car.

Kaleva—John E. Rengo & Co. are closing out their stock of hardware at special sale and will devote their entire attention to dealing in automobile supplies, accessories, gasoline, etc., also a few specialties such as their line of DeLaval separators.

Detroit—The Detroit Wholesale Furniture Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$100,000, of which amount \$46,700 has been subscribed, \$4,500 paid in in cash and \$42,200 in property.

Jackson—Tom Grant, who sold his clothing stock about two years ago and took a much needed rest, has erected a modern store building on North Michigan avenue and has re-engaged in the clothing business under the style of \$10 Tom Grant.

Hillsdale—A. Kesler, who has conducted a shoe store here for the past forty-six years, is closing out his stock and will retire from business.

Pittsford—E. P. Lake has sold his dry goods and grocery stock to Frank Hackett, who will continue the business at the same location.

Redford—Venus & Grace of the township general store, have built a branch immediately alongside the 24-foot pavement on the seven-mile road, where ice cream, fruits and soft drinks are dispensed. A large sign, "Park Here," brings a considerable traffic, in automobiles all day and during the evenings.

Manufacturing Matters.

Reading—Mr. Lutz succeeds L. Kink in the bakery business.

Montgomery—Mitchell & Co. are succeeded by the Peoples Lumber Co.

Detroit—The Dibble Color Co. has increased its capital stock from \$50,000 to \$100,000.

Owosso—The Owosso Elevator & Lumber Co. has been purchased by Charles V. Harris.

Chassell—The Worcester Lumber Co. has increased its capital stock from \$500,000 to \$800,000.

Grand Rapids—The Clipper Belt Lacer Co. has increased its capital stock from \$500,000 to \$1,000,000.

Marquette—New equipment has been installed in the Sanitary Dairy Co. ice cream plant which will give it a capacity of 600 gallons per day.

Lansing—The Duplex Truck Co. is planning to develop the passenger motor bus business and has received orders for several vehicles from the South Bend-Elkhart Motor Bus Co.

Grand Rapids—The Grand Rapids Dining Room Furniture Co. has been incorporated with an authorized capital stock of \$2,000, all of which has been subscribed and \$500 paid in in cash.

Tecumseh—The Lenawee Lumber and Supply Co. has been purchased by the Lake View Sash & Door Co., of Lake View, Iowa, which has moved to Tecumseh and has increased the capital stock to \$12,000.

Mercantile Meeting at Freeport a Great Success.

Lowell, June 28—Our Secretary, Charles Brown, has forwarded your letter to me requesting report of our Freeport meeting of June 23 for the Tradesman. I am afraid our Secretary was troubled with prickly heat or the summer fever and did not take the minutes. However, I will endeavor to give you the main features of this very successful, profitable and enjoyable meeting. Freeport was the birthplace of the Merchants Mutual Benefit Association and Freeport merchants have always been loyal supporters of the organization during its three years of successful operation, and entertained us royally last Thursday. The following programme was rendered:

March—Orchestra.

Invocation.

Chicken dinner served by Freeport ladies.

Address of Welcome—J. P. H. Kinyon.

Response—President M. N. Henry.

Reading—Miss Friendsen, Hastings.

Music—Orchestra.

Remarks—Clarence Williams, Grand Rapids.

Whistling Solo—Harry Strong, Battle Creek.

Paper on Retail Sales Tax—D. G. Look, Lowell.

Advertising Up-to-date—N. C. Thomas, Caledonia.

Address on American Reconstruction—Lee Bierce.

A resolution was offered and unanimously adopted commending the Michigan Tradesman and the Michigan Securities Commission for denying the co-operative stores corporation, an outlaw outfit, the privilege of selling stock in Michigan. The committees on pay-up week and collective buying will report at future meeting. The Grand Rapids Association of Commerce was represented by Lee Bierce, R. L. Byerly, Frank Heath, Clarence Williams and C. W. Vickers. Reporter Lewis, of the Grand Rapids Herald, was also in attendance. Meeting adjourned by all singing America.

The next meeting will take the form of a basket picnic, to be held on Island park, Lowell, in July. Boats, sports and a general good time, to which wives, children, sweethearts and all are cordially invited. Plans are being arranged for the stores in the fourteen towns represented to close for the July event. Date to be announced later. Our Association appreciates the interest you have shown and sincerely regretted that Mr. Stowe was not with us.

M. N. Henry, Pres.

Hide Prices Firm, But Market Quiet.

The hide market has been extremely quiet for four weeks but packers continue to hold prices firm and higher. A few small packers in and out of Chicago have sold May and June hides possibly 20,000 at 10@10½c, selected. These prices are about steady, but it was expected that prices for May and June hides would have been higher. The big packers are asking 12@13c for light cows, and the sale last week of 3,000 April ex. light steers at 11c would indicate that their asking prices are not far out of line.

The reported sale of ten million feet of side upper leather, representing the leather from about 250,000 hides, is the talk of the trade. The prices of this leather are not given out, but it was a class of leather that could not have been sold at all in the last few months, and operators are inclined to view the sale with optimism, no matter what the price.

The demand for calfskins continues, although possibly 100,000 skins have

been sold in the last ten days. Dealers are much more firm in their ideas of price, and packers are asking 21@23c for the only good skins that are ready for delivery. Leather men say that calfskins should bring these prices to be in line with the going prices of finished leather.

There was practically no trading in country hides and one broker was unable to fill an order for good extremes at 10c. Buffs are very hard to sell. However, the large country dealers have such faith in the future that they have buyers actively scouring the country for cheap lots of hides and skins. It is reported that the country kill is extremely light, and country butchers are not at all anxious to sell at the low prices that are being offered. Large numbers of hides have been wasted on account of lack of demand, and because of this many old hide men predict that a shortage will show up when the demand increases.

Sheepskins and horsehides remain unchanged.

Furnace Factory Added To the List.

Grand Rapids, famous for its manufacture of things for the home, has added furnaces to its list.

The Taplin Furnace Company, organized, owned and managed by Grand Rapids men, is manufacturing a complete line of warm air furnaces in this city.

The officers of the company are as follows:

President—Neal W. Taplin.

Secretary—Charles E. Miller.

Treasurer—Forris D. Stevens.

The directors are the officers named and the following Grand Rapids men: Gaius W. Perkins, Jr., Perkins Lumber Co.

Lewis W. Heth, Litscher Lite Corp.

T. William Hefferan, Peoples Savings Bank.

E. W. Wurzburg, Wurzburg's Dry Goods Co.

Mr. Taplin, for whom the furnace and the company are named, is an experienced heating engineer and well known to the trade throughout Michigan, Wisconsin and Indiana. He was associated with the International Heater Co. for a number of years and in 1919 was sales manager of the Home Furnace Co. at Holland. The furnaces which the Taplin Furnace Company manufacture are of his design and the product of his long experience.

Charles E. Miller, the Secretary, is so well known and his judgment and knowledge in the furnace business so highly regarded in the vicinity of Grand Rapids that his connection with the company is in itself a guarantee of the quality of the product.

Forris D. Stevens, the Treasurer, and Mr. Taplin are the active managers of the business.

The company is manufacturing a complete line of warm air furnaces, making five sizes of pipe heaters, three sizes of one pipe, and five sizes of triplex heaters. Dealers and distributors are now being allotted territory in Western Michigan. Eleven of the most representative dealers in Grand Rapids handle the furnaces in the city.

Men work best when working to help themselves.

Review of the Produce Market.

Asparagus—Home grown, \$1.75 per doz. bunches.

Bananas—8½c per lb.

Beets—Home grown, 60c per doz. bunches.

Butter—The market is very active, with a good consumptive demand at prices ranging about 1c per pound higher than a week ago on all grades. The long dry spell has curtailed the market of butter to a considerable extent, but the quality is still running average fancy. We do not look for much change in the coming week. Considerable of the receipts are going into cold storage. Local jobbers hold extra creamery at 34c in 63 lb. tubs and 35c in 40 lb. tubs. Prints 36c per lb. Jobbers pay 15c for packing stock, but the market is weak.

Cabbage—Louisville (80 lb.), \$4.50 per crate; Tennessee (50 lb.), \$3.50 per crate; home grown, \$2 per bu.

Cantaloupes—Imperial Valley stock commands \$4 for ponies, \$4.75 for standards and \$2.40 for flats.

Carrots—Home grown, 40c per doz. bunches.

Cauliflower—Illinois, \$2.50 per crate.

Celery—Florida, \$9@9.25 per crate of 4, 5 and 6 stalks; home grown, 40@50c per doz. stalks; large size, 60c.

Cherries—Sweet, \$3.50 per 16 qt. crate; Sour, \$3.25 per crate. The crop is the smallest ever recorded in this vicinity.

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

Cucumbers—\$1.50 per doz. for Indiana or Illinois hot house; \$1.85 per doz. for home grown hot house.

Currants—\$3.25 per 16 qt. crate

Currants—\$3.25 per 16 qt. crate for red. No white or black currants have been seen in this market. The crop of red is very light.

Eggs—The consumptive demand for eggs is increasing. The market is firm on the basis of about 2c per dozen over a week ago. The quality arriving is good for the season, the loss ranging from 5@10 per cent. We look for a continued good market without much change in price. Local dealers now pay 25c f. o. b. shipping point.

Gooseberries—\$3 per 16 qt. crate. Grape Fruit—Fancy Florida stock has advanced 50c per box and is now sold on the following basis:

36	-----	\$5.75
46	-----	7.00
54	-----	7.25
64	-----	7.75
70	-----	7.75
80	-----	7.75
96	-----	7.75

Green Onions—Evergreen or Silverskin, 20c per doz.

Green Peas—\$4 per bu. for home grown.

Honey Dew Melons—\$3.50 per crate of 8 to 9.

Lemons—The market has advanced from \$1@1.50 per box and still higher prices will be recorded if the hot weather continues. The merchant who bought Sunkissed lemons at \$4.50 per box on the recommendation of the Tradesman some weeks ago now has a clean profit of \$7.50 per

box to his credit. Sunkissed are now quoted as follows:

300 size, per box	-----	\$12.00
270 size, per box	-----	12.00
240 size, per box	-----	11.50

Choice are held as follows:

300 size, per box	-----	\$11.00
270 size, per box	-----	11.00
240 size, per box	-----	10.50

Lettuce—Leaf, \$1.25 per bu.; head, \$1.65 per bu.; Iceberg, \$9 per crate.

Onions—Texas Bermudas, \$2.75 per crate for Crystal Wax and \$2.50 per crate for yellow.

Oranges—Fancy California Valencias now sell as follows:

126	-----	\$6.75
150	-----	6.75
176	-----	6.75
216	-----	6.75
252	-----	6.50
288	-----	6.50
324	-----	6.50

Parsley—60c per doz. bunches.

Peaches—White stock from Georgia commands \$2.75@3 per bu.

Peppers—Green from Illinois, 65c per small basket.

Pieplant—\$1.50 per 40 lb. box.

Potatoes—Home grown, 30@40c per bu. The market is weak. White Cobblers from Virginia fetch \$4.50 per bbl.

Radishes—20c per doz. for home grown.

Raspberries—Red, \$4.50 per 16 qt. crate; black, \$4.

Spinach—\$1.30 per bu. for home grown.

Sweet Potatoes—Illinois kiln dried commands \$3.25 per 50 lb. hamper.

Tomatoes—Florida, \$1.25 per 6 lb. basket; home grown hot house, \$1.60 per 8 lb. basket.

Wax Beans—Home grown, \$4.50 per bu.

Water Melons—65@75c for Georgia grown.

Essential Features of the Grocery Staples.

Retail grocers should make their own estimates on the development of the crop news and prepare themselves accordingly against the demand they may expect for fruit jars, caps, rings, and other paraphernalia employed in the home in preserving fruits.

For instance Government reports are to the effect that the commercial peach crop in Georgia is to be 8,500 cars. This is a large expectation, and other peach districts are looking well. In other figures the Georgia crop is to be 4,650,000 bushels as compared with 3,799,000 in 1920, or a gain of 25 per cent. If other fruit crops can be estimated along a similar increase or even at a prophesied reduction compared with 1920, the fruit sales will be enormous this year.

California pears show a condition of 61 per cent. of normal, the ten year average being 70 per cent. The plum condition is 70 per cent. of normal, same as last year. The prune crop was not damaged as much as earlier reports indicated and is over 60 per cent. of normal, last year 76 at this time.

The first carload of Imperial Valley grapes for the year has been shipped from El Centro, Calif., reaching Chicago last week by express. Apricots

are light this year but for the first time in history fresh figs in carlots are being sent out this week and next to Eastern markets. This is a new feature to most Americans and will be a delicacy that housewives can lay away for the Winter by the proper processes.

Sugar—The market shows still further weakness and refiners have now gotten down to a price of 5.30c for granulated. Raws have also declined during the week and are very low and depressed. Demand for sugar is small. The fruit season is now under way, but it has brought no improvement to the sugar market. Some people predict still further declines in sugar, but it is difficult to see how these declines if they come at all, will be anything but small, as the market must be almost on a solid rock. Local jobbers hold cane granulated at 6.10c and beet granulated at 6c.

Tea—The market has had a fair week, speaking entirely of the demand. Buyers are willing to buy tea if, in their judgment, the purchase is a good investment, but most of them are chary of buying anything except in small lots. Cheap teas, meaning particularly Javas, have been very low and depressed, but have picked up somewhat since the last report. These teas have gotten so low that some grades have sold as low as 8c per pound. Somewhat of an advance has already occurred in these grades, though other grades of teas and other varieties show no change for the week.

Coffee—The market is in exceedingly bad shape, and all grades of Rio and Santos probably declined about ½c since the last report. The weakness in Brazils seems to have been the reason. Buyers are taking only what they have to have and have no confidence in the market at all, although it is almost impossible that there should be much more of a slump before the bottom is reached. Milds, in sympathy with the general conditions, have probably dropped about ¼c; demand light.

Canned Fruits—Peaches continue to be in good demand, choice yellow freestones selling for \$1.60. A few enquiries are made for gallons of sour cherries, but the prevalent price of \$14@15 proves a deterrent to sales, as a few distressed goods at \$10 are in evidence. Hawaiian pineapple continues a good hot weather seller, although no variations in price have occurred.

Canned Vegetables—Pea packers of Michigan, Wisconsin and Indiana are withdrawing their offers of future deliveries on new peas, which will be entirely packed by July 4. Several jobbers have been unable to place orders for futures to meet their needs. Prices of other vegetables show no change. Some trading is being done in Maryland tomatoes at the prevailing prices.

Canned Fish—Alaska Pink salmon breezed into the market during the week and sold at quite firm prices. This was about the only business done in salmon since the last report. New Columbia River salmon has met quite a good demand at the recently announced opening prices. Sardines are

still dull, and from the packers' standpoint the situation is very unsatisfactory. They say that it will cost at least \$3.25 a case to pack this year, whereas spot sardines are selling for \$2.75. The canneries are, therefore, idle for the most part, as packers refuse to lose this amount of money. They say they will reopen when buyers are willing to pay a living price.

Dried Fruits—The season for slow movement of dried fruits is here. It has been customary for several years for the trade to show much speculative activity in dried fruits at this period, but there is none now. Buyers have no faith in high prices for 1921 dried fruits, which have so far been normal, and they say they will not buy until a lower level is reached. Although the 1920 crop of dried apricots is sold and gone, buyers are not anxious to place contracts at prevailing quotations. They regard them as beyond the purchasing ability of the bulk of the people. The Raisin Association has not yet named prices on the 1921 pack or crop, but several independent raisin packers in California have announced their prices, guaranteeing them to buyers against the opening prices of the Association.

Molasses—Grocery grades are very quiet, but as there is never much demand at this time of the year the fact is without effect upon the steady tone of the market. Blackstrap is dull.

Corn Syrup—The decline appears to have had no stimulating effect upon demand. Consumers are taking only what they need for present use.

Cheese—The market remains unchanged with a light consumptive demand, at prices ranging about the same as last week. The market is reported to be fully up to the average and considerable cheese is going into cold storage all over the country.

Provisions—There is a light increase in the consumptive demand for smoked meats. The market is firm on a basis of about ½c per pound average higher on all cuts. Pure lard and lard substitutes are quiet, with a light consumptive demand at unchanged prices. Barreled pork, dried beef and canned meats are all firm at prices ranging about the same as a week ago.

Paper Bags—Manufacturers of paper bags and wrapping paper are giving it out that the strikes and shut downs will make an acute condition in bags in the next 30 to 60 days, if the output is not increased. Inasmuch as it is up to the manufacturers to get their mills going again, as has been done in so many other manufacturing lines under similar circumstances the retailers are helpless.

Paris Green—This commodity is active and retailers who expect to have a full allotment will have to get busy as the manufacturers depend on the forecast by the wholesalers as to the amount of their output for the year. Late demands make expensive express and parcel post shipments which add to the cost to the dealer.

Salt Fish—The week has brought no improvement to the demand for mackerel. The supply of Norway packed fish is quite light, but this is not doing anything for the demand. Prices are nominally unchanged.

Inequalities Caused by the Adamson Law.

Cadillac, June 28—In conversation with a potato buyer in this section a short time ago, he stated that the farmers were only getting 15 cents per hundred for potatoes, while these same potatoes, when they reached Chicago, were worth 55 cents without commission, expense of selling, storage or any other necessary expense being added.

Is it to be wondered at that much dissatisfaction exists when a condition of this sort prevails?

The producer must give ground, send labor, pay green, storage, trucks and furnish the cash necessary for a period of five months in order to produce a crop that yields only 15 cents per hundred pounds, while the railroads get 40 cents for simply carrying that same quantity a distance of three or four hundred miles. How long, oh, how long, are we to be subjected to this unequal condition?

Some of us can remember the time when railroads were free to enter into competition in the sale of their carrying capacity in a like manner with grocers meat dealers and other retail lines where the competitive nature of the business precludes any possibility of exacting unreasonable profits and this condition resulted in the railroads cutting prices at intervals also enabled the road with great mileage between two given points to sell a ticket at the same price as the road with the shorter mileage.

The desire in man that prompts him to excel in what he does no longer needs the place it did have, for the reason that the management of railroads are merely operating at the suggestion of some other power whose sole purpose is apparently selfish gain rather than efficient and painstaking service.

The grocer, meat dealer or general merchant who gives service only as secondary to gain soon finds the consumer passing him by to deal with the one whose motto is service first, last and all the time. To such an one gain is sure to come.

Let us hope that the retailer who, after all, is largely responsible, will see the necessity of so conducting his business that the interests of his friends, relatives and associates, who are also his customers, is safeguarded by a judicious system of buying only in quantities that can be turned at least once each month, that only such orders are given as will enable him to discount every bill with the cash employed in the business, that only such goods are bought as yield a fair margin and that positive and definite time be given to credit customers in which to pay, always keeping in mind the fact that the great railroad problem must be settled and that either the value of foreign money must be as great as that of the United States or that the value of the money of this country must depreciate to the level of foreign money before business will become once again founded on the safe and sane basis of former years.

It is said we are an optimistic people. We ought to be, but we should also let this great quality be guided by common sense, caution and a spirit of co-operation with those engaged in the same line of endeavor.

The right solution of many problems is successfully worked out by a combination of many minds, so that it is very desirable, indeed, that we unite ourselves with those whose problems are similar to our own.

The Retail Grocers & General Merchants' Association is incorporated under the laws of Michigan and is offered by men of wide experience who will be glad to help you solve any difficulty that may be yours.

J. M. Bothwell, Sec'y.

In the spring a young man's fancy lightly turns to thoughts of love; but in the fall coal is the burning question.

F. D. B.

Speculation vs. Investment

SPECULATION implies the taking of an excessive risk in the hope of a large return. Too often the risk materializes, and for one who succeeds by speculation, at least ten must fail. No speculator can hope to be permanently successful. The laws of average are against him.

INVESTMENT on the other hand implies that safety of principal shall be the paramount consideration. The wise investor is content with a return in keeping with the current market rate for money; yet the steady returns from wise investments will, over a period, more than offset the temporary gains from ill-advised speculation.

We believe bonds constitute the ideal medium for conservative investments. The investor is enabled to reduce his risk to a minimum by diversifying his holdings among the several types of bonds available. He can obtain marketability as well as diversification, and these together with an interest rate in keeping with the current money market, make an ideal combination that will appeal to conservative minds.

As representative types of high-grade investment bonds, we offer the following:

Foreign Government and Municipals

Name	Rate	Maturity	Price Approx.	Yield About %
Belgium, Kingdom of	8	Feb. 1, 1941	98	8.20
Chile, Republic of	8	Feb. 1, 1941	95	8.55
Denmark, Kingdom of	8	Oct. 15, 1945	99 3/4	8.05
French Republic, Government of	7 1/2	June 1, 1941	95	8.00
Norway, Kingdom of	8	Oct. 1, 1940	101	7.90
Swiss Confederation	8	June 1, 1942	103 1/2	7.60
United States of Brazil	8	June 1, 1941	97 1/2	8.25
Ontario, Province of	5-5 1/2-6	1922-1928		8.00 to 7.00
Alberta, Province of	5-5 1/2-6	1923-1928		8.50 to 7.25
British Columbia, Province of	5-5 1/2-6	1924-1926		7.75 to 7.50
Manitoba, Province of	5-5 1/2-6	1922-1931		8.50 to 7.10
Saskatchewan, Province of	5-5 1/2-6	1923-1926		8.50 to 7.50
Newfoundland, Government of	6 1/2	1928-1939		7.20 to 6.85

Corporation

Name	Rate	Maturity	Price Approx.	Yield About %
American Agricultural Chemical 1st Ref.	7 1/2	Feb. 1, 1941	94	8.05
American Telephone & Telegraph	6	Oct. 1, 1922	97 1/2	7.85
Armour & Company Conv.	7	July 15, 1930	95	7.75
Baker Land Company, First Mortgage S. F.	7	April 1, 1928	97.32	7.50
Calco Chemical Co.	8	Oct. 1, 1940	98	8.20
Canadian Northern Rly. S. F.	7	Dec. 1, 1940	101	6.95
Chicago & Northwestern Rly. Co.	6 1/2	Mar. 1, 1936	97 1/2	6.70
Detroit Edison Co., First and Ref.	6	July 1, 1940	87	7.25
Eddy Paper Co., First Mortgage	7 1/2	May 1, 1931	98 1/4	7.75
Empire District Electric Co.	8	Nov. 1, 1949	100	8.00
Grand Trunk Rly. of Canada S. F.	7	Oct. 1, 1940	100 1/2	6.95
Morris & Company	7 1/2	Sept. 1, 1930	97	7.90
National Leather Co.	8	Nov. 15, 1925	94	9.50
Northern Pacific-Great Northern Joint	6 1/2	July 1, 1936	96 1/2	6.78
Northwestern Bell Telephone Co.	7	Feb. 1, 1941	98 1/2	7.15
Puget Sound Power & Light Co.	7 1/2	May 1, 1941	97 1/2	7.75
Swift & Company	7	Oct. 15, 1925	96	8.60
Vacuum Oil Company	7	April 1, 1936	100	7.00

Municipals

Name	Rate	Maturity	Price Approx.	Yield About %
Bay City, Michigan, Union School District	6	1926-1936		6.00 to 5.75
Muskegon, City of, School	5 1/2	1932-1935	100	5.50

Fenton Davis & Boyle

CHICAGO

First National Bank Building
Central 2507

GRAND RAPIDS

Michigan Trust Building
Citizens 4212; Main 656

DETROIT

Congress Building
Main 6730

\$300,000

First Mortgage Gold Bonds

of the

Citizens Telephone Company

to net 7.20%

Dated December 1, 1916

Tax Exempt in Michigan

Due December 1, 1936

Interest payable June 1 and December 1 at

THE MICHIGAN TRUST COMPANY
GRAND RAPIDS TRUST COMPANY
TRUSTEES

Denominations—\$100, \$500, \$1,000.

Bonds are secured by absolute First Mortgage on property and rights of the Company now owned or hereafter acquired.

Proceeds of this issue are to be used exclusively for new development.

Total bonds now outstanding and including present offering	-----\$1,245,000.00
Capital stock outstanding, all sold at par	-----3,851,735.00
Total assets as of Dec. 31, 1920	-----\$6,115,022.81
Grand Rapids exchange investment alone, exclusive of other property	-----\$2,067,403.12
Telephones in system June 1, 1921	-----42,576
Gain in telephones since June 1, 1918—3 years	-----3,716
Exchanges operated (not including toll stations)	-----58

For 24 years the Company has paid regular consecutive quarterly cash dividends on its outstanding capital stock.

Net earnings of the Company are more than three times interest charges on funded debt including this issue.

The Company is under the control of the Michigan Public Utilities Commission as to rates, practices, etc.

Legal details have been handled by the firm of Travis, Merrick, Warner & Johnson, and the issue has the approval and authorization of the Michigan Public Utilities Commission.

The Citizens Telephone Company was organized under the laws of Michigan in 1895 and has always been recognized as one of the most substantial companies in the United States.

Directors of the Citizens Telephone Company

ROBERT D. GRAHAM
 CHARLES E. TARTE
 ROBERT W. IRWIN
 WILLARD K. SPENCER (Ionia)

THERON H. GOODSPEED
 JOHN B. MARTIN
 CLAY H. HOLLISTER
 WM. H. ANDERSON

VICTOR M. TUTHILL
 CLAUDE T. HAMILTON
 HEBER W. CURTIS
 FRANK E. CHURCH (Lansing)

PRICE 98 and Interest, to net 7.20%

These bonds are offered subject to prior sale, and can be purchased from—

CITIZENS TELEPHONE COMPANY

OR

J. A. CARROLL & CO.
 CORRIGAN COMPANY
 FENTON, DAVIS & BOYLE
 GRAND RAPIDS TRUST COMPANY
 HILLIKER, PERKINS, EVERETT & GEISTERT

HOWE, SNOW, CORRIGAN & BERTLES
 C. M. HURD & CO.
 A. E. KUSTERER & CO.
 OLD NATIONAL BANK
 THE MICHIGAN TRUST COMPANY

INDEPENDENCE DAY AGAIN.

Independence Day comes but once a year, and usually the busy season for the merchant, yet it is a day fraught with so many inspiring memories very few there are who will refuse to lay aside work in order to celebrate the birthday of the Nation.

The flag of stripes and stars was born nearly a year later, yet the two are so intermingled as to constitute one glorious symbol of liberty, equality and justice, the foundation stones of the American Republic which has stood longer than any other free government of the people since the foundation of the world.

The mudsills of the Republic were laid in revolution, blood and turmoil. The roar of cannon announced the beginning, and along down through the years there have been rumblings of disaster which seemed to foretell the destruction of the Republic. All such rumblings, however, have been as naught and the American Nation, founded by Washington and preserved by Lincoln still lives to celebrate its 145th birthday.

Ten years ago no one would have had the temerity to prophesy the great world struggle which three years later transformed a peaceful world into one vast field of battle wherein the destinies of hundreds of millions of people hung in the balance. Much less would one have dared proclaim the part this Republic was to enact in that struggle which shook old earth from center to circumference and enrolled over four millions of her sons in battle array.

During the years of the world war our Fourth of July was almost forgotten, our thoughts going out to the struggling boys in khaki who battled for the existence of American rights at home and abroad. That war is over. To-day our citizens can assemble under the shadow of the old flag, unterrified by war's alarms and free to celebrate in peaceful manner the victories of the past.

Those speakers who deliver addresses on the Fourth prescribing a continued peace, a world forever dedicated to the arts and sciences, with swords beaten into pruning hooks, will surely mistake their calling. Peace so much desired by all good Americans can only be secured by our being always prepared for war. Disarmament, however desirable it may appear, can never be wholly realized if we take heed of the past and would conserve the best interests of this Nation.

This year we have assurance of peace and plenty with no one to make us afraid. Because of this fact we can celebrate the Republic's natal day with a larger degree of enthusiasm than at any time in recent years.

The Republic is no longer under a cloud such as those years of war entailed. Happy hearts will again assemble beneath the shadow of Old Glory, and children's shouts of glee will again mingle with the sounds of jubilee throughout the land.

The clouds of business adversity are sure to have a silver lining. There is no room in this country for the pessimist. Optimism of a pronounced type should rule in every village, city and hamlet in America. During Civil

War days the Fourth of July, was held sacred as a day for encouraging our soldiers in the field who were battling for the salvation of the Union. The greatest battle of that war came to a victorious end on the day we celebrate and the name Gettysburg will ever go down in history as the turning point in a war on the outcome of which hinged the hopes of two races.

The fate of the Republic was decided on that day. Had Lee's legions won the battle there is no telling how the contest for civil liberty and emancipation might have terminated, although old men and boys would certainly have been called into action before the friends of the Union would have given over the struggle.

It will be well for Fourth of July speakers this year to recall the struggles through which we as a people have passed in the making of the Nation. It will be well to recall all those sacrifices made by the young manhood of America to keep the flag in the sky, and while doing so to remind the present generation that eternal vigilance is the price of liberty, and that hyphenated Americanism is forever at an end in this country. The flag, the Fourth of July, with all the glorious memories recalled by them, pronounce hereafter, that to be an American one must acknowledge the authority of no other land beneath the sun than the one over which floats the stars and stripes.

In this country there is and can be no room for more than one flag which we all love and revere. Men and women who cross the ocean to make this country their dwelling place must cut all ties binding them to monarchical realms, acknowledge no other ensign than the gorgeous flag of Washington and Lincoln—the flag that makes men free; the flag that stands for the greatest good to the greatest number; the flag that protects the rights of its citizens under every sky the round world over; the flag we this day celebrate as the emblem of freedom, equality and justice. Could one ask more?

Men who come here from foreign shores who are not willing to drop their nationality and swear eternal allegiance to the flag of the American Republic are undesirable additions and had best, for their own good and the good of this country, stay out entirely.

Indications are that the present National holiday will be more generally celebrated than ever before. In fact, we as a people need a revival of the old time patriotic enthusiasm that ruled our Fourth of July celebrations in the past. America for Americans. No others need apply.

The homage now being paid to the notorious Von Hindenburg in Germany plainly shows that the German people are still dominated by the same instincts which characterized their conduct of the kaiser's war. Next to the kaiser, Von Hindenburg is the most treacherous brute who ever lived. He is the embodiment of lust and cruelty. To worship such a moron as a demi-god plainly indicates that the German people are still groveling in the grime of lust and indecency and are not yet ready to assume association with civilized people.

THE SELL NOW MOVEMENT.

It was an old-time printer who thought he could improve on Shakespeare and, at the same time, modernize him. So he transformed "sweet are the uses of adversity" by substituting the word "advertising" for the last one in the quotation. Some such thought appears to have been behind a movement, launched at the beginning of last week, for organizing what is called a "Sell Now League." Its promoter is manager of a magazine with advertising space to sell, which sufficiently explains his interest in the matter. He has succeeded in having a number of manufacturers come forward boldly and say they are willing to sell their products now—in fact, all of them are only too eager to do so. But this same thing is true of every manufacturer, commission merchant, selling agent, wholesaler and retailer not only now, but always. It is only by selling that they can get along. So that, on the face of things, the new movement seems somewhat superfluous. But, under existing conditions, it appears at the same time childish and pathetic. It is childish because of the credulity shown in the efficacy of a slogan or incantation to cause prosperity or better times, and pathetic in the helplessness displayed in trying to solve grave problems by the iteration of a phrase. It is like asking the creditors of a bankrupt to solace themselves by singing "let us be joyful," instead of going systematically at work to collect and apply the assets. All that can be accomplished by the movement is to emphasize before the public that trade in general is not satisfactory, and it is hard to see how this will help things.

Not so very long ago, there was another "movement." This had for its emblem the exhortation to "buy now," and it was addressed to the general public. The latter seemed to need urging. After a long period, during which the consumer was exploited to the utmost, he suddenly awoke from delirium and called a halt on buying. Then things began to happen. A bunch of speculators in almost every line of industry, who had been trading and forcing up prices on borrowed capital, were forced to the wall while prices tumbled almost over night. But overstimulated industries also suffered. Many were forced to shut down or work on reduced time schedules. Operatives were thrown out of employment and the cutting down of wages came as a sequel. For a while, many of those selling direct to the public grudgingly taking the losses which were inevitable on stock bought at high levels, and this only served to confirm consumers in their determination not to buy. When concessions came, the public mind was pretty well made up that thrift was a pretty good thing. From extravagance and over-liberality the tendency had swung around to something like penuriousness, and this has been fairly well maintained up to the present, either from choice or necessity. What buying there is at present is of articles that are really needed and at figures low enough to appeal to the economical. And trade has to accommodate itself to the new conditions, which will change only gradually as

new reserves are built up and prices in general get into the same ratios, one to another, that they used to be in.

LOWEST IN SEVEN YEARS.

Again, the trend of the market for cotton was decidedly downward during the past week, the quotations at one time being at the lowest point since 1914. There seems to be good ground for the belief expressed that the break came from the operations of Wall Street people, although the statistical position of cotton might have been reason enough. In a few days will be published the Census Bureau's report on conditions of the growing crop. Private reports are to the effect that a better showing will be indicated than was the case a month ago. Still, with a little more than a month remaining before the new cotton year begins, it is evident that the carry-over will be record-breaking for quantity. Unless a larger demand springs up there will be more than enough cotton to go around for next year, even though only two-thirds of the usual crop is gathered. But there is yet considerable doubt as to how great the restriction in acreage planted has been and how well the crop has been put in. A cheering circumstance which, however, seemed to have been ignored in the market was the settlement of the strike in the Lancashire mills which really is of importance. The goods' market has reflected the pessimistic opinion regarding the raw material. There has been a softening of prices in print-cloths and sheetings, although this has not been accompanied by any increase in sales. Export trade has continued light. Sales of underwear for Fall are still below what was expected buyers continuing to purchase sparingly. It is not likely that Spring goods will be opened until after Labor Day. Hosiery is being sold continuously, but in small quantities.

It has never been the good fortune of the Tradesman to see a better dissertation on the subject of collective bargaining than that presented in this week's editorial by A. J. Rankin, of Shelby. Mr. Rankin handles the subject fairly and impartially, showing very plainly how the merchant can assist in the solution of the problem by offering his customers the same facilities they can obtain by directing their patronage to other channels. The discussion is so full of meat and suggestiveness that the Tradesman commends it to every reader.

The slow payer either doesn't fully realize that in permitting accounts to run long overdue he is jeopardizing his credit, or else he doesn't thoroughly appreciate the real worth of having a good standing with the business men of his community. Bringing the debtor to understand that to withhold payment of his obligations really works a serious injury to himself is a potent factor in making collections.

Abraham Lincoln ought to be regarded as the patron saint of the grocery trade. He started out in life as a country grocery clerk and was the only grocer who ever became a president.

CRIMINAL CONSPIRACY.

Harrison Parker Indicted on Thirteen Counts.

The Tradesman is pleased to be able to present the official finding of the Michigan Securities Commission in the Harrison Parker propaganda, as follows:

The Commission having heard Harrison Parker, one of said trustees, and having read the report of Hezekiah N. Duff, Executive Officer of said Commission, dated June 7, 1921, and having before it the various returns and diverse information contained in the full and complete files of said cause, finds from said testimony, report, information, letters and files as follows:

1. That the proposed plan of business of said trustees' corporation is of such a nature that the sale of its certificates would work a fraud upon the purchasers; that its business is improperly and illegitimately conducted and that the proposed disposal of its certificates is upon unfair terms.

2. That the trustees are not as yet legally incorporated within the State of Michigan in that their articles of incorporation do not provide for a limited term of existence, as provided by the laws of the State of Michigan now in force and effect.

3. That under the declaration of trust the beneficiaries or certificate holders have no part in the operation or the control of said trust.

4. That the officers and the trustees can be one and the same and that the compensation of the trustees is fixed at 4½ per cent. of the profits and the compensation of the officers such as may be given them by the trustees, and that the beneficiaries and certificate holders have no right of control, advisory or otherwise or interference with the same.

5. That the testimony of the said Harrison Parker shows that the object of the petitioner is the control and distribution of food stuffs within the State of Michigan.

8. That the subscription blanks and interim certificates filed with this Commission contain the agreement that the certificate for beneficial interest when issued, at the option of the owner, shall be convertible or exchangeable, par for par, for the beneficial interest of the Co-operators of America, known as the Co-operative Society of America, that being a different association not admitted to do business in the State of Michigan and the sale of the securities of which has not been permitted in this State, same being a method by which indirectly the sale of the securities of the said Co-operative Society of America can be made within the State of Michigan without the permission of the said Michigan Securities Commission.

7. The said plan contemplates and the said application of the certificate holder pledges the latter to buy only at the stores belonging to the association, thus pledging him to a restraint of trade and to purchase at said stores regardless of the quality of the goods sold or the service rendered.

8. That the plan binds the association to establish stores wherever 300 subscribers to said certificate shares shall be obtained, regardless of whether or not the community will at that given time support another store.

9. That the declaration of trust contains a direct attack upon the legislative, executive and judicial structures of this State and is in contempt of the latter; that it contemplates a deliberate attempt to secure the bene-

fits of the laws of the State of Michigan and of any State for that matter, without being responsible to the restrictions and amenable to the protection which the law throws around the stockholders, shareholders or security holders of said association.

10. That the plan of said association contemplates that said trustees shall name their successors and that to all intents and purposes it is a trust in perpetuity. That the minority stockholder is deprived of all rights; that the trustees are absolved from all immunity except for crime and indemnified for all bad business judgment, neglect and carelessness; that the trustees have full and complete control of such association and that its success as a business enterprise depends solely upon the business capacity, judgment and vision of the said trustees.

11. That the only tangible asset of the association is a \$10,000 trust fund donated by the donee Edith S. Parker and upon which narrow basis it is proposed to rear a financial edifice that in the event of failure would result in certain loss to great numbers of the citizens of the State of Michigan.

12. That during the year 1920 the Co-operative Society of America, with which this association is connected, as appears by its articles and declaration of trust, interim certificates and subscription blanks now on file with this Commission, was the defendant in a court action in the State of Illinois upon the petition of one of its certificate holders for a receiver and an accounting and upon the matter being referred to a Master in Chancery, the latter found that a fraud was being perpetrated upon the public by the sale of its certificates, the suit being later dismissed because

of defects in pleading and lack of jurisdiction of the court of equity upon the specific allegations contained in the bill of complaint; that it appears to have been within the last few years in continual litigation in the State of Illinois over the question as to whether or not the sale of its securities was a fraud upon the purchasing public.

13. That for the past two months or more last past the salesmen of the said Co-operative Society of America have been trying to sell their said shares within the State of Michigan in various localities and that in violation of the laws of the State of Michigan, although the said Harrison Parker and his counsel have been repeatedly advised by this Commission and by the Attorney General of the State of Michigan that they had no right to sell the same and that said securities were within the direct contemplation of the Blue Sky Law and their sale in contravention thereof, and that the sale of said securities would be against public policy.

It is, therefore, ordered that the sale of said securities be disapproved, inasmuch as such sale would work a fraud upon the purchaser, the business of the corporation being improperly and illegitimately conducted and the proposed disposal of the securities being upon unfair terms.

No more severe arraignment was ever uttered by any Michigan Tribunal than the above denunciation of Harrison Parker and the methods he proposed to put into effect to control the retail distribution of foods in Michigan. It is naturally very gratifying to the Tradesman to note that the Commission agrees with the Tradesman in every particular. The certificates Parker issued to his dupes are as follows:

INTERIM INSTALLMENT CERTIFICATE

The Michigan Grocery Co-operators of America
known as

General Offices
DETROIT,
MICH.

The Co-operative Society of America
An Express Trust Under the Common Law

This is to Certify that

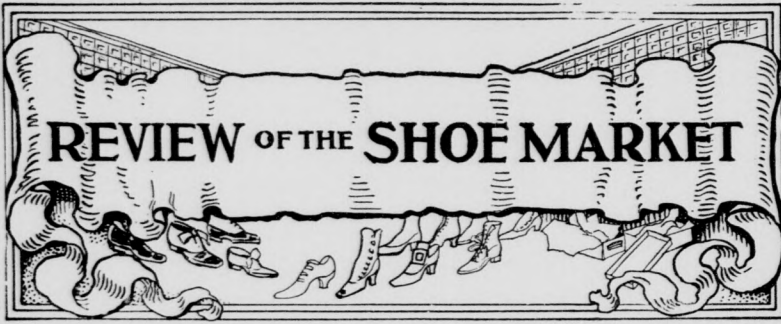
This is your account number. Always use this number when remitting or writing to the Society.

has contributed the sum of _____ Dollars (\$ _____) and
has agreed to make further monthly contributions of _____
Dollars (\$ _____). When the sum of _____ Dollars
(\$ _____) shall have been contributed there shall be issued to the holder by the Trustees a certificate for

Beneficial Interests in The Michigan Grocery Co-operators of America, otherwise known as The Co-operative Society of America, according to the provisions of a certain Declaration of Trust. When the said certificate is issued this interim installment certificate shall be surrendered. The holder hereof is entitled to the usual trade discounts and interest at the rate of 4½% per annum on partial contributions if made promptly, according to terms of membership subscription and the plan on the back hereof. The certificate for Beneficial Interests when issued, at the option of the owner, are convertible or exchangeable, par for par, for the Beneficial Interests of The Co-operators of America, known as the Co-operative Society of America.

Dated at Detroit, Michigan, this the _____ day of _____, 192

TRUSTEE OR TRUSTEES



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.

Barber's Method Works Well in Shoe Store.

Minneapolis, Minn., June 28—When a man goes into a barber shop during the rush hour on Saturday night he usually is given a tag bearing a number. He claims his turn in the chair with that number. He knows no one will get in ahead of him through failure of the barber to remember that he came into the shop first. Mere possession of that numbered tag makes him content to wait his turn.

From the barber shop the C. M. Stendal shoe store, 606 Nicollet avenue borrowed the idea and applied it in the store with exceptional success in holding waiting customers, keeping them contented and giving quicker, fairer and better service. And the system operates without the customers knowing that they have been numbered. All they realize is that the sales persons never make a mistake and wait on a customer who entered the store after they did. They think the store force is exceptional in this respect because they have had the experience in some other stores of having to see a late customer get waited on ahead of them.

When a store is very busy and the chairs are filled with prospective buyers, it is almost impossible for the salesmen to tell which person should be waited on next. They are bound to become confused if they give any attention to selling.

For years the Stendal store had struggled with this problem. It had seen customers become irritated from long waiting and get up and leave the store. They knew just what those persons were thinking; that they were vowing never to come to the store again. They realized that a sale which was virtually safe had been lost because unintentionally the customer had not been waited on in his proper turn.

Every means was tried to correct the evil. The floor manager tried to keep the customers spotted and advise the clerks. But he found it was impossible. Often he would get confused and cause a mix-up and the store continued to lose sales. Several members of the selling staff tried out other plans, but they failed to give satisfaction.

Then Mrs. Stendal came along with an idea. There were fifty opera chairs in the store, arranged on each side of the aisle. Often nearly every chair in the store was occupied by persons wanting shoes. The sales force ranged from a dozen upward.

"Put numbers on the chairs," said Mrs. Stendal, "and you can keep track of the customers. It will be easy. The floor manager can do it and it will relieve the minds of every salesman because he will not have to be trying to keep in mind the next person to be waited on. He can devote his entire attention to selling the customer he has."

The chairs were numbered. It doesn't make any difference how the

numbers are arranged, although it is better to have them in consecutive order and they were so placed in the Stendal store.

The system works this way. Mrs. Smith enters the store. The floor manager conducts her to an open chair. He makes a note of the number on a tab of paper he carries. Mrs. Harris then comes in. She is seated and the number of her chair jotted down on the tab below Mrs. Smith's number. Other women enter. The tab shows the order in which they are to be waited on.

The salesman attending to Mrs. Jones' wants completes a sale. He doesn't wrack his brain trying to figure out the next customer. He approaches the floor manager, who whispers the number of the chair in which the woman whose turn comes next is seated. The clerk approaches her. Needless to say Mrs. Smith is gratified that the salesman has been interested enough to know that it was her turn to be waited on, because she really half expected he would make a mistake and wait on Mrs. Harris, who probably will buy a more expensive pair of shoes. She is pleased and makes up her mind to come back to the Stendal store again.

If Mrs. Harris, who is just a trifle important, begins to fidget when the clerk goes to Mrs. Smith, the floor manager is watching. He immediately goes to her and explains that she is next in order and that a salesman will be at her service in a moment. She is mollified and waits. The floor manager by reference to his pad can tell every woman just how soon she can be waited on, approximately that is, and usually can persuade them to wait rather than to leave the store in the hope that they can return later and get immediate service.

The Stendal service has materially reduced the number of persons leaving the store before making their purchases. In fact, it has almost eliminated business loss in that way. It has popularized the store with customers, especially men, who feel certain that if they go there to buy shoes they will be waited on in their turn no matter how many persons crowd into the store.

The customers don't know a system is at work, or suspect that they are numbered. But they do know that Stendal clerks never make mistakes like those that often occur in shoe stores. The contrast is very gratifying and they talk about it outside.

The system is particularly adaptable to a shoe store where the customers are seated. But it can be worked equally well in a millinery store and probably in a ready-to-wear shop or department in a large dry goods store. Wherever arrangements are made for seating customers while awaiting service, the plan will operate to the material advantage of the store.

The cost of numbering the chairs is very small. That is the only investment it is ever necessary to make. After that the system sustains itself, and it adds a lot of profit every year besides making better friends out of customers.

Communism always has been, and always will be, an ignoble fraud.

Home Versus Business.

A Chicago woman has secured a divorce on the ground that her husband regarded his business as more important than his home. This is a startling check on men who feel justified in charging domestic delinquencies and inattention to business.

That the decision is eminently proper all thinking men must agree. Important as business is, it must take second place when there is competition between the home and the business. The man who cannot give proper care to both his business and his home is unfit to be the head of a family this judicial decree holds, and as a general principle it is correct.

How many men there are, flushed with growing business success, who neglect wife and children to accumulate riches, who later bitterly regret the results. Usually the penalties do not come via the divorce courts, for most wives will forgive much while financial prosperity is blooming. They usually come in the way of unruly children who have not had a father's proper care.

The most important influence in making a store a success is the service rendered. Both employees and employer should remember this and work for efficiency.

Home Ease

Strap Sandal in Stock

Glazed Colt, Flexible McKay, Stock No. 509, \$1.95. Terms 3-10. Net 30 days. Write for pamphlet showing other In-Stock Comfort Numbers.

BRANDAU SHOE CO., Detroit, Mich.



Shoe Store and Shoe Repair Supplies

SCHWARTZBERG & GLASER LEATHER CO.

57-59 Division Ave. S. Grand Rapids

MR. MERCHANT

Collect Your Own Bad Debts

with one of our \$5.00 "SELF-COLLECTION SYSTEMS." No fees or commissions. Purchase price refunded if "SYSTEM" fails to collect its cost. Isn't that fair enough?

You spend hundreds of dollars annually in advertising, which naturally increases your Accounts Receivable—why not spend \$5.00 to collect the bad ones? Our "SYSTEM" gets the money. Post card brings full particulars. Don't hesitate.

UNION SALES COMPANY

1208 Grand Rapids Savings Bldg. Grand Rapids, Mich.

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

A Splendid Value

At a remarkably low price.

This Shoe is Rapidly Gaining Favor



Genuine Black, H-B KANGAROO bal. Round Toe Last, Single Sole, Solid Leather Insole and Counter; a splendid fitter and a real value, E and D widths Number 980 -----\$3.50

This shoe will meet your demand for a comfortable, stylish looking shoe, with a round toe. It is built over our number ONE last, which is one of our best fitters. In stock for at once delivery.

Herold-Bertsch Shoe Co.

Manufacturers of Serviceable Footwear

11-13-15 Commerce Ave.

GRAND RAPIDS, MICH.

Mr. Keasey's Opinion of Union Depot Restaurant.

Grand Rapids, June 28—In your issue of June 22 I was much surprised to read quite a lengthy article written by my old friend, Herbert Montague, who is keeper of the Masonic Home, at Alma, as you are aware. I cannot refrain from answering Mr. Montague in regard to his criticism of the union station restaurant of our city. If the gentleman will visit the eating places at Bay City, Saginaw, Fort St., Detroit, Michigan Central, Detroit, New York Central, Toledo, Pennsylvania, at Fort Wayne, and any of the depot service given in Chicago, he will find that the union station here serves the most palatable food and is more home like and the treatment more courteous than any of the above places. I have taken my meals there, particularly breakfasts, for over thirty years and this dining hall was never in bad repute but once and that was when a dining car conductor tried to give them Pullman service and it blew up in a week. I can honestly say I have never heard one criticism, but I have heard a great many compliments on the place. While sitting with a group of traveling men at the Chippewa Hotel, in Manistee, last week, this subject was referred to and every man sitting around each said that the depot lunch room in Grand Rapids was the best they had ever sat down to. After the death of Percy English, I was very much in doubt whether the old union station restaurant would remain the same as it had since the days of H. A. Lamos, which meant real service. The Union News Co. has been after this place for several years and I knew if they got it it would be the last of this splendid place. What they would do to us would be plenty. They are profiteers of the first water, charge most outrageous prices and give us nothing. I know whereof I speak. It would have been a cold day for the traveling men had they succeeded. You should see this place on Monday mornings, as well as every morning. The place is crowded with traveling men. You will see our bankers, lawyers and all of our people of note, and the best people in the State. They will come out of a sleeping car and eat a good breakfast before going up town. Our local people look forward to taking their breakfasts at the depot before departing on early trains. Mr. Montague must have gone over the burning sands backwards to have become so critical or terribly peeved just as he was departing for his home. I never had bad service in the place, neither did I ever hear anybody complain. Of course, as for his prices, he cannot serve his stuff as cheap as a Greek, and I have no money to throw away at that. But I have been well satisfied with his prices under the present conditions. The way the food is cooked and the way it is served is what satisfies me. If anybody has any criticism to make of the union station restaurant, he should try the Greeks. And I for one am deeply grateful to Mr. Casey, the Superintendent, for retaining the old administration of the restaurant. Mr. Reed, the present manager, who was Mr. English's assistant, is keeping this place right up to standard and is deserving of compliments instead of knocks. It might be at the particular hour in which Mr. Montague wanted to dine on a stool that he did not get just the service that he would like, but I if have any experience of that kind I go to the manager, I certainly do not seek a newspaper. I have no interests whatever in this place. I am simply a patron of long standing, and when I read the article, I could not believe that my old friend could possibly form such a poor conception of this lunch room. It would be well for Brother Montague, before he journeys far from home again to take a liver disturber, so he will be in a

better frame of mind, should he run up against another experience like the above.
Wilbur R. Keasey.

Pair of Shoes Sold Every Fifteen Seconds.

Service is the watchword of the Marott Shoe Shop of Indianapolis. To instil the idea into the minds of employes a special service department was created. An instance of what it has accomplished is shown by the sales on a recent Saturday when four pairs of shoes were sold each minute. A large part of the fourth floor has been given over to a department recently installed for what shoe men call "little stuff." All kinds of rubber footwear, house slippers, sports shoes, spats, and arch supports, hitherto scattered throughout the departments on all seven floors, have been rounded up and placed in the new section. The firm wants its customers to have as much service when buying a pair of spats as when buying an expensive pair of shoes. The children's department is a special section known as "Playland." The mural decorations are illustrations from fairy tales. The equipment includes swings, slides, rocking horses, and other things designed to amuse the juvenile shoppers. A repair and shine shop, and a bargain department are much appreciated conveniences. The store is exceptionally well lighted, both naturally and artificially.

Losses Largely Due To Cigarette Smokers.

An underwriter who watches losses closely says that his company is getting a large number of small claims due to fires in awnings on fireproof buildings. He states that these are particularly numerous in mercantile, office and hotel buildings. Most of them are attributed to burning cigarettes thrown out of windows of higher stories and their number has increased since the war, with the increase in the use of cigarettes.

In the opinion of this underwriter this hazard is not considered sufficiently when the buildings are rated. By reason of the low fire hazard of the structure itself a very low rate is made. Then awnings are put on, and the losses on them often consume the entire premium received. While these losses usually run from \$5 to \$50, there are so many of them that in the aggregate they become noticeable in volume.

Byrn's Ladies' Shoe Shop of Kansas City is an example of applied art. When the shop was opened seven years ago, the owner, J. V. Byrn, featured high grade footwear, then set about creating in his shop an atmosphere to harmonize with the grade of goods he sold. The color scheme throughout is black walnut and gray. The entrance hall to the salesroom might pass for a reception hall in a private home. In the window display white and grey are the predominating colors, carried out in background and in velvet drapes. The slipper blocks were specially designed for the store. The establishment has a charming air of distinctive personality which doubtless has played an important part in its success.

MEN'S OXFORDS IN STOCK

Three real snappy, serviceable numbers ready to ship immediately. Priced low enough to make them fast sellers at a good margin of profit.



IN STOCK
UNBRANDED

8762—Mahogany Calf Bal. Oxford, City Last, A to D\$4.85

8763—Mahogany Full Grain Side Bal. Oxford, City Last, B to E 4.35

8749—Gun Metal Calf Bal. Oxford, Tremont Last, C to E 4.75

RINDGE, KALMBACH, LOGIE CO.

10 to 22 Ionia Ave., N. W.

GRAND RAPIDS, MICHIGAN

Use Citizens Long Distance Service



To Detroit, Jackson, Holland, Muskegon, Grand Haven, Ludington, Traverse City, Petoskey, Saginaw and all intermediate and connecting points.

Connection with 750,000 telephones in Michigan, Indiana and Ohio.

CITIZENS TELEPHONE COMPANY

Most shoes are selling at higher prices than the average buyer wants to pay. Our shoes are priced right. They wear like iron, have plenty of style and they have back of them our **MORE MILEAGE GUARANTEE**. They are quick turn-over merchandise. Are you one of the hundreds of dealers who carry our line? If not, write us.

HIRTH-KRAUSE

Tanners—Manufacturers of the
MORE MILEAGE SHOE

GRAND RAPIDS

MICHIGAN



Radical Tendencies Do Not Predominate Among Farmers.

It is merely platitudinous to say that the American farmer forms one of the most important and influential classes in this country. There is, however, a mistaken idea current at this time concerning the farmer. He is looked upon as a radical, or rather, it seems the belief that the farmer of radical tendencies predominates. This is not true. Taken as a class the farmers of this country are conservative. To them the untried schemes of socialism are an abomination. Many farm associations such as the National Grange, and with which the representative agriculturists of the country are affiliated, stand for true Americanism and their loyalty to the constitution is proverbial.

That there is a certain element holding to radical tendencies there is no denying. Like all other radical organizations, the associations to which the red flag wavers belong, are led by professional agitators, men whose principal recommendation for the job they hold is their ability to make a noise. They have used this ability to the limit. They have drowned out the protests of their conservative neighbors and their clamor has reached to the legislative halls at Washington. To them is traceable much of the pending legislation which is socialistic in tone and which would seek to rob industry of its independent rights and place it under the control of a paternalistic government.

It was only a few days ago that one of these farm associations, claiming to wield vast influence, pledged itself to support the American federation of labor in any programme that body might adopt. It is a similar radical element that is attempting to force drastic control of the packing industry and the grain business. It is this element that is responsible for the emergency tariff law and is endeavoring to secure loans for the livestock growers at a rate of interest far below that which men in other lines are forced to pay.

Scoff as much as we may, delude ourselves with the belief that this country and its people are free from Bolshevism, one has only to analyze the situation as it now exists at Washington to realize that Bolshevism has run riot in the United States and, although the American Bolshevik may not go about ready to hurl a bomb upon the slightest provocation, he is none the less dangerous because of that. And the pity

of it is that the solid, conservative American farmer—the majority, in other words—is forced to stand by while his radical neighbor gets what he goes after.

Congress seems to be obsessed by the notion that the noise of the radical agitator is to be received with serious attention. It gives ear to the exaggerated statements of these men that they represent the majority of those engaged in the agricultural industry. No more mistaken idea ever prevailed. The improved machinery and the conveniences of the present time have brought the farmer out of his segregation. Town and country are united. To-day he votes and acts with the men of the towns and cities, and the industry which he fosters takes its place in the same category with manufacturers and other lines of trade. Because of this, the majority of farmers are not raising their voices in protest, nor are they demanding legislation that is contrary to the spirit of the constitution. The radical element that indulges in this practice is by no means representative and law-makers who lend themselves to the desires of such an element are only helping to promote a Bolshevism they should be striving to discourage.

BANKS, BANKERS AND PRIVATE INVESTORS



ESTABLISHED 1853

Our Bond Department
always has for sale

SAFE BONDS

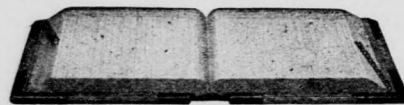
yielding good returns.

WE INVITE INQUIRIES

CLAY H. HOLLISTER
PRESIDENT

CARROLL F. SWEET
VICE-PRESIDENT

GEORGE F. MACKENZIE
V.-PRES. AND CASHIER



Flat Opening Loose Leaf Devices

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

THE **Proudfoot**
LOOSE LEAF CO.

GRAND RAPIDS, MICHIGAN

Fourth National Bank

Grand Rapids, Mich.
United States Depositary



Savings Deposits

Commercial Deposits

3
Per Cent Interest Paid on
Savings Deposits
Compounded Semi-Annually

3½
Per Cent Interest Paid on
Certificates of Deposit
Left One Year

Capital Stock and Surplus
\$600,000

WM. H. ANDERSON, President
J. CLINTON BISHOP, Cashier
HARRY C. LUNDBERG, Ass't Cashier

LAVANT Z. CAULKIN, Vice President
ALVA T. EDISON, Ass't Cashier

Your Place in History

Will be perhaps lost, if you leave it to others. Without a WILL, which expresses them, your cherished plans are not enforceable. Indeed, they are quite apt to be ignored.

Your written wish will establish your ineffaceable record. Your WILL can go into detail on the very subjects that would otherwise be overlooked or treated lightly.

If you would have your plans go through without change, it is advisable to decide upon a corporate Executor and Trustee. We are a better and a safer Executor for you than a personal friend might be. Our Trust Officers will be pleased to meet you and discuss your problems.

Call at our office for the new booklet,
"What you should know about Wills."

"Oldest Trust Company in Michigan."

THE
MICHIGAN TRUST
COMPANY
GRAND RAPIDS, MICHIGAN

GREAT NATURAL RESOURCE.

Tourists and Resorters Mean Much To Michigan.

Manistee, June 28—If you were asked this question: "What is Manistee county's greatest natural resource?" what would your answer be?

A generation ago the answer inevitably would have been "her timber." But much water has passed under Manistee's bridges since the days of the tall pines and conditions have changed.

What is Manistee county's greatest natural resource to-day?

Some will reply "her salt deposits." Some her fertile acres of orchard lands. Either one is a good guess.

But the visitor to the region will give the answer which will put him at the head of the class. And this, with occasional variations, will be it:

Her summer climate and scenic attractions; the magnificent Lake Michigan shore line; her woods and waters, trout streams and bass lakes, her fine highways and harbors, her infinite charm as a place for recreation and resorting.

It is an accepted axiom that familiarity begets contempt, which doubtless accounts for the fact that while the Manistee region is "sold" to the resort frequenters of the country as an ideal spot in which to escape the heat and dust of crowded cities and summer torments of inland towns and villages, the year-round denizens of this favored clime have been converted only to a half-hearted belief in their own proposition. What an outsider will rave about, the home folk by constant contact have come to regard as commonplace, matter of course—nothing, in fact, to get excited about.

While viewing with pride the glamour of her past Manistee has been blind to some extent to the possibilities of her present and future. The resort business, with equal natural attractions to stimulate it, has not been given the impetus that neighboring counties, quicker to awake to a realization of its value in dollars and cents, have given it.

In other words, Manistee county has not capitalized her greatest assets—her resort possibilities—in anywhere near the measure it merited.

Yet do you know that—Resorters and tourists put fully \$500,000 in circulation annually in Manistee county, with no special encouragement held out to them?

Well, they do, easy. And do you think that Manistee county, lagging behind some of its neighbors in this regard, does all the resort business that facilities it offers justifies?

Here is a concrete example:

Portage Lake, around which lie the resorts of Portage Point, Onkema, Wick-a-te-Wah, Red Park and others, is surrounded by approximately 250 cottages renting for the usual 60-day period of occupancy at from \$150 to \$600. These add from 1,000 to 1,250 to the summer population thereabout, and conservative observers estimate their average expenditure at \$5 per day per person.

Yet these 250 cottages about Portage Lake are not half sufficient for the demand. There are not nearly enough of the better class of cottages, and people of means who would be glad of opportunity to sojourn there are forced to fare farther North.

What is true of the Onkema group of resorts is true in lesser measure of the inland Bear Lake resorts. Where Onkema's population during the summer months is more than quadrupled, Bear Lake's is doubled. The popularity of this resort has gained appreciably this year through the project of the Dayton, Ohio, colony of business men, K. P.'s and Masons, who have purchased a desirable site and will erect a score or so of cottages.

"The shores of Bear Lake would be surrounded with summer resorters if the facilities in the way of cottages were there," is what any loyal resident of the placid village of that name will tell you.

And the same goes for the city of Manistee itself. Were desirable cottages available here, they undoubtedly would be filled quickly, as Manistee, with its fine bathing beaches, its beautiful drives in all directions, and its urban diversions offers all the essentials of an ideal resort city except the housing accommodations.

The steady stream of willing dollars expended by tourists and resorters for accommodations, for necessities and for service, which as previously remarked exceeds a half million dollars annually, is but a small part of the actual benefits that accrue to the county. Many of the summer residents have become interested in lands and some in local industries. A few have become permanent residents.

Still other ways in which we all are directly benefitted are through the improved traveling facilities accorded us as a result of resort travel. In the bleak months the P. M. affords us outlet and inlet through the medium of two trains daily. During the summer months three trains daily each way are operated.

But for the resort traffic Manistee would be merely a port of infrequent call, both for big lake passenger and freight vessels. The resorters put them on the regular routes, give all Manistee the benefit, and make this city the win-

ter port of two of the largest fleets of steamship lines on the Great Lakes, the Michigan Transit Co. and the P. M. Line Steamers. Winter employment is afforded to a considerable number of men, giving a year-round benefit from this source.

Not only are merchants and all lines of business benefited, but the entire populace, indirectly if not directly, by the resort and tourist business. The services of carpenters, laborers, decorators, of laundresses and housemaids, expressmen and draymen, automobile livery and many other vocations are in active demand.

The acquisition of Orchard Beach as a state park and its restoration to public use after a lapse of several years immeasurably enhances Manistee's resort and tourist attractions.

Until recently no concerted effort has been made to push Manistee county's resort resources into the foreground of attention. In fact, it remained for an outside organization of general sectional scope to take the initiative in this movement and to interest Manistee county people in their own marketable proposition. This work has been auspiciously inaugurated through the agency of the Michigan Tourist and Resort Association, with the co-operation of the resort committee of the Manistee Board of Commerce and Onkema and Bear Lake civic organizations. Harry J. Aarons.

Rents Must Join Downward Procession.

All along the line business is responding to the demand for revision downward, with one notable exception—the profiteering landlord. He not only refuses to come off his high perch, but is actually increasing rents, mainly, it is alleged, because he has the advantage of the tenant.

The retailer will never be able to feel himself on familiar ground once more until his rent comes down. It is a question he should take in hand immediately. If all the merchants on Main street got together they could solve it. Real estate is valuable on that thoroughfare because they are doing business there. They could move the retail shopping district elsewhere if they wished, and if the landlords do not show any disposition to lower rents that is what they should do. The current of trade will follow them.

Rent is the most costly item in overhead. Therefore it is the most important to attack if there is to be a real settlement of the dealer's many pressing problems. Here is really the colored gentleman in the woodpile. The retailer finds that raw materials have come down, manufacturing costs have, too, so have wholesale prices, but as long as he continues to act as a tax collector for a grasping landlord what chance has he of passing on economy to his trade?

A man who is willing and cheerful is worth more money than one who is grouchy, and he will get it.

CADILLAC STATE BANK

CADILLAC, MICH.

Capital \$ 100,000.00
Surplus 100,000.00
Deposits (over) .. 2,000,000.00

We pay **4%** on savings

The directors who control the affairs of this bank represent much of the strong and successful business of Northern Michigan.

RESERVE FOR STATE BANKS

GRAND RAPIDS NATIONAL CITY BANK

CITY TRUST & SAVINGS BANK

ASSOCIATED



CAMPAU SQUARE

The convenient banks for out of town people. Located at the very center of the city. Handy to the street cars—the interurbans—the hotels—the shopping district.

On account of our location—our large transit facilities—our safe deposit vaults and our complete service covering the entire field of banking, our institutions must be the ultimate choice of out of town bankers and individuals.

Combined Capital and Surplus	\$ 1,724,300.00
Combined Total Deposits	10,168,700.00
Combined Total Resources	13,157,100.00

GRAND RAPIDS NATIONAL CITY BANK

CITY TRUST & SAVINGS BANK

ASSOCIATED

For a Wife's Protection

She should know that through his will, her husband can create a trust, protecting her against ill-advised investments, freeing her from the responsibilities of management, insuring the preservation of the property, and securing to her the fullest benefit from the estate.

She should know that the modern Trust Company offers a confidential and perpetual service in carrying out the provisions of a will, rendering this service under the supervision of strict laws and in accord with sound business principles.

Having in mind her children and the protection which only a will affords, it is a wife's duty, as much as her husband's, to see that a proper will is made.

A new booklet, "Safeguarding Your Family's Future," explaining such matters may be had upon request.

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICH.

OTTAWA AT FOUNTAIN BOTH PHONES 4391

Get Rid of High Priced Merchandise.

Minneapolis, June 28—It is interesting to watch those merchants in the United States and Canada who are not letting their hindsight interfere with their foresight, thus gradually forging ahead of competition.

Too many retailers are spending valuable time living over and hoping for the easy selling of the past two years, instead of devising means for the overcoming of the present difficulties.

Incidentally, because of the nature of our business and without being critical, I say that retailers are not yet "down to business."

For nearly a year now business has been done on a declining market and still there are some who do not realize it or, if they do, have not appreciated its dangers or its advantages.

There is some possibility that the market will decline still more for it took two years to reach the highest level and is likely to take as much to again touch bottom.

Here lies the danger.

If the merchant refuses to take radical and immediate steps to correct "conditions"—and he can—his stock must rapidly depreciate in value. That's one loss.

Because he does not absorb a part of the loss in sale value of his goods, his prices remain high, trade falls off and he loses customers. This is a serious loss and then—

Competitor gets busy, cuts prices to the new level, does business in good volume and takes away customers. This is not only a loss of revenue, but a loss of opportunity.

The chain does not end here by a long ways, for there is loss in inability to take cash discounts, loss in being unable to make job lot purchases for cash and a dozen more minor losses that collectively are dangerous unless—

The merchant gets busy, cleans house, so to speak, and makes a place for himself in the homes in the community.

There really is no money loss in this transaction. New goods can be purchased at much lower prices and the difference between selling price and replacement cost is a profit and this, with the normal profit on the new goods, will absorb the original loss and Mr. Merchant is down to bed rock with his business in A1 shape.

His banker appreciates this move and he immediately becomes a first-class credit risk. The jobber looks on him as a rapid outlet for his goods and benefits accumulate without end.

Weak-kneed efforts will not accomplish this; nor will a policy of waiting bring it about.

It must be done by vigorous effort, real constructive and definite advertising and merchandising plans and must not be sustained over a long period.

Staples and seasonable merchandise do not need to be sacrificed, but surplus and out-of-date goods should be moved, literally without any thought of their original value. Have they any value at all if they are not selling?

I think not. In fact, I feel that merchandise that is stationary is a liability and know that bankers regard it as such in making their decisions.

The only real hope of the stability of the retail structure of the country at the present time lies in those merchants who are coolly figuring that their own merchandising ability will bring in the reward for their efforts after the public buys easier.

There is no question that these men are right. They and their business are the living proofs of the wisdom of their judgment for they are now, in spite of any and all conditions, doing a profitable business.

Let us quit looking down the little end of the horn. There is business enough and money enough in the

country for all of us. It is there for the asking too. It will be brought willingly, but—

Waiting for it won't do—and fighting will.

G. L. Anderson.

Amendment To the Usury Law.

A bill amending the usury law by adding not quite fifty words to it was passed at the regular legislative session this year. It was passed without discussion in either house; yet it is now declared to be about the most important piece of legislation enacted during the session relating to the finances of industrial and public utilities corporations these days when loans can be made only at exceptionally high interest rates. The legal rate of interest in Michigan is 7 per cent. Yet industrial corporations and public utilities are paying above 7 per cent. for short-term notes and other loans. If a corporation in Michigan offered securities bearing above 7 per cent., any stockholders who felt aggrieved might apply for an injunction and the corporation under the 7 per cent. law would have no defense. During the last year at least two Michigan industrial corporations, each among the largest in their particular lines in the State, got around the Michigan usury law by executing trust mortgages in other states for issues of securities bearing above 7 per cent. interest. They could legally do this under the common law provision that a contract is governed by the laws of the state where it is executed.

The amendment to the Michigan Usury Act which will go into effect Aug. 16 reads:

This act shall not apply to the rate of interest on any note, bond or other evidence of indebtedness by any corporation, association or person, the issue and rate of interest of which have been expressly authorized by the Michigan Securities Commission."

The amendment means that on and after Aug. 16 any Michigan corporation, association or person may issue short-term notes and other evidences of indebtedness bearing above 7 per cent. interest on satisfying the securities commission that its assets make the securities safe investments.

Why doesn't some scientist announce himself as a candidate for a niche in the Hall of Fame by inventing a sure tonic for the intellect?

We're never too old to wish we could go wading in the creek again.

Kent State Bank

Main Office Ottawa Ave.
Facing Monroe

Grand Rapids, Mich.

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

Resources

13 Million Dollars

3½ Per Cent.

Paid on Certificates of Deposit

Do Your Banking by Mail

The Home for Savings

Grand Rapids Merchants Mutual Fire Insurance Company

Economical Management
Careful Underwriting, Selected Risks

Affiliated with the
Michigan Retail Dry Goods Association,

OFFICE 320 HOUSEMAN BLDG.

GRAND RAPIDS, MICH.

OUR POLICY

is free from "jokers" and technical phrases.

Live Agents Wanted.

MICHIGAN AUTOMOBILE INSURANCE CO.

Grand Rapids, Mich.

A Stock Company.

To Investors

Take notice that the common stock of the Petoskey Transportation Company advances to \$1.50 per share on July 1st. Now is the time to purchase an interest in the Petoskey Transportation Company, when you can purchase five shares of the common stock at the low figure of \$1.00 per share with every ten shares of preferred stock at \$10.00 per share.

And 8% investment in itself is a very good investment, but when together with an 8% investment can be purchased a common stock which is constantly increasing in value, and which as well should pay substantial dividends, such an investment opportunity must be considered exceptional.

We highly recommend the preferred and common stock of the Petoskey Transportation Company to investors, as a first class investment.

All subscriptions dated June 30, and postmarked not later than July 1st, will be accepted at the present price of the stock.

F. A. SAWALL COMPANY

313-314-315 Murray Building

Grand Rapids, Mich.

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 _____

Like a myriad of fireflies flitting through a woodland are the electric lights among the trees in the new grove annex to

RAMONA

A veritable fairyland for the pleasure of all at night. Then the RALPH DUNBAR LIGHT OPERA, EVENINGS ONLY. This week—

"Sweethearts"

A full realization of your dream. At matinees the songs you like and pictures.

American Indifference To the Fire Problem.

Our citizens grow up with the smell of smoke in their nostrils and the clang of the fire gong in their ears. We average practically one fire every minute night and day, three hundred and sixty-five days in the year, and take it more or less as a matter of course. "Let her burn! We are rich and too busy to think about precautions." This has seemed to be the almost universal American sentiment until very recent years. Even to-day it is at least the prevailing sentiment. If the average citizen can be persuaded to stop and discuss the matter, he will admit that the results of fire are deplorable, that the annual loss of fifteen to twenty thousand human lives is distressing, that the almost incredible destruction of property is at least unfortunate; but there his interest seems to end, and he turns his thoughts to more personal affairs unless fire may happen to visit him as well, when for a time it acquires a personal flavor.

Let me put my finger upon what I believe to be the real explanation of this indifference; it is this: The average citizen never thinks of fire at all, but merely thinks of fires. He remembers having seen a fire on the way to his office yesterday morning and he reads of another fire in this afternoon's paper; but these and similar incidents seem to be individual and unconnected, things that cannot be anticipated and need not be remembered for long. This is a serious mistake. Fire is not just fires; it is the sum total of all fires plus the conditions, physical and psychological which makes fires possible. Fires are events that have taken place; they are past history; they have ceased to be as soon as the last spark has died away, but fire is the tremendous National scourge whose past performances are a measure of its future menace. Even now, as I am writing, fires are doubtless continuing to occur at various points in the country. Speaking in terms of averages, there will be a certain number of fires break out during the few minutes I am writing. It is the certainty of these future fires that should make us stop and reflect. They have not yet occurred; they are not anticipated; they are largely unneces-

sary, and yet, inevitably, they will occur while present conditions are allowed to continue. This is why we must not think of fires, but of fire.

W. E. Mallalieu.

Loss Peak Is Reached In 1920.

The Actuarial Bureau of the National Board of Fire Underwriters received 705,088 loss reports during 1920 for a total of approximately 345,000 claims. The insurance loss in 1920 was \$404,377,583. This represents losses to insured property. If one-fourth is added, as an estimate of the loss to uninsured property, the 1920 fire loss amounts to the astounding total of half a billion dollars. The actual losses paid out by the insurance companies in 1920 greatly exceed the estimate made by the New York Journal of Commerce, which estimates in previous years had been reasonably close to the actual total as later shown by the Actuarial Bureau reports. A fire loss of half a billion dollars in a single year is a per capita loss of \$4.73. It should also be borne in mind that this does not include the expense of maintaining fire departments, water supplies for fire protection purposes and the expenditures of many organizations for fire prevention.

Since 1916 the Actuarial Bureau records showing the actual number of claims settled by the insurance companies, members of the bureau, and the actual amount of money paid out by these companies set forth these facts:

Year	Loss Reports Received	Number of Claims	Loss
1916	750,000	361,742	\$208,706,362
1917	678,000	356,896	231,628,040
1918	581,829	328,737	283,103,101
1919	588,013	310,897	256,432,319
1920	705,088	345,000	404,377,583

The Goods.

You've got to have the goods my boy,
If you would finish strong;
A bluff may work a little while,
But not for very long;
A line of talk all by itself
Will seldom see you through;
You've got to have the goods, my boy,
And nothing else will do.

The fight is pretty stiff, my boy,
I'd call it rather tough,
And all along the route are wrecks
Of those who tried to bluff,
They couldn't back their lines of talk;
To meet the final test,
You've got to have the goods, my boy,
And that's no idle jest.

The Finnish Mutual Fire Insurance Co.

ORGANIZED 1889

This Company has returned

50% Dividends

For 26 Years

Good Mercantile, Dwelling, Hotel and Garage Risks Written
BRISTOL INSURANCE AGENCY
General Agents for Lower Peninsula
FREMONT, MICH.

Preferred Risks! Small Losses! Efficient Management!

enables us to declare a

30% Dividend

For Year 1921

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

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

WM. N. SENF, Sec'y

Bristol Insurance Agency

"The Agency of Personal Service"

Inspectors and State Agents for Mutual Companies

When you want insurance you want the best, then place your insurance with

The Michigan Shoe Dealers Mutual Fire Insurance Co.

and

The Central Manufacturers' Mutual Insurance Co.

The only companies which have allowed

30% DIVIDENDS

for many years.

C. N. BRISTOL,

A. T. MONSON,

H. G. BUNDY,

D. J. SUTHERLAND, A. M. NUTTING.

FREMONT.

MICHIGAN

Pride in Company Reputation

Our Company has never sought to stand in a false light. It has stood on its own foundation. It has never misrepresented its position.

The Company abhors deception or sharp tactics. It desires to do right and to be square.

Good faith is needed in business. It is the very foundation of credit and underlying credit is insurance.

We write insurance on all kinds of Mercantile Stocks and Buildings, on a 30% Dividend basis.

One of the Oldest and Strongest Companies in Michigan.

Michigan Shoe Dealers Mutual Fire Insurance Company

Main Office: **FREMONT, MICHIGAN**

ALBERT MURRAY Pres.

GEORGE BODE, Sec'y-Treas.

INSURANCE IN FORCE \$85,000,000.00

WILLIAM A. WATTS
President



RANSOM E. OLDS
Chairman of Board

MERCHANTS LIFE INSURANCE COMPANY

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

GONE TO HIS REWARD.

Death of Frank N. Barrett, Editor American Grocer.

I was saddened beyond the power of expression last Saturday by the receipt of a telegram from the son of Frank N. Barrett, announcing the death of his father at the summer home of the family at Mt. Tabor, N. J. Mr. Barrett had been in poor health for several years, so that the passing was not unexpected, but when the final summons came I was not prepared to face the loss I sustained in the death of the most respected editorial friend I have made during the nearly forty years I have published the Tradesman.

I first met Mr. Barrett at a convention of the Ohio Retail Grocers' Association at Columbus in 1884. We had corresponded for some months previous to the convention and this

or lead him into making statements which should have been qualified or indulge in insinuations which were unworthy of him. He possessed not only poise of a high order, but he has a keen sense of fairness which precluded his taking an unfair advantage of an opponent.

I think I am safe in stating that no trade journal editor who ever lived possessed so wide and deep a knowledge of food products as Mr. Barrett. He made careful and detailed studies of tea, coffee, spices, bread, yeast, sugar and other great staples which he discussed from week to week in the columns of his paper, so that he became in time an expert in each line and was so considered by Governmental and collegiate authorities. On more than one occasion, his judgment was sought in matters of paramount importance to the food trade and his decisions were invari-

His death comes to me as a benediction of a well-spent life.

E. A. Stowe.

Wants \$100,000 Balm For Alleged Film Insult.

New York, June 27—"Charlie, Doug, Mary et al" have thrown a custard pie at Mrs. Winslow's soothing sirup in the movies, and Mrs. Winslow's soothing sirup has come back with a big legal slapstick.

At least that's the way it appears in the light of an announcement recently of the serving of papers in a \$100,000 libel suit by the Anglo-American Drug Co. against the United Artists' Corporation, which includes Mary Pickford, Douglas Fairbanks, Charlie Chaplin, D. W. Griffith and Hiram Abrams.

It's all about a comedy called "The Nut," in which the drug company claims that the product it manufactures and distributes, to wit, Mrs. Winslow's soothing sirup, has been held up to "ridicule and contempt and public scorn and derision" before the eyes of the movie fans of the United States.

As explained in the complaint of the drug company:

"In one of the scenes of this moving picture or play an explosion is portrayed in which several persons are thrown to the floor and apparently rendered unconscious; that this explosion is caused by the principal character in the play named Charlie Jackson," and in describing this scene the following words are exhibited on the screen: "As a sleep producer, Charlie's incense has it all over Mrs. Winslow's soothing sirup."

"Holding Mrs. Winslow's sirup and the Anglo-American Drug Co. up to ridicule and contempt and public scorn and derision," is one of the items of complaint against the moving picture corporation, and especially through the use of the foregoing text in the connection with the battleship scene. The foregoing words are intended "to apply to the proprietary medicine manufactured by the plaintiff," continues the complaint, and "are intended to convey to the public the impression that Mrs. Winslow's sirup contains ingredients capable of rendering people unconscious, of producing artificial sleep and the same is so understood by the public."

Sells Two Articles For 1c Less Than One.

Quebec, Canada, June 27—The best antidote for the "one-cent sale" that your competitor is running, according to J. E. Dube, a retailer of this city, is to run a "one-cent-less sale."

The "one-cent sale" is now quite widely known. It consists of a special offer in which two articles, or a double quantity, is sold at a price just 1 cent higher than the price for one.

When Dube, a large part of whose trade lies among the Canadian-French population of this city, runs one of these sales, he offers the double quantity for 1 cent less than the price for the single item.

To provide the ammunition for them, of course, he watches the wholesale markets closely, taking advantage of sudden breaks in prices for quick action on his sales, and of prospective advances in providing the merchandise for offerings at some time in the future.

The Tally.

It isn't the job we intended to do
Or the labor we've just begun
That puts us right on the ledger sheet;
It's the work we have really done.

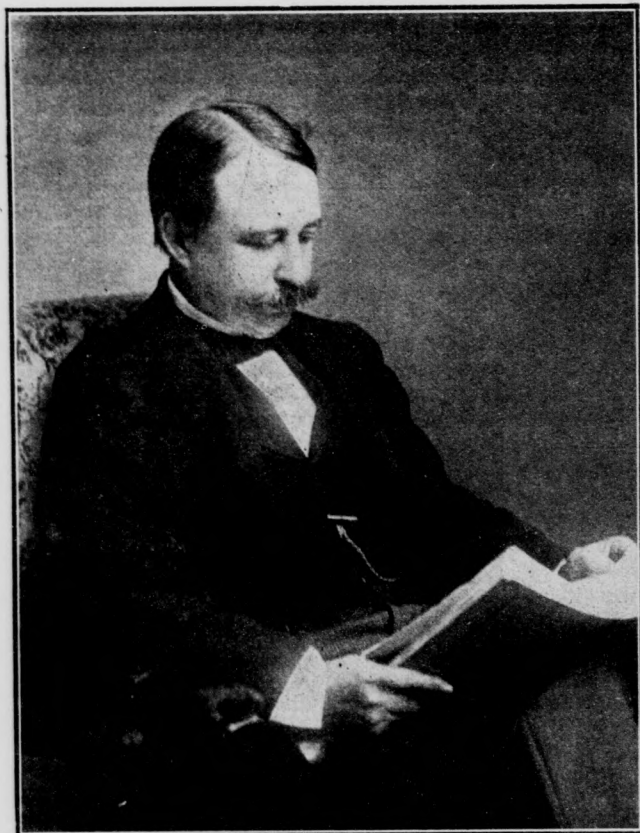
Our credit is built upon things we do,
Our debit on things we shirk,
The man who totals the biggest plus
Is the man who completes his work.

Good intentions do not pay bills;
It's easy enough to plan.
To wish is the play of an office boy;
To do is the job of a man.

REPRESENTATIVE RETAILERS

M. N. Henry, the Well-Known Lowell Druggist.

M. N. Henry was born at Grattan Center in 1873. He pioneered South Dakota with his parents, Mr. and Mrs. Chas. Henry, from 1880 to 1889, being the first white family to settle in Henry township, Groton county, South Dakota, then eighty-five miles from the nearest railroad. They lived in a prairie shanty, 10 x 12, and he walked four and one-half miles to attend the first school established in Brown county. He saw the first train run on the Chicago, Milwaukee & St. Paul to Aberdeen. He went to school winters and worked on his father's 1,200 acre farm until 1889, returning to Greenville, Mich., to attend the high school there. He served an apprenticeship as pharmacist with J. H. Passage and then went to Lowell, working several years for D. G. Look. He graduated from the pharmacy department of the Ohio



Frank N. Barrett

meeting was arranged beforehand by both of us. We subsequently met at conventions held in Chicago, Milwaukee, Cleveland and Philadelphia. I have been a guest at his home and he has been my guest in Grand Rapids. In 1912 he was my guest on a trip to the Panama Canal, covering a period of three weeks. Of all the acquaintances I have made and the friendships I have formed, I never knew a man who was more truthful, more dependable and more sincere and courteous. These personal qualities found expression in all he wrote during the fifty years he was connected with the American Grocer. I cannot now recall a single word he ever penned which was unkind or untrue. He was somewhat pugnacious in temperament, but he never permitted his enthusiasm for any cause to override his good judgment

bly accepted as final. His death leaves a vacancy which no one now connected with the food trade press is capable of filling. The sons of Mr. Barrett, who will continue the publication of the American Grocer, become the custodians of a good will which they should regard as a precious heritage.

Mr. Barrett resided at East Orange, N. J., about forty years, but during practically all that time the family spent the heated term in their summer cottage on Mount Tabor. Here the Angel of Death beckoned to Mr. Barrett and on the sunny slopes of the mountain he loved so well his mortal remains were consigned to their eternal resting place Monday morning.

Frank Barrett was my friend—faithful and just to me. Our lifelong association was an inspiration to me.



M. N. Henry

Northern University in 1901 and engaged in the grocery, meat and produce business with Charles McCarty under the firm name of McCarty & Henry. In 1905 he established Henry's Drug Store, which has been successful from the start. He is serving his seventh year on the Lowell Village Council, the past three as President. He has served the Lowell Board of Trade as President, Treasurer, and Director seven years. He is serving a second term as President of the Merchants Mutual Benefit Association, which comprises an organization of the leading merchants of fourteen towns in Kent, Ionia and Barry counties. He is a member of the Michigan Pharmaceutical Association and the National Association of Retail Druggists. He belongs to the Masons, Odd Fellows, Woodman and Moose. Mr. Henry married Miss Bessie McCarty in 1900 and has nine daughters and two sons.

It is a fine thing to sit down and think out your business problems, but do not confuse thinking of that sort with dreaming. There is no success in the dream book method.

Red Crown Gasoline Everywhere

Every few miles in the country—and every few blocks in the city—you can get Red Crown Gasoline. That's your assurance of uniform power when you use Red Crown—for it never varies.

Its uniformity is guaranteed—its performance is assured. It's the best motor gasoline you can buy regardless of price

That steady steam-engine-like piston stroke imparted by Red Crown means long life to your motor.

No racked engine causing frequent overhauling. No delay from lack of power. For the utmost in gasoline service, use—

RED CROWN

STANDARD OIL COMPANY
(INDIANA)
CHICAGO U. S. A.

Good Looks Do Not Count In Selling.

Personality rather than pulchritude is the most desirable attribute in the feminine applicants for positions in retail dry goods establishments, according to an opinion expressed yesterday by the employment manager of one of the best known stores in the city. The assertion was made in reply to a question put to him that was based on another personnel man's view on the same matter.

"If a girl applicant chances to be good-looking," said the manager in question, "we do not hold it up against her, of course, but her beauty alone will not 'get her by.' She must have a head on her shoulders, for one thing, and, even more important, she must have the ability to deal with the store's customers in a pleasing manner. This means that she must have personality, and the extent to which she and the store will profit from their relations depends very largely on the amount of that very desirable quality that she has.

"There are other things that count with us in accepting an applicant for a selling position. Among these, neatness of person and appearance is very important. With us clean fingernails mean more than a skin like a baby's. Long eyelashes count a great deal less than hair that is neatly arranged. Whether the girl is a blonde or brunette doesn't matter a bit.

"The impression that the stores are trying to fill their sales staffs with statuesque blondes and girls of the 'chicken' type is all wrong, and I don't know who is responsible for it. When my attention was called to the matter I did not know whether to regard it as a joke or not. While no employment manager will deliberately pick out types of saleswomen who will make the store look like an old ladies' home, it is just as true that there is no desire to have a store turned into a musical comedy setting for pretty girls.

"Up to a certain point, at least, maturity in a saleswoman is more likely to be an asset to both her and the store than a liability. Some of the best workers we have are middle-aged. There are certain departments, in fact, where at least the semblance of maturity is absolutely an asset. In the selling of infants' wear and merchandise related to it, a customer, particularly if she is a prospective mother, will find a great deal more comfort in dealing with a matronly type of saleswoman than with a girl of 20 or thereabouts. Mourning goods, too, are distinctly in the province of older women.

"The view that tall girls do better behind the counters than short ones is one in which I do not concur. There are certain departments, particularly those in which the merchandise is displayed in showcases, in which short girls do not look extra well, but a girl would have to be a pigmy indeed not to be able to work behind a counter of average height.

"That tall girls are necessary to sell ready-to-wear garments for women is, to my mind, another fallacy. A thorough knowledge of stock, styles, materials, wearing qualities and other important points concern-

ing that merchandise is a great deal more necessary in a saleswoman who sells it than height. If a customer wants to see a garment on another woman, in order to get a good 'line' on it, it is, of course, desirable to have it displayed by a model big enough to 'carry' it well. Practically all stores of any size have girls employed for that purpose. In the great majority of cases, however, customers are more concerned with seeing how the garments look on themselves, and I doubt if they ever give the size or complexion of the saleswoman a thought. They will quickly see a soiled or wrinkled garment on the latter, however, and it will do more to lose a sale than any lack of beauty on the part of the clerk.

"While beauty in a saleswoman is no handicap in any department, it is not the asset in selling such goods as neckwear that is contended. Very frequently, girls are asked by customers to give them an idea of how a certain article looks when worn, which makes it necessary for the saleswoman to try it on. If the customer finally buys it, however, the chances are more than even that she will first get an impression of how it looks on herself from the mirrors provided in the department for that purpose.

"If there is any place in a store where good-looking saleswomen really do count it is in the department where the cosmetics and other beautifiers are sold. Although there is no reason for believing that the girls employed in these departments ever use the wares they sell, beyond a perfectly human and legitimate dab or two of powder. The fact remains that pretty girls in these departments mean increased sales. The reason, I think, is more psychological than anything else. This would, no doubt be proved if old or ill-favored women were set to selling the various preparations offered, and it would be proved by a sharp falling off in the business of the department.

"The one big thing that I hold against the average pretty girl, speaking solely from the viewpoint of an employment manager, is that she knows she is pretty and not much else. Once in a blue moon, you will find a pretty girl who has real business sense, but they are almost as rare as flawless diamonds.

"There is also the fact to consider that the 'good lookers' don't stick. Either they are married off with a fair degree of promptness or they are very 'touchy' and soon find reason for moving on to some other store. Further than that most pretty girls are not good saleswomen because they are more interested in themselves than in the goods or the customers. Some of them appear to harbor resentment that they have to work at all, and it doesn't help a store any to have girls who take that attitude come in contact with women shoppers. Figuratively speaking, it produces a kind of flint and steel effect.

"There is no doubt that employment managers for all stores are judging their applicants for positions a great deal more carefully now than they did during the period when female help was difficult to get. I find

it hard to believe, however, that any of them has made personal beauty a necessity in a successful applicant. The trend of the times is distinctly toward obtaining the highest type of selling help possible, but the type desired is higher in education, training and personality than it is in mere good looks."

Our idea of a mean man is one who will deliberately say things in his sleep for the purpose of keeping his tired wife awake.

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.



"Navicloth"

Navicloth

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

Write for Samples.

Sole Distributors for Western Michigan.

Paul Steketee & Sons

Wholesale Dry Goods Grand Rapids, Mich.

Attention You Merchants in the Resort Region!

Buy **Tom Wye** Three Styles
\$4.75
\$5.00
\$5.50
KNIT JACKET

Exclusive Grand Rapids Distributors

Daniel T. Patton & Company

GRAND RAPIDS
59-63 Market Ave. North

The Men's Furnishing Goods House of Michigan

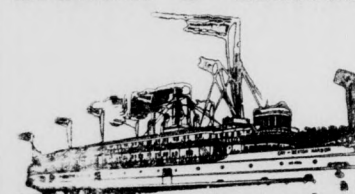
7.37%
with Safety

Our Preferred Stock May Be Purchased at
\$95 Per Share and Dividend

Ask any of our employees for information.

Consumers Power Company 26

Graham & Morton



City Ticket Office PANTLIND HOTEL
Tel. Citz. 61111; Bell, M 1429
Lv. Chicago Daily 10:45 p. m. and
Saturday's 1:30 p. m. Chicago time.
Lv. Holland Daily 9:30 p. m. and
Saturday's 1:45 p. m. G. R. time.

CHICAGO

\$4.35 Plus
War Tax

DAILY

Michigan Railway Lines

BOAT TRAIN 8 p. m. Central
Time
9 p. m. G. R.
Time

Tel. Citz., 4322; Bell, M 4470

FREIGHT TO AND FROM
CHICAGO and All Points West
Daylight Trip Every Saturday.
Boat Train 1 p. m. G. R. Time

Sensing Taste of Customer Is Main Ingredient.

The success of any garment department depends upon the ability of the selling force to sense the individual peculiarities of their customers. The two most frequent types are, first, the woman who knows exactly what she wants to buy; secondly, the woman who has not meant to buy, but has been attracted by an advertisement or a window display. In the first place if the shop lacks the thing wanted, the sale depends upon interesting the customer in a substitute. In the second case the sale will undoubtedly depend on the skill with which the goods are presented. In both cases the essential step is the manner in which the sales woman approaches her customer. Enthusiasm is one of the greatest assets. One of the best policies is to treat a prospective customer as a guest, invited by your advertisement to come in and see your merchandise. Attention is flattering, and most women are susceptible. In the salesmanship system approved by the New York City Board of Education, the six distinctive steps in making a sale are: 1. Attracting attention to merchandise; 2. Arousing interest; 3. Creating desire; 4. Closing sale; 5. Suggesting other goods; 6. Securing good will. No. 5 deserves particular consideration, since customers are often lost for future sales if forced to buy something they do not want. If the first five steps are successful, the sixth follows without effort.

Collar Prices Coming Down.

Prices for everything, it is generally agreed, must come down from their excessive wartime heights if normal economic conditions are to be restored. There has been a lot of agitation lately over the lowering of collar prices so that they may be retailed at 20 cents instead of 25, and it may be said with some certainty that this move will be taken in time. Thus far only one of the many items entering into the cost has shown any appreciable reduction—cotton—and that has already been reflected in the decrease from \$2.40 to \$2.10 a dozen.

It must be remembered that labor in the collar industry has not receded a cent from the high level of last year, that boxing and transportation are still high, but far and above all these considerations is the question of taxes. The collar makers at one time figured on three things in making up their costs: labor, material and overhead, but now a fourth has been added—taxes. This is five or six times what it was in pre-war days; no inconsiderable item when it is figured that a single manufacturer pays a half million dollars to support the Government. A thing like that can no longer be hid behind overhead—it is something to reckon with by itself.

How many retailers really want to go back to the good old days when collars sold for 15 cents or two for a quarter? The wholesale price was then \$1.10 per dozen. At \$1.50 retail price there were complaints of little profit in them. Without attempting

to enact the role of prophet it can safely be assumed that in the course of the next few months a readjustment will take place on collars so that they can be retailed at 20 cents apiece or three for a half dollar.

Flowers For Trimmings.

Flowers still hold an important place in the millinery world, as trimmings, although the advent of feather plumage does not allow them undisputed sway. The single blossoms, which came in with the early Spring season and lasted into the Summer, have given way to the half-wreath, tight cluster or pendant spray.

"With each new week the trend in flower trimmings seems to change," the forthcoming bulletin of the Retail Millinery Association of America will say. "This change may seem very unimportant sometimes, but still it is there. Flowers which appear to be of paramount importance for a time begin to wane and some new species comes up to take their place."

"This is true in the case of the pond lily, which enjoyed as long a 'life' as any one flower. With this, as in the case of the calla lily and the gardenia, the poppy and the nasturtium have taken their place. Field flowers come in for a good share of attention, although their vogue has not been particularly marked. Buttercups, particularly the yellow variety, are well liked. Morning glories and sweet peas have supplanted the lilac and wistaria for use on soft-hued transparent hats.

"The violet continues to be used on the more expensive models. This flower, perhaps due to the fact that its vogue was a modest one, has stayed in favor in the exclusive shops ever since the beginning of the season."

Sure Way To Get Rid Of Stickers.

A lot of shelf-warming, profit-absorbing suits of clothes were sold off by the McFarland-Ehmen Co., Evanston, Ill., by telling the worst about them in the advertisement. Certain styles of suits accumulated during several seasons because either of the pattern or the color. Yet these suits had their good points as well as their bad points. Marking them down did not sell them. Finally a brief but frankly worded newspaper advertisement offered them at \$20.00.

"Our sales force," relates the secretary, "consists of only three men. Each one of them sold a suit every five minutes on the average. Before the day closed we had not only cleaned out the suits but had turned away at least 150 men."

"We account for the success of the events by the fact that we have been doing confidence-building advertising on this well advertised brand of merchandise, and when the time came to put any out at a low price the people needed no further urge."

Two weeks later the same method was successfully used to sell overcoats.

What you learned by experience 10 or 20 years ago, you may need to unlearn to-day observing or studying more modern methods as shown in the literature of business.

An Opportunity for Dry Goods Salesmen

We are desirous of continually strengthening our organization in order to better serve the dry goods merchant of Michigan. We are looking for several experienced Dry Goods Salesmen, who must know the dry goods line thoroughly and have had some experience and acquaintance with the merchants in Michigan, preferably on the territories we desire to fill. To such high grade men we are prepared to offer an excellent opportunity for bettering themselves.

The territories are in Western and Southern Michigan with headquarters in Kalamazoo, Jackson, Sturgis and elsewhere.

If you are above the average and can meet these requirements, let us hear from you. If you desire to have correspondence considered confidential, address C. J. Farley, President, personally.

Grand Rapids Dry Goods Co. GRAND RAPIDS, MICH.

Exclusively Wholesale

No Retail Connections

Four Stores For Sale At Bargain Prices

In our capacity as receiver, acting under the United States Court, we herewith offer for sale four stores of the chain formerly conducted by the Universal Stores Corporation, located as follows:

Burr Oak—Inventory about \$6,000. Stock consisting of groceries, dry goods and shoes. Sales Feb. 1, 1919, to Dec. 1, 1920, about \$88,000.

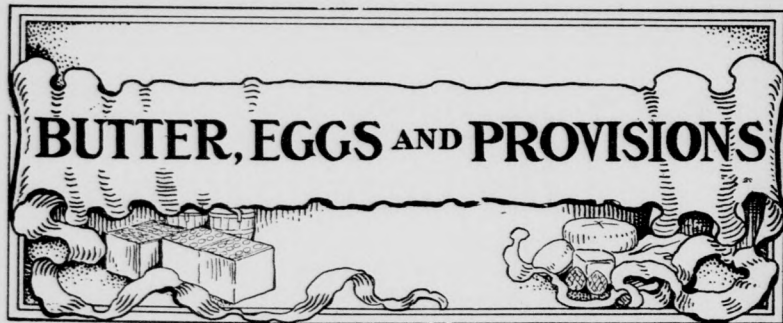
Leslie—Inventory about \$13,000. Groceries, dry goods, men's furnishings and shoes. Sales Feb. 1, 1919, to Dec. 1, 1920, \$75,000.

Cassopolis—Inventory about \$12,000. Groceries and hardware. Fine stock and great possibilities. Sales Feb. 1, 1919, to Dec. 1, 1920, about \$119,000.

Adrian—Inventory about \$12,000. Groceries, meats and hardware. Exceptional opportunity. Sales Feb. 1, 1919, to Dec. 1, 1920, about \$147,000.

These stocks will be sold at a big sacrifice immediately. Purchaser can step right into a going business.

GRAND RAPIDS TRUST CO., Receiver,
Grand Rapids, Mich.



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.

Comparatively Little Money Made By Retail Grocers.

Did you ever reflect that the grocery business touches most intimately every living soul of every community every day; that something like \$4,000,000,000 worth of foods is distributed by the 400,000 food retailers every year, and that of those retailers in the grocery trade 5 per cent. are moneymakers? That's all—5 per cent.! Immediately below that selected few comes 20 per cent. who float in a sort of twilight zone, running along usually with apparent success, but who really make no money. Finally we have the 75 per cent. of potential failures—those who work out their business lifetime, whether of four months or forty years' duration, in a chronic state of insolvency, never having a day when they could liquidate and pay out, who when their days of "usefulness" are over have no recourse other than to go to live with the married daughter, sponge on the son-in-law, until the family is called upon to kick in on the funeral expenses.

When, therefore, the boy in front of the average grocer's counter states that the "profit" on his goods is 20 per cent. he is allowing that grocer 16 2/3 per cent. on the only basis on which any merchant can figure who cares to live. For every merchant who knows business knows that he must figure on his sales if he is to survive. The difference between 20 and 16 2/3 is 3 1/3 per cent. and we are discussing a business wherein 3 per cent. has been the average net warnings for many years. For the past three years or so the average net has been around 2 per cent., although it is creeping upward again now.

Do you see that the system of putting things over on the retailer in his innocence and ignorance has had an effect similar to that related by Charles Dickens of the famous huckster's horse? You recall how that huckster planned to get the horse out of the bad habit of eating hay. He worked on the plan of graduated diminishment and got down to two blades a day. He was all ready to congratulate himself when the horse died! In like manner have manufacturers contributed to the mortality of the retail grocer, all the while patting themselves on the back, saying the grocer is no good anyhow, he

does not know more than to work for nothing, so let the blank fool work his head off!

Let us glance back to 1893, when California was producing around 4,000 cars of citrus fruit and when, if production happened to reach a figure much higher than 4,000 cars, markets everywhere were glutted and the producers got red ink returns. Co-operative marketing remedied that condition until, in about 1912, outlets again seemed to be filled. Then, despite the fact that "everybody" said oranges could not be advertised, they were advertised, and you know the story as it had developed until two years ago. Almost all of this was accomplished by the stimulation of consumer demand. Marketing was done through the established channels—and it is done now—conditions being mainly accepted as they were.

But fully six years ago the California Fruit Growers' Exchange realized keenly that both the retailer and the jobber were far from fully efficient. Characteristically, the exchange set about to find ways to improve the distributive channels. Knowing the peculiarly reticent, suspicious nature of the jobber, he was not tackled at all to begin with, and work among retailers was confined to an effective line of dealer helps, distributed with great care and modified by practical experience. Beginning January, 1919, much more intensive, bolder, more aggressive work was done on the retailer. He was visited individually across the Continent by a man who knew the grocery business and who had the faculty of talking straight turkey to retailers without hurting their feelings.

In carrying out this work things have been done that I think have never been done before in merchandising to merchants. Study was made

You Make
Satisfied Customers
when you sell

**"SUNSHINE"
FLOUR**

BLEND 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

For Dependable Quality

DEPEND ON

Piowaty

M. J. DARK & SONS GRAND RAPIDS, MICH.

Receivers and Shippers of All

Seasonable Fruits and Vegetables

Kent Storage Company

Wholesale Distributors
PROCTER & GAMBLE PRODUCTS
Grand Rapids, Mich.



There is only One Ivory



The Largest and
Best
Laundry Soap



The Shortening
Best Cooks Use

P. & G. White Naptha—Luna—Ivory Flakes
Chips Soap Chips—Star Naptha Powder

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. Miller, Sec'y and Treas.

Wm. Alden Smith Building
Grand Rapids, Michigan

first of the product to be sold—its niche in the arc of merchandise, its correct normal period of minimum turnover, what expense was properly chargeable against it on the average and—get this point—the loading it should carry. Did you ever before hear of a wholesale distributor who deliberately loaded his goods?

What was the effect of this treatment? Plainly, the retailer who listened, be he ever so intelligent and well posted, could have no possible comeback. He was sold on the argument. Being sold, he gained complete confidence in the seller. Thus the way was opened to show him how to correct his own errors and faulty habits. Ignorant merchants were thus built up into prosperous and wholesome competitors.

Men who were handling oranges at 6 per cent. gross and who therefore were losing money on every box handled, were shown how 25 per cent. was correct—and exactly why. Then, realizing how to make 25 per cent. and thus have 5 per cent. actual net profit per turn-over they could not choose but push this article. Men who had been getting 35 to 45 per cent., and not making too heavy net earnings at that, were thus brought to see that it was speculation, plus undue shrinkage resulting from long stocks and the slow turn caused by excessive margins that operated to their detriment. Thus by making a just analysis and insisting on an honest margin, distribution was accelerated because retailers were spontaneously enthused to push those goods on a uniform margin of 25 per cent.—based not on cost but on sales—speculation was largely eliminated, losses minimized and consumers got better service, better fruit, at somewhat lower average costs.

Finally, lemons had been very badly treated. The margin throughout the country had long been excessive, due to faulty ideas. The prevalent thought was that lemons could be sold only about so fast, and that the only way to get profit out of them was to speculate. Thus, they sold for about 40 per cent. average, but in many localities on a greatly higher margin; and such margin reacted in retarded distribution, loss from decay and very scant earnings.

The orange argument was so sound that it was then easy to convince retailers that we knew something about lemons. To-day this fruit is sold much more uniformly at 25 per cent. margin, speculation is reduced, fruit reaches the consumer fresh, and the consumer pull, induced through National advertising, is much more effective since this last hurdle of the retailer's inertia has been so greatly lowered.

This did not end the effectiveness of the work. Jobbers who sat in retailers meetings were thereby sold on the plan and became enthusiastic boosters. In many localities, particularly in the valley of the Mississippi, they worked up meetings of all the local merchants of their communities. Sometimes all jobbers co-operated.

Then the final step was ventured upon—frank talks to jobbers, in their own meetings, about their own shortcomings and how to improve—and it was found that the work was just as welcome and as wholesome, while the effect was farther reaching.

This fact stands out. Honest analysis, based on adequate knowledge of the special distributive problems, promulgated in a spirit of true helpfulness, with the thought of putting truth into merchandising, pays bigger dividends than ever can be realized on any permanent basis by succumbing to the temptation to put things over on the retailer or to permit him to put anything over on himself.

Paul Findlay.

Grocers Solve Problem By Running City Market.

Kansas City, Kan., June 27—While retail grocers in other cities have been more or less the sufferers through the operation of municipal market, the grocers here have solved the problem by running the city market themselves.

The farmer is to be shown that this city market will pay him just as much as the municipally operated ones elsewhere, it was announced at the opening this year by Carl L. Pickell, secretary of the Retail Grocers' Association and manager of the market.

"In addition," he declared, "we are going to teach the consumer as well as the grocer to become acquainted with the opportunity."

It is a policy of the grocers in operating this market never to let the farmer go away with any unsold goods; and to this end they have established a sort of "job-lot" department, where the farmer may bring any goods left over from his regular sales, leftovers which he would otherwise have to cart back to the farm or throw away. These part loads and remnants are sold to consumers at prices which ensure their movement.

Purchases are made from the farmers on a cash basis, the grocers meeting them as they come in at 5 o'clock in the morning, the effort in this case being to prevent their going across the State line into Missouri.

The city market here has been growing constantly and steadily since 1906, when it was organized, despite the competition of the larger community of Kansas City across the State line. At that time about 200 grocers bought stock in the City Market Association, and they still control the operation of the enterprise.

Cheese Moisture.

The Wisconsin Legislature has just enacted a law which establishes a new standard for cheese manufactured in that State. The old standard required not to exceed 40 per cent. moisture, while the new standard provides that American cheese shall not contain more than 38 per cent. moisture.

Selling Satisfaction

The more you sell Satisfaction, the more satisfaction you will have—and the more profit. Every time you sell a bottle of

VAN DUZER'S CERTIFIED FLAVORING EXTRACT

your customer will be satisfied—and will come back for another bottle when it is empty. Van Duzer's Extracts move fast and show you a good profit—plus satisfaction.

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

You will know him well

We will soon introduce a unique idea that will vividly distinguish our unusually good Bananas in an attractive manner.

The Vinkemulder Company

GRAND RAPIDS, MICHIGAN

Hot Weather Beverages

Glenn Rock Ginger Ale,
Lemon, Root Beer, Orange
Glenn Rock Sparkling Water

JUDSON GROCER CO.

Wholesale Distributor

GRAND RAPIDS

MICHIGAN

Blanks for Presenting
LOSS AND DAMAGE
or OVERCHARGE
CLAIMS,
and other Transportation Blanks.
BARLOW BROS.
Grand Rapids, Mich.

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

MCCRAY

REFRIGERATORS

for ALL PURPOSES

Send for Catalogue

No. 95 for Residences
No. 53 for Hotels, Clubs,
Hospitals, Etc.
No. 72 for Grocery Stores
No. 64 for Meat Markets
No. 75 for Florist Shops

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

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.

Suggestions For the Hardware Dealer In July.

Written for the Tradesman.

In connection with July trade, the hardware dealer's dominant axiom should be: "Push."

Not merely should timely goods be pushed hard, but they should be pushed hardest while the season is still young. Particularly with general conditions and prospects what they are, it is shrewd policy to clean up your stock as completely as possible, and leave the absolute minimum of hot-weather goods to be carried over until next year.

For a number of years, with prices steadily advancing, it was almost as profitable to carry goods over as to sell them. But these were exceptional conditions; and we are now reverting, with emphasis, to the pre-war basis where clean stocks and frequent turn-overs were vital to success.

There is this to be remembered, that the longer the summer goods stay unsold after the hot weather opens, the harder it will be to clear them out. The first hot spell is the best time to sell, say, a refrigerator or an ice cream freezer. These lines can still be pushed to advantage for a while after the first hot spell. But when summer is half through, you meet the familiar objection: "It's so late in the season, we really won't get much use of it this year." To this the purchaser will add the dog-eared maxim, "And things will probably be a lot cheaper next year."

To meet that sort of thing and to clean up your stock, you will have to offer price concessions. So that, so far as seasonable goods are concerned, the time to push them for all they are worth is while the season is still young.

The camping out season which opened with the first touch of really warm weather is now near its height. July is a good time for the hardware dealer to bid strongly and effectively for the camper's trade. But with the shrewder class of dealers, this summer's "camping out campaign" represents the climax of an effort that has been steadily in progress since last winter. For instance; last winter a dealer I know laid his plans for the large trade—the orders for big tents, portable summer cottages, etc.—then and there commenced a campaign of education, working with a carefully selected prospect list. This is worth

remembering in connection with future efforts to handle these lines.

The lesser camping accessories, however, are bought and sold on short notice; a large share of the campers out have not yet left town and will not leave until August. Now is the time to bid for their business.

There are two phases to selling these lines. There is the general selling campaign, carried on through the medium of newspaper advertising and window display. There is the specific appeal to individual prospects through circular letters and personal solicitation. For the latter purpose, have a well-selected mailing list, and send out circular letters and advertising literature, giving them some idea just what a well-equipped camper should have, and proffering your services as advisor in matters of equipment.

Of course, the extent and nature of the camping outfit depends on the locality. The big item is the tent; which, with some customers, can be replaced by the portable house. Then a camp stove is needed; an oil or gasoline stove is convenient. If the party plans to rough it and cook over an open fire, sell pots, pans and incidental equipment. Can openers are vital to successful camping. Lanterns are necessary, or else pocket flash lights. Every camp in the woods should have a hatchet.

For summer cottages, different lines are, of course, necessary.

These camping out lines lend themselves to appealing and often unique display. Your window displays should be suggestive of the open, and not limited to the mere prosaic showing of the goods. Thus, a miniature tent set up, a camp fire with tripod and kettle, a canoe pulled up on the beach—these things add the realistic touch for which the astute window trimmer is always striving. A camping out display should be always aimed, not merely to show that you are selling certain goods, but to inspire the city or town dweller with an eager desire to go back to the primitive for a week or two.

Then use similar methods to push the sale of other warm weather lines. Hammocks, garden seats, veranda swings, etc., should be featured in your displays. Unless good prominence is given these lines, they are apt to be overlooked by the customer. They are not absolutely necessary; so the customer is apt to postpone buying them until late in the season, and that means a still further postponement until next year.

Put the hammocks, lawn seats, and other hot weather accessories where

Store Fixtures For Sale

4 ft. Floor Cigar case Double Section.
 8 ft. Floor case.
 3 Section Ribbon case.
 4 ft. Counter show case.
 5 ft. Counter show case.
 3 ft. Counter show case.
 Cracker case.
 Pr. Toledo Computing Scale Weighs up to 100 lbs.
 Pr. 3 lb. Toledo Computing Tea scale.
 National Cash Register, New.
 New 24 ft. Roll Awning, Never unpacked, Complete.
 Office desk open top.
 National Biscuit Co., Cookie Rack.
 Large Floor Coffee Mill.
HUGHSTON & CO.
 McBAIN, MICHIGAN

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

A. B. KNOWLSON CO.
 Grand Rapids Michigan



Store and Window AWNINGS

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

Auto Tents, Cots, Chairs, Etc.
 Send for booklet.

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

Foster, Stevens & Co.

Wholesale Hardware



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

Brown & Sehler Co.

"Home of Sunbeam Goods"

Manufacturers of

HARNESS, HORSE COLLARS

Jobbers in

Saddlerly 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.

people can see them, advertise them, and give them a fair share of window display.

During July the merchant should give attention to one or two items outside his actual selling. It is not the easiest thing in the world to take on more work than absolutely necessary, in the hot weather; but these items merit attention.

For one thing, some time should be given to planning for fall trade, and particularly for the fall stove campaign. Revise your prospect lists, and get a fairly definite idea what line you intend to follow. The work you do now will prove its value when the fall trade begins to pick up.

Then, too, during July, the hardware dealer should make a good onslaught upon his collections. The books should be gone over carefully, and all long-standing accounts put to one side for strong measure. Then, either by a series of letters or by personal calls, the offenders should be seriously tackled. It is essential that the accounts be got into good shape before the fall season opens. Therefore, get everything possible cleared up now.

More than that, watch your new credits carefully; and keep close check on them. This is not a time to grant unlimited credits, or to allow slow pay accounts to accumulate. If easy money conditions during the war have led you to fall into careless habits in this respect, now is the time to check yourself sharply, and to adopt new and more careful methods of handling your credit business.

During the two following months, bargain sales are effective methods of marking time and keeping business moving. There are many broken lines, and lines which have not caught on, that it will be wise to clear out completely. Sacrifice prices may be necessary; but the money invested in these lines will be a great deal more useful to you in ready cash. There is no better way of getting rid of this dead stock than by a big mid-summer sale.

But if you put on a bargain week, make it something snappy and arresting. Give real bargains; and let customers be under no misapprehension as to what is the bargain article and what is not. It creates a bad impression to have your store sell something as a bargain when it is quoted everywhere else at the identical price you are asking. Keep the bargain lines away from the rest, and let your prices be fairly cut.

Such a sale is, however, a matter for a little later in the season; although it should not be left until too late. Don't wait until the cold weather to clear out the last lingering remnants of your hot weather lines. Customers like to get a few weeks use out of a hammock or a refrigerator, even if they do get it a few dollars or a few cents cheaper by buying late.

Just now, you can limit the amount of left-overs to be disposed of in this fashion by pushing the timely goods while the season is still relatively

early. Therefore push now and push hard.
Victor Lauriston.

Recent Business Changes in Central Michigan.

Owosso, June 28—Last week we met up with a smooth talking gent who was selling a recipe for keeping egg off your vest while eating breakfast. In a moment of mental aberration we bought one. He also carried as a side line a device for \$3.50 to put in a refrigerator that was guaranteed to put a cake of ice entirely off the map. Fred Hanifan happened along and bought one to put in his hat. We haven't seen Fred since to learn how it worked out, but we will frankly confess that our investment proved a dismal failure.

The large brick pavilion under construction by the Crystal Lake Improvement Association is nearing completion and the grand opening for Crystal Lake resorters will take place about July 1. Everybody come over and enjoy the modern oasis of this up-to-date resort.

Benj. E. Krause, of Stanton, has filled a long felt want at Butternut by opening the Butternut hotel at that hamlet. Good clean meals. Plenty of rest room. Come on in, boys, and fill up again. This will be, and already is, a good old-time traveling men's home.

Chas. F. Bird, of Mt. Pleasant, has opened a restaurant in Vernon.

W. S. Lamb, the bread vendor of Central Michigan, has resigned his position with the Owosso Baking Co. and accepted a job with the Lawrence Baking Co., of Lansing, making the same territory.

Geo. M. Corey, of Sheridan, has sold his billiard parlor and lunch room to William J. Wells, who has taken possession.

James E. Price, Crystal, has sold his billiard room, restaurant and barber shop to Geo. M. Corey, of Sheridan, who is now the hustling proprietor of that Emporium of good lunches and up-to-date hair cuts while you wait.

Honest Groceryman.

Stamp of Approval

NUMEROUS communications from tax payers approve Mr. F. E. Seidman's recent proposal before the Senate Finance Committee. This proposal was that in lieu of the present income and excess profits tax, a tax be levied on the undistributed earnings of corporations.

Here are some of the reasons:

1. "The proposed tax recognizes the obvious truth that a corporation earns income for individual stockholders, and that therefore, the individual and not the corporation must be the tax-paying unit."
2. "It eliminates the aggravating perplexities of present corporate taxation."
3. "It is calculated to yield the necessary governmental revenue through a more easily administered and equitable law."

Official copies of the plan are available to interested executives.

SEIDMAN & SEIDMAN

Accountants & Tax Consultants
Grand Rapids Savings Bank Bldg.
GRAND RAPIDS

New York Washington Rockford
Chicago Newark Jamestown

All Due To An Obstinate Governor.

The recent special session of the Legislature cost the taxpayers a little more than \$21,000. Members were paid, according to the constitution, \$100 each as compensation for the session, and mileage at the rate of 10 cents a mile for one round trip between their homes and Lansing. Nearly all the Upper Peninsula members drew more mileage than their compensation amounted to. Senator James M. Wilcox, of Calumet, drew \$134 in mileage, which was more than any other senator or representative received. Rep. Edwin B. Ramsay, member for Lansing City, drew 40 cents in mileage.

When you cut a little off from one or both ends of your day's work, you take a little from what you owe the man who pays your salary. Is that fair?

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-Lansing Brick Co., Rives Junction



SIDNEY ELEVATORS

Will reduce handling expense and speed up work—will make money for you. Easily installed. Plans and instructions sent with each elevator. Write stating requirements, giving kind machine and size platform wanted, as well as height. We will quote money saving price.

Sidney Elevator Mfg. Co., Sidney, Ohio

Safety of Principal and Interest

Ease of Collection of each when due

These are the essentials of a proper investment

Regent Theatre

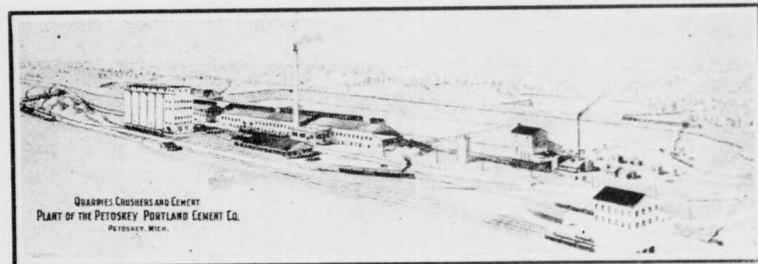
FIRST MORTGAGE SERIAL
7% GOLD BONDS
cover these requirements

A Circular on request with some interesting information as to the progress of this Theatre.

INTERSTATE SECURITIES CORPORATION

431 KELSEY BUILDING
GRAND RAPIDS, MICH.

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



Personality As An Asset.

The business manager of a large New York concern, who is an expert in hiring salesmen, rates applicants for positions almost entirely by their personality, the impression they make upon him. If this is unfavorable, no matter what his experience, his qualifications, or his testimonials, an applicant has no chance with him.

This practical business man believes with Walt Whitman that "A man is not all included between his hat and his boots;" that the atmosphere he radiates, the impression his personality conveys to that something in one which is not influenced by externals, is everything.

Every human being is surrounded with an invisible aura, or atmosphere, which makes a good or bad impression. Everyone feels it, but blind people are peculiarly sensitive to it. Helen Keller instantly detects the character of those who came near her. She feels their personality. When she speaks before an audience she can approximate its size by the vibrations from the different personalities, which affect her according to the temperament and character of the individual.

When we go into the presence of strong, noble characters we feel drawn toward them by a great force of power which we cannot describe, but whose potency cannot be questioned. They compel our admiration. They stimulate and draw out all that is best in us.

The mysterious stranger in "The Third Floor Back," and the butler in "The Servant In the House," are not altogether creatures of imagination. Everywhere we find people like those two stage characters who, in spite of their humble position and apparent poverty, radiate such an atmosphere of nobility, such a spirit of good fellowship, love and kindness, that they win all hearts. Not only do they win the love of the mean, sordid people among whom they are thrown, but their silent influence brings out the better side of them and transforms their lives.

Personality is the most important of all human assets. Our success, our popularity, our happiness, our power for good or evil, everything depends on it. Money is not the only riches. There is a possible wealth of personality, which would make money look ridiculous in comparison. No matter how poor a person may be he can cultivate a personality that will make him welcome where the mere money millionaire cannot enter.

The qualities which go to make up a charming personality, are kindness, magnanimity, cordiality, tolerance, sympathy, unselfishness, self-confidence and cheerfulness. These are the

qualities that attract, that win our admiration and love. Any one who wills may develop them.

Statement From Landlord of Hotel Menominee.

Menominee, June 24—In answer to your write up in the Michigan Tradesman will say that you are well aware of the fact that a guest always picks his own rate in all hotels, so that is his lookout. My rates are from \$3 per day up, according to the rate he wishes to pay. My room prices are so much and the meals are 75 cents per meal, and when the room is included the three meals are furnished at the rate of \$2. The room charge is always more than the meal charge. Take any hotel and you will find the rate of the room is always the same, either on the American or European plan.

You will readily see the room was included in the last half day, so that his three and one-half days included four lodgings at the rate of \$2 apiece and seven meals at the rate of \$2, with the extra breakfast over the three days of meals would be 75 cents. The total of all cost is therefore \$14.75. The commercial way of figuring the half day is the half of the total cost per day. For instance, a guest registers for breakfast on the 23rd and he has dinner and supper. His rate would be \$2.25. On the other hand if lodging is included his meals would cost him \$2, plus the rate of the room, and should breakfast be included on the 24th, his rate would be 75 cents for breakfast, 75 cents for dinner and 50 cents for supper. You are also well aware that the guests hold rooms to all hours without letting the office know of their intention of checking out, with no attached fee for same.

We want to be fair at all times, but there are trying times in this business that you know nothing of, and a test would prove to you what the hotel men have to contend with. We must stand abuse and be contented and not say a word. I have eliminated on my menu cards the "choice of" and they are welcome to eat to their heart's content, providing they are careful not to waste food. I have served several guests who have ordered the menu twice over and I have never made an additional charge in this respect unless I see it was with the intention to waste, and I have not found it so thus far.

Ed J. Wood,
Manager Hotel Menominee.

The Want Book.

Keeping your want book up to date is one of the ways of making the most of capital. Small stocks and quick turn-overs are possible in their highest extent only when extra pains is taken to see that the items for which there is call are always on the shelves.



CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

OCCIDENTAL HOTEL

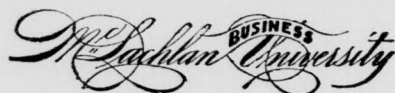
FIRE PROOF

CENTRALLY LOCATED

Rates \$1.00 and up

EDWARD R. SWETT, Mgr.

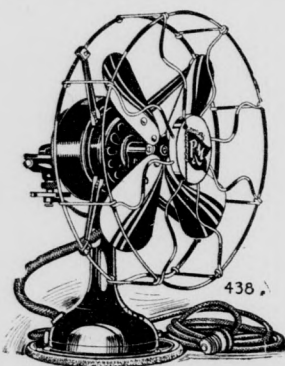
Muskegon Mich.



"The Quality School"

A. E. HOWELL, Manager

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



IT'S FAN TIME

Nothing will buy you more real comfort these hot days than an electric fan. We have a complete stock at right prices.

We have a complete stock of fixtures on display.

Estimates furnished free.

Ackerman Electric Co.

Citizens 4294

549 PINE AVENUE

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.

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

The Newest Well Known for
in Grand Rapids 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

PARK-AMERICAN HOTEL

Near G. R. & I. Depot

Kalamazoo

European Plan \$1.50 and Up

ERNEST McLEAN, Manager

Beach's Restaurant

Four doors from Tradesman office

QUALITY THE BEST

Western Hotel

BIG RAPIDS, MICH.

Hot and cold running water in all rooms. Several rooms with bath. All rooms well heated and well ventilated.

A good place to stop.

American plan. Rates reasonable.

WILL F. JENKINS, Manager.

GOODRICH BOATS

TO CHICAGO

Sun., Mon., Wed. & Fri. Nights.
8:40 P. M. Grand Rapids Time.

FROM CHICAGO

Tues., Thurs. & Sat. Nights
7:45 P. M. Chicago Time.

Day Boat Chicago to Muskegon every Monday. Leave Chicago 8 A. M.

Fare—\$4.35 plus 35c war tax.

Boat car Leaves Muskegon Electric Station 156 Ottawa Ave.

Tickets sold to all points west. Baggage checked thru. Vacation Tours on all Great Lakes Steamers arranged here.

GOODRICH CITY OFFICE

127 Pearl Street

With Consolidated Railroad ticket offices.
Citizens Phone 64-509 Bell Main 554.
W. S. NIXON, City Passenger Agent.

HOTEL WHITCOMB

St. Joseph, Mich.

European Plan

Headquarters for Commercial Men making the Twin Cities of

ST. JOSEPH AND BENTON HARBOR

Remodeled, refurbished 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.

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.

Gabby Gleanings From Grand Rapids.

Grand Rapids, June 28—Thomas J. Thompson, manager of the Standard Oil Company of Indiana, recently dropped over to Grand Rapids for a brief visit to the scene of his early struggles, defeats and triumphs. While here he handed in his resignation as a director of the local Maccabee lodge. His fraters stole a march on him and treated him to a banquet which will long be remembered for the fraternal spirit it developed and the cordial good feeling it created. Mr. Thompson has been a member of the order about a quarter of a century and improved the occasion to say a few words on fraternalism in general and Maccabees in particular which warmed the hearts of everyone present. No better example of fraternalism and brotherly love is exemplified anywhere than in the remarkable career of Mr. Thompson, who slowly but gradually rose from the ranks of the lowly to the seats of the mighty without in any way impairing his love for his fellow men or his respect for the man lower down in the social scale. His associates of nearly forty years ago mean as much to him now as they ever did, which is not true of many men who ascend by their own exertions from the mediocrity of the commonplace to the highest office within the gift of their employer. Mr. Thompson is the same plain spoken and simple minded man he was when he drew the lines over a span of draft horses back in 1883 and therein lies the charm of the man and the secret of his most remarkable success.

Will A. Rindge and family left last Saturday for Turner's Falls, Mass., where he and his wife will spend the summer with their daughter, Mrs. Joseph Harlow. The two sons will proceed to Montreal, where they will sail on a Canadian Pacific boat for Liverpool, where they will purchase bicycles and make a tour of England, Belgium, France and Italy. One son is a graduate of the architectural department of the Michigan University and the other son is a student in the same department. Their mission in Europe is to study architecture, which they will do for ten or twelve weeks, returning to America by the same route in the fall and accompanying their parents home via automobile.

A man becomes a bore when he persistently talks about himself when you really want to talk about yourself.

Despite the caprices of this weather of ours during the past few moons or so, one is almost tempted to believe the official pronouncements of those who make a business of seeing things in the calendar that summer has actually arrived. Two heat records have already been broken, and the indications are that neither of these is safe for long. Waistcoats are disappearing. The dinner table is already buzzing with explanations of humidity. The elevator man has already burst forth (not entirely unexpectedly, to be sure) with his twice daily "Well, is it warm enough for you?" The youngsters are on vacation. New graduates, their baccalaureate advice successfully behind them, are looking for jobs. If only the ice-man will announce an exceptionally acute shortage of ice, summer will be completely here.

Geo. A. Pierce has gone to Erie, Pa., where he will engage in evangelistic work for a few weeks in connection with the rescue mission at that place.

A Kalamazoo correspondent writes: Eugene A. Welch and Mrs. Katharine Dane were married Saturday morning, June 25, by Rev. Richard Grace, rector of St. Joseph's church. They were attended by Mr. and Mrs. Albert F. Welch. After a short wedding trip, they will live in the residence Mr. Welch purchased some time ago at 119 Allen boulevard. Mrs. Welch is the widow of the late A. H.

Dane, who was secretary of the Kalamazoo Stove Co. Mr. Welch is one of the best known men in the city. He has been prominently identified with the Elks lodge and the United Commercial Travelers.

Although Pullman fares have been increased twenty per cent., the company's revenue from its cars for April, 1921, was 7.53 per cent. less than in April, 1920, which goes to show that there is such a thing as killing the goose which lays the golden egg; in other words, a monopolistic corporation which is managed on the theory of the "public be damned" can force its rates for service up to a point where the public backs and refuses to be mulched.

A. Hasse and C. J. Starke, of the Arcadia Furniture Co., Arcadia, are the guests of John D. Martin for a few days.

W. R. Keasey, Dave Smith and James R. Hayes meet at Mackinac Island to-morrow. They will proceed to the Soo on the Toresta, where they will enjoy an old-time reunion.

These times call for the functioning of one's sense of humor, if one has it left in his cosmos.

The Furniture Season for June 1921 officially opened Monday, June 27. It is a fact that you can find some pessimists in this world, but they are very scarce among furniture salesmen and manufacturers. The first day brought a list of 300 buyers. It was rather expected that some of the buyers, particularly the Eastern buyers, might sit tight a day or two and seek to bear the market, as was done at the January market, 1921, but it was rather the reverse when the doors of the different factories, salesrooms and the exhibition buildings were officially opened. The buyers got busy and not only looked, but began placing orders. Tuesday brought a list of arrivals of about 200, making the first two days of the market a record with approximately 500 buyers here. On the arrival of the buyers it is the usual custom to first visit the factory showrooms and later take in the building exhibitions, but the number that was here in the city began at once to spread out and some mighty good orders were written Monday and Tuesday in the different buildings, as well as in the factories. The majority of the lines to be shown were intact on Monday. Some, however, were not priced until Tuesday morning and it is a safe bid that all lines were in perfect condition and prices on ready for business Tuesday afternoon. The object of opening the market the last week in June was to give the Eastern buyers, who generally come first, an opportunity to get through and get back home for the 4th of July, but the list of arrivals of Monday and Tuesday showed very plainly that many other sections of the country were anxious to get here early and place their orders for immediate shipment, twenty-five different states being represented in the list of buyers. Some of the heaviest buyers on the market expressed themselves that they had been almost living from hand to mouth for the past six months, their stocks being badly depleted and their warehouses actually empty, and they came here for the express purpose of buying goods. The buyers expressed great satisfaction with the prices and some stated they hoped the bottom was reached and business would again be on a stable and sane basis. Nobody expressed any wish for the time ever to come again with a mad rush for merchandise as has existed for several seasons past. The market will continue until July 23, making four complete weeks, and at the close of the season it is the optimistic opinion that the mid-summer market of 1921 will go down in history as one of the best.

A man dislikes to do many things he can do, such as pushing a lawnmower, cultivating a little garden, putting in a pane of glass, washing his

automobile. A woman dislikes to sew, cook, sweep and do a small washing, even when competent to do them. And possibly it is true that many men and women who might, but do not, do these useful things, would have better health and more independence if they did them. There are other things men and women dislike almost as much as the household and family necessities mentioned. They dislike insolent and slovenly servants, and the waste; and they dislike the outrageous charges for small services done by people who are willing to do them only if paid four times what they are worth. Wealth, the ability to pay any price demanded by help, no longer means independence. It may mean freedom from domestic work by servile dependence on detested profiteers. But is leisure at such a cost of self-respect worth the price? Is it not secured by an abandonment of principle? How quickly and completely would the present rulers of many homes—the servants—learn to respect their employers if men and women of moderate means began doing things for themselves in their domestic establishments!

Harry C. Ude, manager of the sample department of the Grand Rapids Dry Goods Co., was married last evening to Miss Marie L. Luxford, of North Lafayette street. The ceremony took place at the new home of the bride and groom at 547 Franklin street. The service was celebrated by Rev. Voelker, presiding elder of the Evangelical church, in the presence of about fifty immediate friends and relatives of the contracting parties. Mr. and Mrs. Ude will be at home to their friends after July 15.

The Grand Rapids Dry Goods Co. has added two more representatives to the sales force of its Saginaw branch—W. C. Fink and E. C. Watz. Mr. Fink will cover the city trade of Saginaw and Mr. Watz will cover the trade North of Bay City.

First Annual Picnic of Muskegon Council.

Muskegon, June 28 — Muskegon Council held their first annual picnic at Twin Lakes Saturday, June 25. About 100 members and their families were in attendance. A ball game with Henry Frost and Ed Hesse as leaders resulted in a victory for Hesse, 13 to 14. Ed Carbino then produced the horse shoes and honors were about equally divided between Harold Foote, Jay Lyon, Chas. Ovitt and Carbino. Some of the boys got so chesty that they wanted to organize a team and challenge John A. Hach, of Coldwater, for a contest for the State championship. A. W. Stevenson had the time of his life teaching the young ladies how to swim. The water was fine and many enjoyed the bathing privileges. Bassett's orchestra furnished good music and Herman Anderson, who has just become daddy for the third time, gave a good imitation of the buck and wing dance. Water melons, ice cream, and lemonade were furnished liberally by the committee. No doubt this will become an annual affair.

Who says Michigan is dry this week?
E. P. Monroe.

Coopersville—The Ottawa County Gas & Oil Co. has been incorporated to deal in gasoline, oil, greases, etc. and to conduct a general garage business, with an authorized capital stock of \$20,000, \$19,500 of which has been subscribed and \$13,500 paid in in property.

Bad Axe—The Thumb Creamery Products Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$40,000, of which amount \$21,100 has been subscribed and paid in, \$1,100 in cash and \$20,000 in property.

FURNACE SALES

We have a very attractive proposition for the men who do or can sell warm air furnaces.

Pipe, Onepipe, and Triplex Heaters

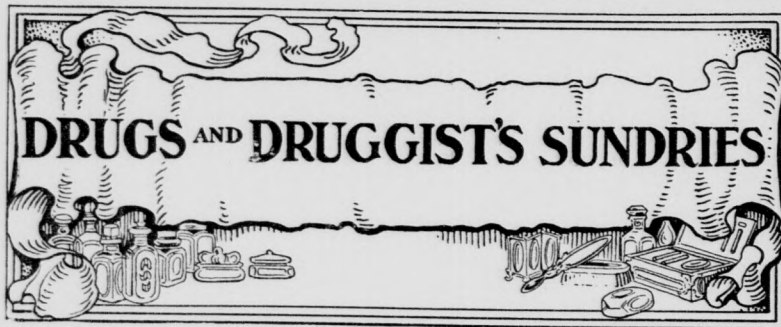
Strong co-operation in selling, ease in handling accounts, and a furnace so good that a prospective user readily sees its superiority—are all available to you.

Dealers and agents now handling furnaces are urged to communicate with us.

TAPLIN FURNACE COMPANY

GRAND RAPIDS

MICHIGAN



Daily Happenings In the Average Pharmacy.

The object of this article is to show why the public is inconsiderate and instead of patronizing the neighborhood drug store is going down town to the big chain stores. To give the reader an idea of the situation I'll relate incidents that occur daily in the average drug store and bring out the discussion arising between the proprietor and the public:

"What is the trouble Mrs. Jones? I heard you had an argument with the clerk in regard to the price of listerine."

"Sorry, but I can get the same article cheaper down town in one of the big chain stores."

"I don't agree with you," I replied. "If you go downtown it means 6 cents carfare. If you write a postal it will cost you a cent to say nothing of your time, which is at least worth something. Why not patronize your neighborhood druggist where you now obtain other accommodations. You must remember there are hours when the big down town stores are closed, also all day holidays and Sundays. For real service you depend on your neighborhood drug store."

The lady was not convinced by this argument and emphatically declared she would not pay a cent more than the price she could obtain the preparation elsewhere for.

Being accustomed to this line of talk I proceeded with my regular routine work and forgot all about it until about supper time the telephone rang and Mrs. Jones in a sweet tone of voice which was certainly not so independent as in the afternoon requested me to do her a special favor. This was to the effect that I send her over a bottle of vichy by the boy.

An hour later, the bell rang and the same Mrs. Jones was again at the phone. I recognized her sweet voice. She was a little excited and said that her cook had burned her hand and wanted us to send over some carron oil. I asked if she wanted a 25 cent bottle. To this she replied no, that she wanted at least a dollar's worth, not to mention a supply of gauze, bandages, etc., "and say," she added, "never mind the price. I'll pay you whatever you want."

The next day I had another argument regarding the price of a box of tooth paste, because we charged 25 cents for a well-known advertised article whereas down town they asked 23 cents. However, when the same customer presented a prescription for whisky, the price was given as \$3 and not a word was said. On the contrary the demand was: "Give us the best, never mind the price."

The above incident reminds the

writer of a little story he heard regarding a husband who was complaining to his wife that she paid fancy prices for meat at the local butcher and wondered why she did not patronize the big market and save two or three cents on the pound. While thus speaking, he was interrupted by the servant who informed him that a package had arrived c. o. d. \$15. "Oh! this is the 'hooch,' pay him the money, and by the way, give the messenger a 50 cent tip for himself."

So from day to day we observe that the dear public forgets the benefit, and comfort and accommodations it receives from the neighboring drug store. For the big stores do not devote so many hours as the neighborhood drug store does.

In the large stores they are not so accommodating; they may be very polite but that is as far as it goes. In the neighborhood drug store the proprietor himself gives his personal service, his personal attention and is more painstaking than the department store girl who is tired out from attending to the whims of "shoppers" all day and will not pay so much attention as is given by the local druggist.

At the time when the slot telephone was introduced all over the city the pay telephones of the neighborhood drug stores were far more extensively patronized than were those of other merchants. When information is wanted, the only place is the drug store.

When stamps and stationery are in demand—the drug store.

Where to meet one another—the drug store.

In case of a storm and shelter is needed—the drug store.

In case of protection—the drug store.

In case of sudden illness in the absence of the physician—the drug store.

In case of advice, legal and otherwise—the drug store.

Because of its pleasant surroundings and cheerful atmosphere, the neighboring drug store is the first thought of those in need of service.

Then why be so small and beat him down a couple of cents! Why not give your entire trade where you get all other accommodations?

What would you do without him? He deserves more credit, more appreciation and respect. After all, he has devoted a great deal of his time and the best hours of his life to protect the public health.

J. Leon Lascoff.

Freckles may have their place, but it does seem too bad to cluster them on a pretty girl's nose.

Entire Town Adopts 40 Per Cent. Wage Cut.

Connellsville, Pa., June 27—Several hundred employees of the American Manganese Co., of Dunbar, near here, to-day made a proposition to the company officers whereby they accepted a wage reduction of 40 per cent. in order that they might continue working.

The officials of the company previously had ordered that the furnace and other plants operated by the company, which constitute the only employment offered to a population of several thousand, be closed down July 1.

Employees not wishing to be idle, and realizing it was better to work for less pay than not to receive any at all, made the request to the company that they adopt the wage cut during the period of business depression, providing the plant be kept operating. Company officials agreed and the men will continue to work while men employed in other industries remain idle.

The company not only agreed to keep the plant running, but met the men halfway by deciding to cut rents of 150 houses occupied by employees 40 per cent.

The stores of Dunbar entered into the plan also by agreeing to give reductions on all necessities of life. This makes the move a community affair.

Under the new wage scale common labor will earn 22 cents an hour for a day of ten or twelve hours on the shifts. The plan to reduce wages was not a company plan, but came from the men. The men as a unit made the proposition, which did not meet with opposition from any quarter.

What Causes the Fizzing.

It is an interesting experiment in chemistry.

Two small paper packets—one blue, the other white. The blue one is fatter. Together they compose what one calls a Seidlitz powder.

Dissolved separately and poured together, they make a big fuss. One drinks the stuff hastily, while the fizz lasts.

To drink first one and then the other would surely create a most horrible disturbance in one's inside. Best not to try it.

But why should the pouring of the two innocent-looking fluids produce such a relatively tremendous effervescence? It is easily explained.

The powder in the blue packet is 25 per cent. common baking soda and 75 per cent. potassium and sodium tartrate. The powder in the white packet is tartaric acid.

What we call baking soda is sodium

bicarbonate. The tartaric acid, brought intimately into contact with it in the solution, causes it to give up in a great hurry the carbonic acid it contains, the latter appearing in the form of gas. Hence the effervescence.

Any acid coming into contact with any carbonate will cause a similar release of this gas. If sulphuric acid be allowed to drip drop by drop upon marble dust (which is carbonate of lime) the latter will give off carbonic acid gas; and, if water be charged with this gas, it becomes what we call soda water. It gets the name "soda water" from the fact that in former days the gas that makes it fizz was derived from carbonate of soda.

It is the same kind of fizz for both soda water and the Seidlitz powder.

China First in Banking and Currency.

In the reign of the Emperor Hsien Tung (806-821 A. D.) we hear of one of the earliest forms of banking known anywhere in the world. A person could pay in money at a government office in the capital and receive in exchange therefor a bill which he could present at a local government office for cashing. The Chinese were only seven hundred years ahead of Europe in the use of paper currency, where it was first employed about 1000 A. D. Two centuries later paper currency was extensively used throughout China, when there was not a printing press in Europe, and the only thing approximating this paper currency was the leather money issued for a very short period by the Emperor Frederick II in Sicily.

Fieglers

Chocolates

**Package Goods of
Paramount Quality
and
Artistic Design**



"DOUBLE A"

**MALTED MILK
LOZENGES**

CHOCOLATE FLAVOR

A DELICIOUS CANDY FOOD

ALSO PUT UP IN WAFER FORM IN FIVE CENT ROLLS

ASK OUR SALESMAN
OR ANY CANDY JOBBER

MADE ONLY BY

Putnam Factory, National Candy Co., Inc., Grand Rapids

Endorse Calumet Baking Powder Advertising.

It took the National Association of Retail Grocers of the United States a quarter of a century to discover a house whose methods appealed to them sufficiently to elicit a specific endorsement through a resolution. Every year for the past twenty-four years, they have given official expression to their likes and dislikes without ever commending the action of any individual manufacturer.

Their twenty-fourth convention, at Kansas City, is unique in breaking away from the habit of merely condemning the practices that were distasteful to them by unanimously endorsing and commending the action of the Calumet Baking Powder Co., in giving the public the true facts regarding the retail grocers of the U. S.

The basis of this high compliment to the Calumet people is due to the fact that their advertising space has of late frequently included a defense for the legitimate retailer. In offering the resolution, John G. Goode, chairman of the committee, read an advertisement which frequently appeared in this paper under heading: "Grocers Want to Help Lower Food Costs."

The resolution as adopted read as follows:

We, your Committee on Resolutions, desire to take notice of the splendid co-operation of the Calumet Baking Powder Co.

We note in its daily newspaper advertising it is giving the buying public the true facts regarding the retailer's position in the distribution of food products; therefore be it:

Resolved—That we, the National Association of Retail Grocers in convention assembled, endorse and commend the action of the Calumet Baking Powder Co. in giving the facts regarding the retail grocers of the United States.

ing Powder Co. in giving the facts regarding the retail grocers of the United States.

Wanted a Paragon, Instead of a Clerk.

A Grand Rapids merchant, who advertised for a first-class clerk and offered to pay \$10 per week, received the following reply:

Dear Sir—I have read your advertisement in the morning paper "for a first-class salesman at \$10 per week," and I beg to make application. A smaller salary would be satisfactory, as I shall consider being in the employ of so good a firm better and of more value than vulgar money.

I am a young man, thirty-seven years of age, having had a business experience of twenty-three years, being connected with the United States Embassy at Madagascar, and feel confident that if you will give me a trial I can prove my worth to you. I am not only an expert bookkeeper, proficient stenographer and typewriter, excellent operator and erudite college graduate, but have several other accomplishments which might make me desirable.

I am an excellent snow shoveler, first-class peanut roaster, have some knowledge of removing superfluous hair, have a medal for reciting "Curfew Shall Not Ring To-night," am a skilled chiropodist, and practical farmer, can also cook, take care of horse, crease trousers, open oysters and repair umbrellas.

Being possessed of great physical beauty, I would not only be useful but ornamental as well, lending to the sacred precincts of your store that delightful artistic charm that a Satsuma vase possesses. As to salary, I would feel that I was robbing the widow and swiping the sponge cake from the orphan, if I was to take advantage of your munificence by allowing the too fabulous sum of \$10 a week, and I would be entirely willing to give my services for less and by accepting \$8 per week would give you an opportunity of not only increasing your donation to the church, pay your butcher and keep up your life insurance, but also to found a home for indigent fly paper salesmen and endow a free bed in the cat hospital.

We Are Pleased to Recommend—

Monogram Fly Spray Monogram Disinfectant

These are two of our own products and should find a general sale at this season of the year in every retail drug store and general store.

Monogram Fly Spray is a liquid preparation designed to keep flies off of cattle and horses and to repel other vermin.

Monogram Disinfectant is a phenolated coal tar disinfectant for use in farm or home. It is powerful, yet non-caustic and non-poisonous.

Order today for immediate delivery.

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.)	17 1/2 @ 25	imitation	60 @ 1 00	Aconite	1 85
Boric (Xtal)	17 1/2 @ 25	Amber, crude	3 00 @ 2 25	Aloes	1 65
Carbolic	31 @ 36	Amber, rectified	3 50 @ 3 75	Arnica	1 50
Citric	65 @ 70	Anise	1 50 @ 1 80	Asafoetida	3 90
Muriatic	4 @ 6	Bergamot	8 00 @ 8 25	Belladonna	1 35
Nitric	10 @ 15	Cajeput	1 50 @ 1 75	Benzoin	2 40
Oxalic	27 1/2 @ 35	Cassia	2 50 @ 2 75	Benzoin Comp'd	2 15
Sulphuric	4 @ 6	Castor	1 20 @ 1 44	Buchu	2 30
Tartaric	58 @ 65	Cedar Leaf	1 50 @ 1 75	Cantharides	2 30
Ammonia		Citronella	65 @ 1 00	Capsicum	2 20
Water, 26 deg.	10 1/2 @ 20	Cloves	2 25 @ 2 60	Catechu	2 10
Water, 18 deg.	9 @ 15	Cocunut	30 @ 40	Cinchona	2 10
Water, 14 deg.	8 @ 13	Cod Liver	85 @ 1 00	Colchicum	2 00
Carbonate	22 @ 28	Croton	2 25 @ 2 50	Cubebs	2 30
Chloride (Gran)	11 @ 17	Cotton Seed	1 00 @ 1 10	Digitalis	1 80
Balsams		Cubebs	11 00 @ 11 25	Gentian	1 40
Copaiba	70 @ 1 00	Eligron	6 00 @ 6 25	Ginger, D. S.	2 00
Fir (Canada)	2 50 @ 2 75	Eucalyptus	1 00 @ 1 25	Guaiac	2 80
Fir (Oregon)	60 @ 80	Hemlock, pure	2 00 @ 2 25	Guaiac, Ammon.	2 50
Peru	2 50 @ 3 00	Juniper Berries	3 75 @ 4 00	Iodine	1 20
Tolu	1 00 @ 1 20	Juniper Wood	1 50 @ 1 75	Iodine, Colorless	2 00
Barks		Lard, extra	1 25 @ 1 45	Iron, clo.	1 50
Cassia (ordinary)	25 @ 30	Lard, No. 1	1 10 @ 1 20	Kino	1 40
Cassia (Saigon)	50 @ 60	Lavender Flow	9 00 @ 9 25	Myrrh	2 50
Sassafras (pw. 55c)	50 @ 50	Lavender Gar'n	1 75 @ 2 00	Nux Vomica	1 50
Soap Cut (powd.)	40c @ 20 @ 25	Lemon	1 75 @ 2 00	Opium	3 50
Berries		Linseed Boiled bbl.	90 @ 90	Opium, Camp.	1 30
Cubeb	1 50 @ 1 75	Linseed bid less	97 @ 1 05	Opium, Deodor'd	2 50
Fish	40 @ 50	Linseed raw, bbl.	88 @ 88	Rhubarb	2 00
Juniper	8 @ 15	Linseed, raw, less	95 @ 1 04	Paints	
Prickly Ash	30 @ 30	Mustard, true oz.	2 75	Lead, red dry	13 @ 13 1/2
Extracts		Mustard, artifil, oz.	50 @ 50	Lead, white dry	13 @ 13 1/2
Licorice	60 @ 65	Neatsfoot	1 10 @ 1 30	Lead, white oil	13 @ 13 1/2
Licorice powd.	1 @ 1 00	Olives, pure	4 75 @ 5 50	Ochre, yellow bbl.	2 @ 2
Flowers		Olives, Malaga,	2 75 @ 3 00	Ochre, yellow less 2 1/2	8 @ 8
Arnica	75 @ 80	Olives, green	2 75 @ 3 00	Putty	5 @ 5
Chamomile (Ger.)	50 @ 60	Orange, Sweet	5 00 @ 5 25	Red Venet'n Am.	3 1/2 @ 7
Chamomile Rom	40 @ 45	Origanum, pure	2 50 @ 2 75	Red Venet'n Eng.	4 @ 7
Gums		Origanum, com'l	1 25 @ 1 50	Whiting, bbl.	4 1/2 @ 4 1/2
Acacia, 1st	50 @ 55	Pennyroyal	2 50 @ 2 75	Whiting	5 1/2 @ 10
Acacia, 2nd	45 @ 50	Peppermint	6 00 @ 6 25	L. H. P. Prep.	3 00 @ 3 25
Acacia, Sorts	20 @ 25	Rose, pure	15 00 @ 20 00	Rogers Prep.	3 00 @ 3 25
Acacia, powdered	30 @ 35	Rosemary Flows	2 50 @ 2 75	Miscellaneous	
Aloes (Barb Pow)	30 @ 40	Sandalwood, E.	12 00 @ 12 25	Acetanalid	48 @ 55
Aloes (Cape Pow)	30 @ 35	Sassafras, true	2 50 @ 2 75	Alum	10 @ 18
Aloes (Soc Pow)	30 @ 40	Sassafras, arti'l	1 25 @ 1 60	Alum, powd. and	11 @ 20
Asafoetida	1 00 @ 1 25	Spearment	8 00 @ 8 25	ground	11 @ 20
Pow.	1 25 @ 1 50	Sperm	2 75 @ 3 00	Bismuth, Subni-	2 76 @ 2 93
Camphor	1 06 @ 1 14	Tansy	11 50 @ 11 75	trate	2 76 @ 2 93
Guaiac	1 25 @ 1 50	Tar, USP	50 @ 65	Borax xtal or	7 1/2 @ 13
Guaiac, powd'd	1 25 @ 1 50	Turpentine, bbl.	71 @ 79	powdered	7 1/2 @ 13
Kino	1 @ 1 00	Turpentine, less	71 @ 79	Cantharides, po	1 50 @ 1 50
Kino, powdered	1 @ 1 00	Wintergreen,	9 00 @ 9 25	Calomel	1 36 @ 1 45
Myrrh	90 @ 90	tr.	9 00 @ 9 25	Capsicum	40 @ 45
Myrrh, powdered	1 @ 1 00	Wintergreen, sweet	6 00 @ 6 25	Carmine	6 50 @ 7 00
Opium	9 00 @ 9 40	Wintergreen art	75 @ 1 00	Cassia Buds	40 @ 50
Opium, powd.	10 00 @ 10 40	Wormseed	5 50 @ 5 75	Cloves	35 @ 45
Opium, gran.	10 00 @ 10 40	Wormwood	22 50 @ 22 75	Chalk Prepared	16 @ 18
Shellac	85 @ 95	Potassium		Chloroform	63 @ 72
Shellac Bleached	90 @ 1 00	Bicarbonate	50 @ 60	Chloral Hydrate	1 55 @ 1 85
Tragacanth	4 50 @ 5 00	Bichromate	27 @ 35	Cocaine	12 85 @ 13 65
Tragacanth, pw.	3 50 @ 4 00	Bromide	45 @ 50	Cocoa Butter	50 @ 80
Turpentine	25 @ 30	Carbonate	45 @ 50	Corks, list, less	35 @ 45
Insecticides		Chlorate, gran'r.	35 @ 40	Copperas	3 @ 10
Arsenic	12 @ 25	Chlorate, xtal or	25 @ 30	Copperas, Powd.	4 @ 10
Blue Vitriol, bbl.	9 @ 08	Cyanide	35 @ 50	Corrosive Sublim	1 17 @ 1 25
Blue Vitriol, less	9 @ 15	Iodide	3 75 @ 3 80	Cream Tartar	50 @ 65
Bordeaux Mix Dry	17 @ 30	Permanganate	85 @ 1 00	Cuttle bone	50 @ 60
Hellebore, White	25 @ 35	Prussiate, yellow	60 @ 65	Dextrine	06 @ 15
powdered	25 @ 35	Prussiate, red	1 00 @ 1 10	Dover's Powder	5 75 @ 6 00
Insect Powder	40 @ 70	Sulphate	60 @ 65	Emery, All Nos.	10 @ 15
Lead Arsenate Po.	22 @ 42	Roots		Emery, Powdered	8 @ 10
Lime and Sulphur	11 @ 23	Alkanet	75 @ 85	Epsom Salts, bbls.	3 @ 3 1/2
Dry	11 @ 23	Blood, powdered	40 @ 50	Epsom Salts, less 4 1/2	09 @ 09
Paris Green	31 @ 43	Calamus	35 @ 75	Ergot, powdered	1 75 @ 2 00
Ice Cream		Elecampane, pwd	30 @ 35	Flake White	15 @ 20
Piper Ice Cream Co.		Gentian, powd.	20 @ 30	Formaldehyde, lb.	17 1/2 @ 25
Bulk, Vanilla	1 10	Ginger, African,	23 @ 30	Gelatine	2 00 @ 2 25
Bulk, Vanilla Special	1 20	powdered	23 @ 30	Glassware, less 50%	
Bulk, Chocolate	1 20	Ginger, Jamaica	40 @ 45	Glassware, full case 50.10%	
Bulk, Caramel	1 20	Ginger, Jamaica,	40 @ 45	Glauber Salts, bbl.	03 1/2 @ 10
Bulk, Grape-Nut	1 20	powdered	42 1/2 @ 50	Glauber Salts less 04	10
Bulk, Strawberry	1 25	Goldenseal, pow.	7 50 @ 8 00	Glue, Brown	21 @ 25
Bulk, Tutti Frutti	1 25	Ipecac, powd.	3 75 @ 4 00	Glue, Brown Grd.	17 @ 25
Brick, Vanilla	1 40	Licorice	40 @ 45	Glue, White	35 @ 40
Brick, Fancy	1 60	Licorice, powd.	25 @ 30	Glue, White Grd.	30 @ 35
Ices	1 10	Orris, powdered	30 @ 40	Glycerine	23 @ 37
Sherbets	1 10	Poke, powdered	40 @ 45	Hops	00 @ 1 25
Leaves		Rhubarb	1 @ 1 00	Iodine	5 26 @ 5 72
Buchu	1 @ 75	Rhubarb, powd.	85 @ 1 00	Iodoform	6 69 @ 7 09
Buchu, powdered	2 @ 20	Rosinwood, powd.	30 @ 35	Lead Acetate	18 @ 25
Sage, bulk	67 @ 70	Sarsaparilla, Hond.	1 25 @ 1 40	Leopodium	6 00 @ 6 50
Sage, 1/4 loose	72 @ 78	ground	1 25 @ 1 40	Mace	75 @ 80
Sage, powdered	55 @ 60	Sarsaparilla Mexican,	30 @ 30	Mace, powdered	95 @ 1 00
Senna, Alex.	1 40 @ 1 50	ground	30 @ 30	Menthol	5 50 @ 6 00
Senna, Tinn.	30 @ 35	Squills	35 @ 40	Morphine	8 33 @ 9 03
Senna, Tinn. pow	35 @ 40	Squills, powdered	60 @ 70	Nux Vomica	3 @ 30
Uva Ursi	30 @ 35	Tumeric, powd.	20 @ 25	Nux Vomica, pow.	30 @ 40
Oils		Valerian, powd.	75 @ 75	Pepper black pow.	22 @ 35
Almonds, Bitter,		Seeds		Pepper, white	40 @ 45
true	15 00 @ 15 25	Anise	33 @ 35	Pitch, Burgundy	10 @ 15
Almonds, Bitter,		Anise, powdered	32 @ 40	Quassia	12 @ 15
artificial	2 50 @ 3 75	Bird, ls	13 @ 19	Quinine	99 @ 1 72
Almonds, Sweet,		Canary	10 @ 15	Rochelle Salts	35 @ 40
true	1 00 @ 1 25	Caraway, Po.	16 @ 20	Saccharine	3 @ 33
		Cardamon	2 @ 25	Salt Peter	14 1/2 @ 25
		Celery, powd.	45 @ 50	Seidlitz Mixture	30 @ 40
		Coriander pow.	25 @ 30	Soap, green	15 @ 30
		Dill	15 @ 25	Soap mott castle 22 1/2	25 @ 25
		Fennel	30 @ 40	Soap, white castle	case @ 12 50
		Flax	06 1/2 @ 12	Soap, white castle	less, per bar @ 1 40
		Flax, ground	06 1/2 @ 12	Soda Ash	05 @ 10
		Foenugreek pow.	8 @ 15	Soda Bicarbonate	4 @ 10
		Hemp	8 @ 15	Soda, Sal	2 1/2 @ 5
		Lobelia	2 @ 20	Spirits Camphor	1 @ 25
		Mustard, yellow	15 @ 20	Sulphur, roll	04 @ 10
		Mustard, black	30 @ 35	Sulphur, Subl.	4 1/2 @ 10
		Poppy	30 @ 40	Tamarinds	25 @ 30
		Quince	1 25 @ 1 50	Tartar Emetic	1 03 @ 1 10
		Rape	15 @ 20	Turpentine, Ven.	50 @ 60
		Sabadilla	30 @ 40	Vanilla Ex. pure	1 50 @ 2 00
		Sunflower	7 1/2 @ 15	Witch Hazel	1 60 @ 2 15
		Worm American	30 @ 40	Zinc Sulphate	10 @ 15
		Worm Levant	2 00 @ 2 25		

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	DECLINED
Cheese	Some Milk
	Lima Beans
	Star Egg Carriers
	Hides
	Tallow
	Fudge, Walnut
	Flour
	Wheat

AMMONIA	Clam Bouillon
Arctic Brand	Burnham's 7 oz. 2 50
16 oz., 2 doz. in carton.	Corn
per doz. 1 75	Standard 1 10@1 75
Mosre's Household Brand	Country Gentmn 1 85@1 90
17 oz., 2 doz. to case 2 70	Maine 1 90@2 25



25 lb. pails, per doz. 22 60

AXLE GREASE	Hominy
	Van Camp 1 50
	Lobster
	1 lb. Star 2 95
	1 lb. Star 4 80
	1 lb. Star 10 50
	Mackerel
	Mustard, 1 lb. 1 80
	Mustard, 2 lb. 2 80
	Soused, 1 1/2 lb. 1 60
	Soused, 2 lb. 2 75
	Mushrooms
	Choice, 1s, per can 56
	Hotels, 1s, per can 32
	Extra 65
	Sur Extra 80
	Plums
	California, No. 2 2 50
	Pears in Syrup
	Michigan 4 00
	California, No. 2 4 25

BLUING	Peas
Jennings Condensed Pearl	Marrowfat 1 35@1 90
C-P-B "Seal Cap"	Early June 1 35@1 90
3 doz. Case (15c) 3 75	Early June sifd 2 25@2 40

BREAKFAST FOODS	Peaches
Cracked Wheat, 24-2 4 85	California, No. 2 1/2 3 50
Cream of Wheat 9 00	California, No. 1 2 25@2 75
Pillsbury's Best Cer'l 2 70	Michigan, No. 2 4 25
Quaker Puffed Rice 5 60	Pie, gallons 8 50
Quaker Puffed Wheat 4 30	Pineapple
Quaker Brfst Biscuit 1 90	Grated, No. 2 2 80@3 25
Quaker Corn Flakes 2 80	Sliced, No. 2 1/2 3 50
Ralston Purina 4 00	Extra 3 50
Ralston Bran 3 00	Pumpkin
Ralston Food, large 4 10	Van Camp, No. 3 1 45
Ralston Food, small 3 20	Van Camp, No. 10 4 50
Saxon Wheat Food 5 60	Lake Shore, No. 3 1 35
Shred. Wheat Biscuit 4 90	Vesper, No. 10 3 90

Kellogg's Brands.	Salmon
Corn Flakes, 36s 3 50	Warren's 1/2 lb. Flat 2 90
Corn Flakes, 24s 3 50	Warren's 1 lb. Flat 4 70
Corn Flakes, 100s 2 00	Red Alaska 3 90
Krumbles, 24s 2 80	Med. Red Alaska 3 00@3 50
Krumbles, 36s 4 20	Pink Alaska 1 90@2 25
Krumbled Bran, 12s 2 25	Sardines
Post's Brands.	Domestic, 1/4s 4 50@5 00
Grape-Nuts, 24s 3 80	Mustard, 1/4s 4 50@5 00
Grape-Nuts, 100s 2 75	Mustard, 1/4s, 48s 4 00@4 50
Postum Cereal, 12s 2 25	California Soused 2 00
Post Toasties, 36s 3 50	California Mustard 2 00
Post Toasties, 24s 3 50	California Tomato 2 00

BROOMS	Sauerkraut
Standard Parlor 23 lb. 5 75	Hackmuth, No. 3 1 50
Fancy Parlor, 23 lb. 8 00	Silver Pleece, No. 3 1 60
Ex. Fancy Parlor 25 lb. 9 50	
Ex. Fey. Parlor 26 lb. 10 00	

BRUSHES	Shrimps
Scrub	Dunbar, 1s, doz. 2 45
Solid Back, 8 in. 1 50	Dunbar, 1 1/2s, doz. 5 00
Solid Back, 11 in. 1 75	Strawberries
Pointed Ends 1 25	Standard, No. 2 3 00
	Fancy, No. 2 4 00

Stove	Tomatoes
No. 1 1 10	No. 2 95@1 40
No. 2 1 35	No. 3 1 75@2 25
	No. 10 96 00

Shoe	CATSUP
No. 1 90	Snider's 8 oz. 1 90
No. 2 1 25	Snider's 16 oz. 3 15
No. 3 2 00	Royal Red, 10 oz. 1 35
	Royal Red, Tins 8 00

BUTTER COLOR	CHEESE
Dandelion, 25c size 2 80	Brick 18
Perfection, per doz. 1 75	Wisconsin Flats 18 1/2
	Longhorn 18 1/2
	New York 18
	Michigan Full Cream 18

CANDLES	CHEWING GUM
Paraffine, 6s 15 1/2	Adams Black Jack 65
Paraffine, 12s 16	Adams Bloodberry 65
Wicking 60	Adams Calif. Fruit 65
	Adams Chiclets 65
	Adams Sen Sen 65
	Adams Yucatan 65
	Beeman's Pepsin 65
	Bechnut 75
	Doublemint 75
	Juicy Fruit 65
	Spearmint, Wrigleys 65
	Zeno 65
	Wrigley's P-K 65

CANNED GOODS	CHOCOLATE
Apples	Walter Baker & Co.
3 lb. Standards 1 50	Caracas 48
No. 10 65 25	Premium, 1/4s 47
Blackberries	Premium, 1/4s 44
3 lb. Standards 14 50	Premium, 1/4s 44
No. 10 14 50	
Beans—Baked	
Brown Beauty, No. 2 1 15	
Campbell, No. 2 1 15	
Fremont, No. 2 1 10	
Van Camp, No. 1/2 60	
Van Camp, small 90	
Van Camp, medium 1 15	

Beans—Canned	CLOTHES LINE
Red Kidney 90@1 50	Hemp, 50 ft. 3 25
String 1 60@2 30	Twisted Cotton, 50 ft. 2 15
Wax 1 60@2 70	Twisted Cotton, 60 ft. 3 00
Lima 1 15@2 35	Braided, 50 ft. 3 50
Red 91 10	Sash Cord 2 60@3 75

COCOA	CIGARS
Baker's 1/4s 62	Worden Grocer Co. Brands
Baker's 1/2s 43	Harvester Line
Bunte, 15c size 55	Trotters, 100s 57 00
Bunte, 1/2 lb. 50	Record Breakers, 50s 75 00
Bunte, 1 lb. 43	Delmonico, 50s 75 00
Cleveland 41	Pacemaker, 50s 75 00
Colonial, 1/4s 35	Panarella, 50s 75 00
Colonial, 1/2s 33	Favorita Club, 50s 95 00
Droste's Dutch, 1 lb. 0 00	After Dinner, 50s 95 00
Droste's Dutch, 1/2 lb. 4 75	Favorita Extra, 50s 95 00
Droste's Dutch, 1/4 lb. 2 00	Epicure, 50s 95 00
Epps 42	Governor, 25s 110 00
Hersheys, 1/4s 42	Waldorfs, 50s 115 00
Herseys, 1/2s 40	
Huyler 36	The La Azora Line.
Lowney, 1/4s 47	Opera (wood), 50s 57 00
Lowney, 1/2s 48	Opera (tin), 25s 57 00
Lowney, 1/4s 46	Washington, 50s 75 00
Lowney, 5 lb. cans 31	Panarella, 50s 75 00
Van Houten, 1/4s 12	Cabinet, 50s 95 00
Van Houten, 1/2s 18	Perfecto Grande, 50s 97 50
Van Houten, 1/4s 36	Pais, 50s 97 50
Van Houten, 1s 65	Imperial, 25s 115 00
Wan-Eta 36	Agreements, 50s 58 00
Webb 33	
Wilbur, 1/4s 33	
Wilbur, 1/2s 33	

COCOA	COFFEE ROASTED
1/4s, 5 lb. case Dunham 50	Bulk
1/4s, 5 lb. case 48	Rio 11
1/4s & 1/2s, 15 lb. case 49	Santos 15@22
6 and 12c pkg. in pails 4 75	Maracaibo 22
Bulk, barrels 24	Mexican 25
48 2 oz. pkgs., per case 4 15	Guatemala 26
48 4 oz. pkgs., per case 7 00	Java 46
	Bogota 28
	Peaberry 22

COFFEE ROASTED	COUPON BOOKS
Bulk	50 Economic grade 2 50
Rio 11	100 Economic grade 4 50
Santos 15@22	500 Economic grade 20 00
Maracaibo 22	1,000 Economic grade 37 50
Mexican 25	Where 1,000 books are
Guatemala 26	ordered at a time, special-
Java 46	ly printed front cover is
Bogota 28	furnished without charge.
Peaberry 22	

COFFEE ROASTED	CONDENSED MILK
Bulk	Eagle, 4 doz. 9 50
Rio 11	Leader, 4 doz. 8 00
Santos 15@22	
Maracaibo 22	EVAPORATED MILK
Mexican 25	Carnation, Tall, 4 doz. 5 60
Guatemala 26	Carnation, Baby, 8 dz 5 30
Java 46	Pet, Tall 5 60
Bogota 28	Pet, Baby 4 00
Peaberry 22	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 00
	Silver Cow, Tall 5 60

COFFEE ROASTED	MILK COMPOUND
Bulk	Hebe, Tall, 4 doz. 4 75
Rio 11	Hebe, Baby, 8 doz. 4 00
Santos 15@22	Caroline, Tall, 4 doz. 4 25
Maracaibo 22	
Mexican 25	CONFECTIONERY
Guatemala 26	Stick Candy
Java 46	Standard 14
Bogota 28	Double A Twist 18
Peaberry 22	Jumbo Wrapped 20
	Pure Sugar Stick, 600's 4 20
	Mixed Candy
	Grocers 14
	Kindergarten 23
	Leader 22
	Century Creams 22
	X. L. O. 16
	French Creams 23
	Cameo Mixed 22
	Specialties.
	Auto Kisses 22
	Bonnie Butter Bites 27
	Butter Cream Corn 29
	Caramel Bon Bons 32
	Caramel Croquettes 26
	Coffy Toffy 35
	Cream Waters, Pep. 25
	and Pink 25
	Fudge, Walnut 26
	Italian Bon Bons 24
	Marshmallow Peanuts 30
	Manchus 20
	National Cream Mints, 7 lb. tins 35
	Nut Butter Puffs 26
	Persian Caramels 32
	Snow Flake Fudge 24
	Sugar Cakes 24
	Toasted M. M. Drops 34
	A A Jelly Beans 20
	Wintergreen Berries 24
	Sugared Peanuts 22
	Cinnamon Imperials 24

CONDENSED MILK	EVAPORATED MILK
Eagle, 4 doz. 9 50	Carnation, Tall, 4 doz. 5 60
Leader, 4 doz. 8 00	Carnation, Baby, 8 dz 5 30
	Pet, Tall 5 60
	Pet, Baby 4 00
	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 00
	Silver Cow, Tall 5 60

MILK COMPOUND	CONFECTIONERY
Hebe, Tall, 4 doz. 4 75	Stick Candy
Hebe, Baby, 8 doz. 4 00	Standard 14
Caroline, Tall, 4 doz. 4 25	Double A Twist 18
	Jumbo Wrapped 20
	Pure Sugar Stick, 600's 4 20
	Mixed Candy
	Grocers 14
	Kindergarten 23
	Leader 22
	Century Creams 22
	X. L. O. 16
	French Creams 23
	Cameo Mixed 22
	Specialties.
	Auto Kisses 22
	Bonnie Butter Bites 27
	Butter Cream Corn 29
	Caramel Bon Bons 32
	Caramel Croquettes 26
	Coffy Toffy 35
	Cream Waters, Pep. 25
	and Pink 25
	Fudge, Walnut 26
	Italian Bon Bons 24
	Marshmallow Peanuts 30
	Manchus 20
	National Cream Mints, 7 lb. tins 35
	Nut Butter Puffs 26
	Persian Caramels 32
	Snow Flake Fudge 24
	Sugar Cakes 24
	Toasted M. M. Drops 34
	A A Jelly Beans 20
	Wintergreen Berries 24
	Sugared Peanuts 22
	Cinnamon Imperials 24

CONFECTIONERY	California Prunes
Stick Candy	80-90 25 lb. boxes @08 1/2
Standard 14	70-80 25 lb. boxes @10
Double A Twist 18	60-70 25 lb. boxes @12
Jumbo Wrapped 20	50-60 25 lb. boxes @14
Pure Sugar Stick, 600's 4 20	40-50 25 lb. boxes @16
	30-40 25 lb. boxes @18
	FARINACEOUS GOODS
	Beans
	Med. Hand Picked 05
	Madagascar Limas 65 1/2
	Brown, Holland 06
	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 bbis. 8 1/2
	Golden Age, 2 doz. 1 90
	Fould's, 2 doz., 8 oz. 2 00
	Pearl Barley
	Chester 4 75
	Peas
	Scotch, lb. 4 1/2
	Split, lb. 6 1/2
	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

CONFECTIONERY	Chocolate
Stick Candy	Champion 24
Standard 14	Honeysuckle Chips 40
Double A Twist 18	Klondikes 35
Jumbo Wrapped 20	Nut Wafers 35
Pure Sugar Stick, 600's 4 20	Ocoro Caramels 32
	Peanuts, Choc. Cov'd 37
	Quintette, Assorted 25
	Mount Royals 36
	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

CHOCOLATE	CLOTHES LINE
Walter Baker & Co.	Hemp, 50 ft. 3 25
Caracas 48	Twisted Cotton, 50 ft. 2 15
Premium, 1/4s 47	Twisted Cotton, 60 ft. 3 00
Premium, 1/4s 44	Braided, 50 ft. 3 50
Premium, 1/4s 44	Sash Cord 2 60@3 75

Fancy Chocolates.	FISHING TACKLE
5 lb. Boxes	Cotton Lines
Bittersweets, Ass'ted 2 00	No. 2, 15 feet 1 45
Choc. Marshmallow Dps 2 00	No. 3, 15 feet 1 70
Milk Chocolates A A 2 40	No. 4, 15 feet 1 85
Nibble Sticks 2 25	No. 5, 15 feet 2 15
Primrose Choc., Plain	No. 6, 15 feet 2 45
Dipped 1 60	
No. 12 Choc., Plain	Linen Lines
Dipped 2 00	Small, per 100 yards 6 65
Chocolate Nut Rolls 2 00	Medium, per 100 yards 7 25
	Large, per 100 yards 9 00
Gum Drops.	Floats
Anise 22	No. 1 1/2, per gross 1 50
Champion Ass't. 20	No. 2, per gross 1 75
Raspberry 22	No. 2 1/2, per gross 2 26
Favorite 24	
Orange Jellies 20	Hooks—Kirby
Butterscotch Jellies 22	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
	Sinks
	No. 1, per gross 65
	No. 2, per gross 72
	No. 3, per gross 85
	No. 4, per gross 1 10
	No. 5, per gross 1 45
	No. 6, per gross 1 85
	No. 7, per gross 2 30
	No. 8, per gross 3 35
	No. 9, per gross 4 65

Lozenges.		Pails
A. A. Pep. Lozenges	20	
A. A. Pink Lozenges	20	
A. A. Choc. Lozenges	20	
Motto Hearts	24	
Malted Milk Lozenges	24	
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

HIDES AND PELTS

Green, No. 1	04
Green, No. 2	03
Cured, No. 1	05
Cured, No. 2	04
Calfskin, green, No. 1	11
Calfskin, green, No. 2	9 1/2
Calfskin, cured, No. 1	12
Calfskin, cured, No. 2	10 1/2
Horse, No. 1	2 50
Horse, No. 2	1 50

Pelts

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

Tallow

Prime	@ 3 1/2
No. 1	@ 3
No. 2	@ 2

Wool

Unwashed, medium	15@18
Unwashed, rejects	@10
Fine	@18
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
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JELLY

Pure, per pail, 30 lb.	5 50
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JELLY GLASSES

8 oz., per doz.	44
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MINCE MEAT

None Such, 3 doz.	5 60
Quaker, 3 doz. case	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	2 75
10 lb. box	
Peanuts, Spanish	25
100 lb. bbl.	
Peanuts, Spanish	24 1/2
200 lb. bbl.	
Pecans	95
Walnuts	55

OLIVES

Bulk, 3 gal. kegs, each	4 00
Bulk, 5 gal. kegs, each	6 50
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, 23 oz.	6 75
Olive Chow, 2 doz. cs.	2 50
per doz.	

PEANUT BUTTER



Bel-Car-Mo Brand

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

PETROLEUM PRODUCTS

Iron Barrels	
Perfection	9.7
Red Crown Gasoline	19.9
Gas Machine Gasoline	38
V. M. & P. Naphtha	22
Capitol Cylinder, Iron	
Bbls.	42.5
Atlantic Red Engine	
Iron Bbls.	23.5
Winter Black, Iron	
Bbls.	14
Polarine, Iron Bbls.	54.6

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
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PLAYING CARDS

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

POTASH

Babbitt's, 2 doz.	2 75
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FRESH MEATS.

Beef.	
Top Steers and Heifers	15
Good Steers and Heifers	14
Med. Steers & Heifers	12
Com. Steers & Heifers	10
Cows.	
Top	13
Good	12
Medium	10
Common	07
Veal.	
Top	13
Good	12
Medium	10
Lamb.	
Good	23
Medium	26
Poor	24
Mutton.	
Good	14
Medium	13
Poor	11

Pork.

Heavy hogs	09
Medium hogs	12
Light hogs	12
Sows and stags	09
Loins	22@23
Butts	16
Shoulders	14
Hams	22
Spareribs	09
Neck bones	04

PROVISIONS

Barreled Pork	
Clear Back	24 00@25 00
Short Cut Clear	22 00@23 00
Clear Family	27 00@28 00

Dry Salt Meats

S P Bellies	16 00@19 00
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Lard

80 lb. tubs	advance 1/4
Pure in tierces	11 1/2@12
Compound Lard	09 @10
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.	27@ 28
Hams, 16-18 lb.	24@ 26
Hams, 16-18 lb.	24 @26
Ham, dried beef	38 @39
sets	
California Hams	15 @16
Picnic Boiled	
Hams	34 @36
Boiled Hams	42 @44
Minced Hams	14 @16
Bacon	20 @43

Sausages

Bologna	14
Liver	12
Frankfort	16
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 1s	3 50
Veal Loaf, 48 1/2s	1 35
Vienna Style Sausage,	
44 1/2s	1 35
Virginies, 24 1s	3 50
Potted Meat, 48 1/2s	50
Potted Meat, 48 1/2s	85
Hamburger Steak and	
Onions, 48 1/2s	1 35
Corned Beef Hash,	
48 1/2s	1 35
Cooked Lunch Tongue,	
24 1/2s	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.	7 00
1 bbl.	14 15

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	23@29
Country Rolls	30@31

RICE

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

ROLLED OATS

Monarch, bbls.	7 00
Rolls, Avena, bbls.	7 50
Steel Cut, 100 lb. sks.	4 00
Monarch, 90 lb. sacks	3 25
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 doz.	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 1/4s	3 00

SAL SODA

Granulated, bbls.	2 50
Granulated, 100 lbs cs	2 75
Granulated, 36 2 1/2 lb.	
packages	8 00

SALT

Solar Rock	
56 lb. sacks	75
Common	
Granulated, Fine	3 00
Medium, Fine	8 35



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

SALT FISH

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

Holland Herring

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

Herring

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

Trout

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

Mackerel

Mess, 100 lbs.	26 00
Mess, 50 lbs.	13 50
Mess, 10 lbs.	3 00
Mess, 8 lbs.	2 85
No. 1, 100 lbs.	25 00
No. 1, 50 lbs.	13 00
No. 1, 10 lbs.	2 85

Lake Herring

1/2 bbl., 100 lbs.	7 50
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SHOE BLACKING

Handy Box, large 3 dz.	3 50
Handy Box, small	1 25
Blxby's Royal Polish	1 35
Miller's Crown Polish	90

SEEDS

Anise	30
Canary, Smyrna	08
Canary, Malabar	20
Celery	40
Hemp, Russian	07
Mixed Bird	13 1/2
Mustard, yellow	12
Poppy	30
Rape	10

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. Pwdr., 100s	3 90
Star Nap. Pwdr., 24s	5 75

Lautz Bros. & Co.

Acme, 100 cakes	6 75
Big Master, 100 blocks	5 85
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 25
Black Hawk, ten bxs	4 00
Box contains 72 cakes. It is a most remarkable dirt and grease remover, without injury to the skin.	

Scouring Powders

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

Washing Powders

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

Soap Powders

Johnson's Fine, 48 2	5 75
Johnson's XXX 100	5 75
Lautz Naphtha, 60s	3 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.

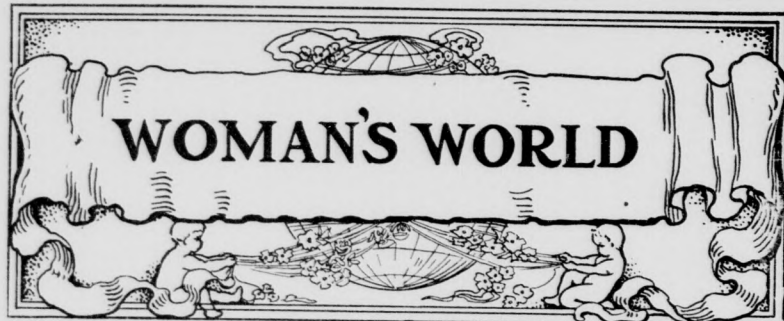


SODA

Bi Carb. Kegs	4
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SPICES

Whole Spices	
Allspice, Jamaica	@15
Cloves, Zanzibar	@30
Cassia, Canton	@22
Cassia, 5c pkg., doz.	@40



Helping To Keep Clean the Parks and Countryside.

Written for the Tradesman.

The paper napkins said they were not so conspicuous as the newspapers; the banana and orange peelings pointed at the pasteboard boxes; the egg shells declared that nobody would notice them and the birds needed them anyway. The milk bottles thought that if they waited long enough somebody might be glad to find them lying there. And all of them chorused that it wasn't their fault; they had been left there in that shady spot under the trees by a good housekeeper whose own home was kept as neat as wax. They couldn't say why she left them there to disfigure the lovely place.

The man who had to pick up the rubbish growled about people not deserving to have a park; the commissioner who has to make his appropriation cover all the expenses of keeping the park in good order complained that he could make the money go further if he didn't have to spend a large part of it every Monday clearing up rubbish left by folks who ought to know better. And the people who have to foot the bills through their taxes—paid directly or as a part of their house rent—didn't realize that all this expense was their own fault. I remember seeing in some city a sign that said: This is your park—Help us to keep it clean.

The homemaker, the mother who presides over the Sunday picnic in the parks—and in the country a long distance from home now that automobiles are so common—permits things that she never would tolerate in her own house. Out along the country highways, as well as in the city parks, I see the litter left by parties. It seems as if there could hardly be in all the world so many newspapers, paper napkins, egg shells, and fruit peelings as city women allow themselves and their children to leave along the countryside, in the wooded valleys where they rested and had their luncheon. It seems queer to me that women who are neat at home should be so untidy when they eat out of doors.

For it is easy to clean up after you. If you have a fire to cook any part of your meal everything but the bottles and cans can be burned. It is better even to make a parcel of the litter and take it back home for disposal than to leave disfiguring the landscape the telltale evidences of the feast. In the parks there are usually receptacles for refuse. In the country you can easily clear everything up, tuck the remains well out of sight, and leave the place as tidy as you found it.

If only by way of example for the children you should take pains about this. Such things impress them and one or two occasions will fix upon them the habit of public neatness. It is an important factor in good citizenship.

The home maker should be still the housekeeper no matter where she is; still the trainer for thoughtful membership in home, city, and Nation. I recently met a first-rate little home maker who accompanied her husband on a long trip of exploration in the wildest part of Africa. She told me that when they selected the place where they were to camp for a night she always tried to make a home spot of it, and when they left it, after the tents and things were packed up, she insisted that nothing be left.

"I always wanted to leave Nature sweet and clean as I found it," she said. And she added that the natives who made up their caravan were greatly impressed by her efforts in this direction and took pride in showing her that they had left the places where they camped as free from rubbish as possible.

A wonderful old man nearly a hundred years old told me once that it was his ambition "to leave the world a little better or at any rate no worse, because I have lived in it." I often think of this when I see a stretch of park or roadside littered with the rubbish left by picnic parties of city people—"worse because they have been there."

A beautiful park, a bit of soft greensward, a shady spot under a group of noble trees, a fernbordered nook in the woods, a beach at the edge of a blue lake—they give us their beauty and charm. How little effort it takes on our part to give back to them our gratitude for the peace and contentment that we take from them!

Prudence Bradish.

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Items From the Cloverland of Michigan.

Sault Ste. Marie, June 28—For the benefit of our former citizens who were looking for an account of the first Business Men's Tour which was pulled off last week, it might be well to state that it was a huge success. Thirty-four autos left the Soo as the clock struck 9 Monday morning, and a happier bunch, full of pep, would have been hard to duplicate. The Soo band accompanied them and they also took along souvenirs and many other articles. The first stop was at Dafter, where a large crowd was waiting for the big show. The next stop was at Brimley, where dinner was served and, after a talk by some of our silver-tongued orators, the Brimley people were convinced of the good fellowship existing between Brimley and the Soo.

A. E. Redford, driving the Holland

Furnace Co. truck, was delegated candy man for the trip and to say that he was the choice of the children all along the road would be putting it mildly. Every child was presented with candy. Balloons, souvenirs and advertising matter were distributed and it compared very favorably with circus day.

From Brimley they proceeded through Raco and Strong's. This was the first time that a real band had visited either of the last mentioned places. At Strong's the Michigan Forest Products Co. put up a supper that would be hard to beat. It was plainly seen that the visit was appreciated by the old as well as the young residents of Strong's. This concluded the first day's journey and the party returned to the Soo for the night, but left again on Tuesday at 7 a. m. for Pickford, where they were given a hearty welcome. From Pickford they proceeded to Stalwart, where a large number of farmers and their families enjoyed a short visit. Raber was the next stop and the Raber Lumber Co. treated the delegation to some of the best lemonade en route. An address of welcome was made by Mayor Ball in response to the speeches made by the Upper Peninsula Development the tourists. Mr. Doelle, manager of Bureau, was the main speaker and remained with the pikers for two days and did much to encourage the good roads movement and also urged closer co-operation between the merchants of the various counties.

At Goetzville the doings took place in front of Tony Goetz's store. From there they proceeded to DeTour, where an elaborate chicken and fish dinner was served by the ladies of the churches. The band gave a concert from the DeTour band stand, which was greatly enjoyed. The dancing on the green which had been planned was postponed on account of the pikers not being able to do justice to the dance after such a hearty meal and

the temperature being 90 degrees in the shade. At Hessel, the tourists called on William McPhee, who conducts one of the finest soft drink dispensaries at the Snows. He stated that if business would continue as it did for the half hour the party was there, he would soon be able to retire. After refreshments the party began to dance and all of the dancers at Hessel were given an opportunity to step lively to the fox trots handed out by our popular band.

At Cedarville the pikers were lined up in front of the Islington Hotel, where a whitefish supper was served in grand style and it was a real treat. The time passed very quickly, but on the orders of Tour Manager Reinhart, the bunch left for St. Ignace somewhat reluctantly.

The tourists arrived at St. Ignace at 8 p. m. Here they were given a royal reception. About seventy-five cars were lined up about two miles from St. Ignace, saluting the party as they arrived. The entire population was out to welcome the party. The speeches lasted for over an hour and responses were made by the Mayor of St. Ignace, Clyde Hecox, editor, and Attorney Brown. The new St. Ignace Hotel was an ideal place for the speakers and at about 11 p. m. the new dining hall was opened for the dance. From the remarks made by the ladies at St. Ignace, the Soo dancers made a decided hit. Even Fred R. Price, the official moving picture man of the Rexall Drug Co., stayed until 1:30, which was the limit. The party was off again at 7:15 Thursday morning for Allenville, Moran and Engadine, where dinner was served. At 2:30 they left McMillan, stopping at Dollarville and arriving at Newberry in time for supper. The reception at Newberry will long be remembered as a very pleasant occasion. The Commercial Club is to be congratulated on their ability to entertain. Judge Fead presided as

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OUR SPLENDID

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BETTER**

**AT ANY
PRICE**

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PRINCIPAL COFFEE ROASTERS
BOSTON CHICAGO

ALL FLAVORS

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GRAND RAPIDS, MICH.

speaker and the flow of oratory that followed for the next two hours was an entertainment in itself. After light refreshments were served the tourists proceeded to Electric park, which is located fourteen miles from Newberry. It was the grand opening of the season, and some of the bunch had only one hour's sleep, according to the hotel records.

At 7:30 the party was off again for Fiborn Quarry, Garnet Rexton and Trout Lake, where dinner was served. John Anguilm, Mayor of Trout Lake, delivered a welcome to the pikers, which consisted of only four words. At this time another Kangaroo Court was held by Chief Kangaroo Phil Jacobs, assisted by Manager Reinhart. The pikers were relieved of small fines which were assessed for small offenses, and we must say that some of them were indeed small, according to Sam Carlton, our City Assessor, who had to contribute for the failure of his wonderful speech at Rudyard. He had expected a bouquet instead of a fine. He declares he will never make another attempt at a similar occasion, as he was positive that the speech he made was far ahead of the talk given by Norm. Hill, of the Soo News, who was fined only half as much.

Dancing on the stone walks at Trout Lake was enjoyed by the young ladies, who were really sorry when the Pikers left for Fibre, Dryburg and Rudyard. From Rudyard, they proceeded to Kinross and Donaldson, returning to the Soo at 6:30 p. m., 30 minutes ahead of the schedule. The cars paraded through the main streets and broke up, when all joined hands and circled to the left singing the familiar hymn, "Hail, Hail the Gang's all Here." W. J. Miller, the father of the tour, was so well pleased with the trip, that he expects it will be an annual affair. We have since heard that Newberry is preparing a similar trip to the Soo.

The Fourth of July committee is making preparations for a grand and glorious Fourth and from all accounts the Soo will be a very lively place on that day.

The Soo Beverage Co. has added a new \$16,000 soft drink equipment to its plant. This is one of the industries which has prospered since the country went dry.

The Postmaster's convention, held here last week, was largely attended and it was the unanimous opinion of the delegation that the Soo is the prettiest city in the Upper Peninsula and one of the prettiest in Michigan.

Charlie Clarke, Postmaster at Soo Junction, won out on the beauty contest and was the choice of the ladies as the best looking postmaster in the convention. This did not swell Charlie's head, however, as he was convinced at the start that he would win out.

Theodore B. McKinney, of the firm of P. T. McKinney & Sons, was married last week to Miss Ella Rasmussen, one of our popular school teachers. The young couple who are well and favorably known are receiving congratulations from their many friends.

A nobody is a man who is always boasting about his ancestors.

Terests in Pontiac and has returned T. B. McClelland has sold his in to the Soo, where he has opened up a bicycle repair shop on the corner of Ashmun and Ann streets.

William G. Tapert.

Practical.

"I certainly am sorry for that wretchedly poor looking family—they seem half-starved!"

"You really are sorry?"

"Certainly I am!"

"Then you had better say it with flour."



"The Brand That Brews the Best"

To no field of endeavor is the old maxim more directly applicable than to that of mercantile striving. For nearly three score years, through fair weather and foul, merchants have pinned their faith to SEAL BRAND COFFEE and have successfully weathered every storm. It is to-day what it was a half century or more ago—THE LEADING FINE COFFEE OF THE COUNTRY.

CHASE & SANBORN'S
Seal Brand Coffee

CHICAGO

BOSTON

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.

Want to hear from a party owning a good general merchandise business or other business for sale. State cash price and particulars. John J. Black, 130 St., Chippewa Falls, Wisconsin. 386

FOR SALE—Style No. 4, six-bank Burroughs adding machine with stand, in good condition. Adds up to 100,000. BARGAIN at \$50. Tradesman Company.

IF YOU WANT TO SELL YOUR BUSINESS, STORE, STOCK, OR PROPERTY, LIST SAME WITH US. Our advertising DETROIT, TOLEDO, CLEVELAND, CANADA, and TRADE JOURNALS reach real buyers with money. Reasonable commission basis; strictest business confidence. NO EXCLUSIVE CONTRACTS ASKED. Quick action if your price is reasonable. References, "Past Clients." Call or write fully. CAMPBELL AND COMPANY, 204 EMPIRE BUILDING, DETROIT, MICHIGAN. 379

Bargain—Trade or cash. Improved stock and grain farm, 240 acres, North Minnesota, to trade for merchandise stock. Particulars, address L. W. Potter, c-o Michigan Tradesman. 400

Patent For Sale—Battered railroad joints, because of space between rails, are troublesome, expensive to keep repaired. I have invented a joint, with three parts combined in one, which makes the rails continuous. Application for United States patent allowed 4-18-21, serial number 454205. For cost of foreign patent will sell half interest in such patents and consider outright sale. Drawings and specifications by mail. Erik L. Nylund, Detroit, Mich., Gen. Delivery. 401

FOR SALE—Fifty-five feet fronting on Bridge St., with two store buildings in good business section, apartments above. M. Nebel, Spring Lake, Mich. 402

For Sale—Store, stock and fixtures in best small town in Thumb of Michigan. Cause, ill health. Geo. McOmber, Yale, Mich. 403

Fixtures—Dry goods store, of every description, solid oak and French plate, at bargain prices. Address Potter Bros., c-o Michigan Tradesman. 404

BUSINESS CHANCES—An old established warehouse storage business with a capacity of 275 to 300 loads which is now 50% occupied bringing in a fair revenue, but which can be greatly increased at \$4 to \$5 per load per month. Warehouse is in half mile circle, and owing to the closing of an estate a favorable arrangement can be made with the right party to step right into a going business at a reasonable rental with the good will included. Apply John P. Glendon, 519 Dime Bank Bldg., Detroit. 405

For Sale—One brand new multigraph, run three times. Reason for selling, demands of our business not heavy enough for this machine. Carries full equipment, with exception of typewriter type. Has motor drive, printing ink attachment, type setters, automatic feed, etc. Original list approximately \$900. Address No. 406, c-o Michigan Tradesman. 406

For Sale—Bakery equipment, including one Yankee Reel oven, Read mixer, steel proof box and wire rack, Dayton cash register, four-foot flour case, two eight-foot flour cases, wall cabinet, pans of all kinds, hot water heater, friedcake outfit pans of all kinds. The owner is going into other business. This can be moved, or can retain the building and start in business at once. All in first-class condition and must be sold. Address No. 407, care Michigan Tradesman. 407

WANTED—Every merchant to write us quick for our new booster plans. Means many dollars to you. Particulars free. Write today, before your competitor does. Valley Manufacturing Co., Grafton, W. Va. 328

BUSINESS FOR SALE: WE OFFER LARGE LIST OF GENUINE BUSINESS OPENINGS IN ALL LINES. BEFORE YOU BUY ANY BUSINESS (ANYWHERE) CALL OR WRITE US IN CONFIDENCE. LET US KNOW WHAT YOU WANT. WE HAVE IT OR CAN GET IT. NO CHARGES OR OBLIGATION. CAMPBELL AND COMPANY, 204 EMPIRE BUILDING, DETROIT, MICHIGAN. 381

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

EXPERIENCED HARDWARE MAN and TINNER wants steady position in retail hardware store. Age 43, married with small family. Must have work. Can speak German. Best references. Wm. J. Grummer, Conway, Arkansas. 399

Detective Service

We furnish efficient operatives and are equipped at any time to undertake any kind of criminal or industrial investigations. All work entrusted to us is personally supervised by Mr. Halloran.

**HALLORAN'S NATIONAL
DETECTIVE AGENCY**

506-7 Grand Rapids Savings Bank Bldg.
Grand Rapids, Mich.

FOR SALE—Stock of general merchandise and fixtures amounting to \$17,000. Best location in city of 5000. Building can be rented. Good reasons for selling. No trades, only cash. Address Box 310, St. Peter, Minnesota. 385

**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.

Greene Sales Co., Special Sales Conductors, 212 E. Main St., Jackson, Mich. 377

SALESMEN WANTED—To handle SCOPO, the sanitary sink shovel as side line. SCOPO typifies quality in sink scoops. Nothing else approaching it in the market. Widely advertised in the leading trade papers. Sells on sight. Address Scopo Manufacturing Co., 393 High St., Newark, N. J. 345

Pay spot cash for clothing and furnishing goods stocks. L. Silberman, 274 East Hancock, Detroit. 566

For Sale—Cash registers, store fixtures. Dick's Fixture Co., Muskegon. 176

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

2,000 letter heads \$5.90. Samples. Copper Journal, Hancock, Mich. 150

PARTNERSHIPS ARRANGED; CAPITAL PROCURED; SYNDICATES FORMED; COMPANIES ORGANIZED AND ASSISTANCE GIVEN IN PLACING STOCK. We specialize in matters of this kind and our business connections and advertising place us in constant touch with INVESTORS WITH MONEY. Large or small amounts (with or without services). If you need HELP OR CAPITAL and your proposition is good, WE CAN HELP YOU. Call or write fully in STRICTEST CONFIDENCE. Reasonable commission, small expenses. CAMPBELL AND COMPANY, 204 EMPIRE BUILDING, DETROIT, MICHIGAN. 380

FOR SALE—Sand Lake Co-operative Elevator, a fine business proposition. Also fuel, brick, cement, lime and tile business, can be sold separate if desired. For particulars address C. B. Ashley, Sand Lake, Mich. 391

For Sale—The lease on a good-sized, all-modern commercial room in new building, nicely located in a county seat, Western Iowa town. Suitable for any mercantile purpose and especially for shoe store, etc. Man Land Co., Denison, Iowa. 398

FOR SALE—One of the best drug stores in Muskegon. Steady, all-year-round business. Best of reasons for selling. Address No. 387, c-o Tradesman. 387

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.

THE UNIVERSAL SWINDLE.

Creditors Lucky If They Realize 50 Per Cent.

Approximately 330 creditors of the Universal Stores Corporation have thus far filed their claims with the Grand Rapids Trust Co. Their claims aggregate \$78,983.41. From present indications the total indebtedness will be increased to \$100,000 before the estate is closed. Creditors will be exceedingly fortunate if they receive more than 50 cents on the dollar. Of course, the farmers who furnished "working capital" to the corporation to the extent of \$200,000 will never see a cent of their money. Following is a list of the creditors thus far received:

F. E. Gleason, Cassopolis	\$102.30
R. T. Hayden, Cassopolis	102.20
P. C. Hunt, Cassopolis	102.29
Wesley D. McCoy, Cassopolis	102.31
Michigan Cigar Co., Big Rapids	494.96
Clarence F. Wells, Cassopolis	102.31
Frank Trapp, Cassopolis	102.30
Endicott-Johnson Corp., Endicott, N. Y.	122.53
The Liberty Garment Co., Cleveland	113.61
Superior Garment Co., Columbia City, Ind.	27.80
Fred B. Wells, Cassopolis	102.35
The Bluepoint Oyster Co., Lansing	24.75
Burton-Dixie Corp., Chicago	34.25
The Cleveland Metal Prod. Co., Cleveland	280.84
Falcon Mfg. Co., Big Rapids	1.05
Merkle Broom Co., Paris, Ill.	28.25
The H. D. Lee Mercantile Co., South Bend	25.00
Milwaukee Separator Mfg. Co., Milwaukee	10.87
Jay C. Northrop, Cassopolis	102.32
Automobile Electric Washer Co., Newton, Iowa	63.99
Harsh & Chaplin Shoe Co., Milwaukee	70.80
Kalamazoo Corset Co., Kalamazoo	93.50
The Ohio Varnish Co., Cleveland	196.51
Mishawaka Woolen Mfg. Co., Mishawaka	1,531.89
Jerome B. Rice Seed Co., Cambridge, N. Y.	14.75
Walter S. Bedford, Cassopolis	102.20
The Cleveland Metal Prod. Co., Cleveland	280.84
Cora File, Cassopolis	102.26
Clare Fletcher, Cassopolis	102.28
Grand Trunk Railway System, Detroit	3.00
Louden Bros., Montpelier, Ohio	90.35
M. A. Misener, Cassopolis	102.23
Vesta L. Pollock, Cassopolis	102.28
C. C. Rickert, Cassopolis	102.20
Nonotuck Silk Co., Chicago	39.66
John J. Fisher, Cassopolis	102.31
W. F. Leach, Cassopolis	102.28
Louden Bros., Montpelier, Ohio	1,200.00
Hoosier Wholesale Grocery Co., South Bend, Ind.	124.68
Abe Schefman & Co., Grand Rapids	36.42
Dell Adamson, Cassopolis	102.30
F. H. Alexander, Cassopolis	102.29
William H. Berkey, Cassopolis	100.00
Chas. E. Bonine, Cassopolis	102.30
Dave Garrelts, Cassopolis	102.29
Mrs. J. W. Burger, Plymouth, Ind.	55.55
Hoosier Wholesale Grocery, South Bend	124.68
Robert H. Ingersoll & Bro., Chicago	8.10
Geo. Washington Robnet Advertising Agency, Chicago	50.00
National Biscuit Co., New York	822.99
Jacobson-Peterson-Peltz-Kaufner, South Bend	254.11
M. C. Mead & Co., Chicago	11.25
McNeil & Higgins Co., Chicago	1,145.07
The Gary Cement & Paint Works, Cleveland	54.60
Austin, Nichols & Co., Chicago	4,024.02
Hodges & McIntosh, South Bend	45.06
Calumet Baking Powder Co., Chicago	42.97
Fayette Flour Co., Fayette, O.	52.00
The G. H. Hammond Co., Chicago	305.81
Swift & Co., Chicago	207.77
S. Karno & Co., Chicago	23.26
W. H. Goodman, Allegan	2.04
C. G. Hurlburt, Allegan	8.25
Volney W. Ferris, Allegan	150.00
Volney W. Ferris, Allegan	103.40
The Pearl Creamery, Pearl	103.40
Clementine Graham, Adrian	5,000.00
Asa K. Hayden, Cassopolis	102.20
Henry H. & Bessie Roth, Penn.	15.00
Crocker Chair Co., Sheboygan	1.83
Asa K. Hayden, Cassopolis	154.78
Hazeltine & Perkins Drug Co., Grand Rapids	30.69
H. Van Eeninaam & Bro., Zeeland	23.00
S. Freiburger & Bro. Co., Fort Wayne	364.22
Baldwin Stove Co., Chicago	26.28
Carl Mauterstock, Six Lakes	83.34
Chas. A. Ritter, Cassopolis	46.64
J. K. Ritter, Cassopolis	120.65
Hammond Standish Co., Detroit	40.71
Holder's Stationery Stores, Chicago	104.03
Earl Houghton, Blanchard	20.85
Albert Moe, Chicago	237.50
Van Camps Products Co., Indianapolis	19.71

C. W. Mills Paper Co., Grand Rapids	128.39
The McCall Co., New York	75.89
The McCall Co., New York	3.68
Commonwealth Edison Co., Chicago	17.52
Ernest B. Rupel, South Bend	81.23
Nu-Way Strech Suspender Co., Adrian	19.68
The Simmons Co., Kenosha	209.30
Lewis Knauf, Leslie	136.25
Phillip Drinkaus Co., Detroit	49.79
Nathanson Bro. Co., Toledo	83.66
Superior Ladder Co., Chicago	20.21
Mr. L. C. Holmes, Leslie	22.26
The Moore Co., Muncie	72.90
Penn Hardware Co., Reading, Pa.	145.88
The Bradstreet Co., Chicago	62.50
The B. F. Goodrich Rubber Co., Akron, O.	1,509.07
Richard Muessel Co., South Bend	38.13
Brown Shoe Co., St. Louis	473.35
Converse Rubber Co., Chicago	1,409.68
Selz, Schwab & Co., Chicago	1,867.19
Carl F. DeLano, Kalamazoo	208.00
Mich. Moline Plow Co., Moline	33.07
The Sheffield Manf. Co., Burr Oak	36.60
American Multigraph Sales Co., Cleveland	11.05
McLaughlin Company, Inc., Brockport, N. Y.	53.65
Luella Nash, Adrian	2.66
Russell & Russell, South Bend	45.33
The Hanselman Candy Co., Kalamazoo	29.24
The Western Shade Cloth Co., Chicago	136.78
John J. Fisher, Cassopolis	11.10
Goulden & Lamb Co., Toledo	92.51
Johnson Paper & Supply, Kalamazoo	169.42
The Luettkemeyer Co., Cleveland	202.39
W. F. Leach, Cassopolis	1.50
Defiance Stamping Co., Rochester	46.55
Smith Wallace Shoe Co., Chicago	28.00
Angola Tent & Awning Co., Angola, Ind.	34.40
The Beckwith Co., Dowagiac	381.31
J. F. Easley Milling Co., Plainwell	8.40
Excelsior Stove Mfg. Co., Quincy, Ill.	121.35
Continental & Commercial Bank, Chicago	6,688.99
Drake Casket Co., Constantine	255.38
The Goodyear Tire & Rubber Co., Akron, Ohio	597.10
Hamilton Brown Shoe Co., St. Louis	8.65
Home Stove Co., Indianapolis	527.35
Leslie Elevator Co., Leslie	22.00
S. L. Schwartz & Co., Inc., Chicago	43.59
United States Rubber Co., Chicago	382.50
Lowell Mfg. Co., Grand Rapids	126.50
American Writing Mch. Co., Chicago	1.25
Commercial Sav. Bank, Adrian	3,000.00
Homer DeWitt, Blanchard	15.29
Maywald Furn. Co., Goshen	37.00
Michigan State Tele. Co., Kalamazoo	4.85
Central Farmers Assn., Cassopolis	84.00
Paul A. Elmerman, Rothschilds, Wis.	311.50
Bowker Insecticide Co., Chicago	32.76
Elfanno Allen, Blanchard	33.34
The American Thread Co., New York City	32.00
J. W. Fate & Co., Blanchard	148.29
Edwards-Chamberlain Hdw. Co., Kalamazoo	174.47
Superior Ladder Co., Goshen	20.21
Universal Comforter Co., Chicago	58.24
E. C. Leiprandt, Pigeon	81.61
John J. Fisher, Cassopolis	43.45
C. D. Kenny Co., Indianapolis	52.01
S. D. Childs & Co., Chicago	27.96
Y. V. Hayley Co., Chicago	136.45
New Home Sewing Machine Co., Chicago	132.96
A. G. Stockton, Chicago	233.33
Herman Wile & Co., Inc., Buffalo	438.58
Great Western Oil Co., Grand Rapids	103.73
Julius Johnson, Plainwell	147.89
The Moore Co., Muncie	89.25
Pennsylvania Hdw. Co., Reading, Pa.	148.80
Congoleum Co., Inc., Philadelphia	124.88
Corbin Sons & Co., Chicago	1,518.40
Peerless Glove Mfg. Co., Archbold, Ohio	148.80
Steven D. Gillett, Kalamazoo	275.00
Hanson Furn. Co., Janesville, Wis.	64.00
Voigt Milling Co., Grand Rapids	80.20
The Art Stove Co., Detroit	40.95
The Cass County Home Tele., Cassopolis	21.20
Hafacker & Derhammer, Otsego	11.45
The Hoover Suction Sweeper Co., North Canton, Ohio	43.35
Martin & Co., Chicago	31.42
Mich. Stove Co., Detroit	6.50
Mott Mfg. Co., Adrian	41.00
Royal Easy Chair Co., Sturgis	115.75
Standard Oil Co., Chicago	55.69
Underwood Typewriter Co., Chicago	75.00
Fred K. Hacker & Co., New York	72.00
The Lamb Knit Co., Colon	507.01
The Log Cabin Products Co., St. Paul	60.00
Runkle Co., Kenton, Ohio	188.26
Aletha M. Hunt, La Paz, Ind.	23.95
C. J. Litscher Electric Co., Grand Rapids	48.62
Adrian Daily Telegram, Adrian	145.15
Parrotte McYntire Co., Chicago	458.38
W. D. Sager, Chicago	4.50
Weiss & Klan Co., New York	46.50
Shapleigh Hardware Co., St. Louis	341.05
Chase & Sanborn, Chicago	555.58
Edson, Moore & Co., Detroit	500.00
L. Gould & Co., Chicago	167.67
Dugal Cree, Chicago	40.00
Engman-Matthews Range Co., Goshen	755.00
Herschel Mfg. Co., Peoria	2.58
Millbrook Mills, Millbrook	65.30
Muscoda Mfg. Co., Muscoda, Wis.	58.40
The Wehrle Co., Newark, Ohio	53.63

Bremen Elec. Light & Power, Bremen, Ind.	22.36
Harvey Fiber Carpet Co., New York	91.55
VandenBerge Cigar Co., Grand Rapids	49.92
Arbuckle Brothers, Chicago	176.30
Calumet Baking Powder Co., Chicago	42.97
The Montpelier Leader, Montpelier, Ohio	51.13
The Peck Milling Co., Cassopolis	24.99
Peninsular Stove Co., Detroit	74.27
John Deere Plow Co., Lansing	204.30
Enderes Steel Products Co., Chicago	12.67
Globe Stove & Range Co., Kokomo, Ind.	341.45
Hettrick Mfg. Co., Toledo	120.00
Kinney Rome Co., Chicago	104.50
Lutz & Schramm Co., Pittsburgh	4.25
The Mayflower Mills, Fort Wayne	21.10
Morris Levy & Co., Chicago	56.07
Office Towel Supply Co., Chicago	11.85
Alvin E. Wilson, Otsego	141.28
I. Van Westenbrugge, Grand Rapids	7.80
First State Savings Bank, Otsego	50.00
Great Western Shade Co., Chicago	61.00
Hollinger Cutlery Co., Tremont, Ohio	189.26
Jackson Corset Co., Jackson	197.74
Mantle Lamp Co. of America, Inc., Chicago	37.50
Montpelier Creamery, Montpelier, Ohio	93.50
Reliable Match Co., Ashland, Ohio	67.00
Shelby Salesbook Co., Shelby, Ohio	142.28
Sherwood Bros., Otsego	50.00
Baggerly & Baggerly, Leslie	46.67
Dunbar Furn. Mfg. Co., Berne, Ind.	100.00
Greilick Mfg. Co., Traverse City	19.00
Oliver Chilled Plow Works, South Bend, Ind.	1.22
Pittsburgh Plate Glass Co., Grand Rapids	4.45
Amermaid Mfg. Co., Cleveland	79.32
Atlantic Stamping Co., Rochester	236.04
Auglaize Furn. Co., New Bremen, Ohio	140.50
Cassopolis Vigilant, Cassopolis	339.62
S. Daneman & Sons Co., Dayton, Ohio	58.65
B. H. Durkee, Otsego	40.00
Jonathan Hale & Sons, Ionia	203.00
Lewellen Bean Co., Grand Rapids	514.86
Paul A. Lewis, Chicago	200.00
Malleable Steel Range Mfg. Co., South Bend, Ind.	8.11
W. F. McLaughlin & Co., Chicago	47.00
Birdsell Mfg. Co., South Bend	51.84
The Boye Needle Co., Chicago	8.94
Alfred J. Brown Seed Co., Grand Rapids	357.89
Burr Vack Co., Chicago	5.00
Carson Pirie Scott & Co., Chicago	3,252.08
The Dailey Cigar Co., South Bend	67.84
Darrah Milling Co., Big Rapids	46.70
Chas. A. Eaton Co., Brockton, Mass.	52.74
Ford Service Station, Vandalia	24.07
Gleason Bros., Chicago	138.00
Hall Mfg. Co., Cedar Rapids	13.40
Helbing Wright Chemical Co., Detroit	27.90
Heyboer Stationery Co., Grand Rapids	74.59
Hinkle Leadstone Co., Chicago	13.14
Hood Rubber Products, Grand Rapids	268.45
The Huey Co., Chicago	33.20
Kaxo Co., Cambridge, Mass.	24.00
Major Bros. Packing Co., Mishawaka	33.97
Moore Plow & Implement Co., Greenville	9.01
Pitkin & Brooks, Chicago	364.05
Quaker Oats Co., Chicago	226.10
The Regal Spear Co., Chicago	159.16
Symons Bros., Alma	261.74
Vermont Farm Machine Corp., Bellows Falls, Vt.	160.94
The Voegel & Denning Co., Toledo	33.37
Wabash Baking Powder Co., Wabash, Ind.	101.69
The Western Shade Cloth Co., Chicago	134.80
Adrian Mallekoote, Plainwell	24.00
Atlas Elec. Battery Co., Greenville	24.00
Becker Paper Co., Fort Wayne	440.52
The Chiesa Co., Toledo	228.93
Heywood Wakefield Co., Chicago	11.78
Lockway-Stouck Paper Co., Benton Harbor	66.73
Lowe Bros. Co., Chicago	342.94
McElroy Sloan Shoe Co., St. Louis	376.25
The Cornwell Co., Kalamazoo	185.44
Kersch Mfg. Co., Sturgis	30.14
Herman Lundborg, Chicago	690.25
Central Press Printing Co., Chicago	86.68
William D. Sullivan, Lockport, Ill.	80.77
The Tribune Co., Chicago	2.00
Louis D. Deschler Co., Indianapolis	168.47
Gaw O'Hara Envelope Co., Chicago	69.95
Berne Co., Berne, Ind.	92.95
Boone Lumber Co., Montpelier, Ohio	48.81
Bradley Vrooman Co., Chicago	41.04
Baker & Marvill, Detroit	87.75
Estate Stove Co., Hamilton, Ohio	5.31
Hinckley & Schmitt Inc., Chicago	8.50
The Toledo Cooker Co., Toledo	7.75
American Lady Corset Co., Detroit	49.00
Berrien Springs Basket Co., Berrien Springs	19.50
Byrum & Cope, Chicago	1,087.81
Coleman Lamp Co., Toledo	6.26
Craig Biscuit Co., Fort Wayne	12.70
Cuneo Bros., Chicago	44.50
Foot & Jenks, Jackson	15.85
Huenefeld Co., Cincinnati	42.32
Ohio Plate & Window Glass, Toledo	136.89
Proctor & Gamble Dis. Co., Chicago	775.99
Saginaw Ladder Co., Saginaw	30.67
The Boardman Shoe Co., Boston	42.90
Burton-Dixie Corporation, Chicago	74.42
Cook & Gleason, Cassopolis	70.00

Chicago Artificial Ice Co., Chicago	8.00
Wm. T. Barnum, Chicago	99.96
Sharon Hardware Mfg. Co., Sharon, Pa.	86.28
Central Ohio Paper Co., Columbus	11.20
Burnham, Stoepe & Co., Detroit	8,306.48
S. Baum & Co., Inc., Fort Wayne	161.00
Cole Mfg. Co., Chicago	9.42
John V. Farwell Co., Chicago	542.45
The Bremen Enquirer, Bremen, Ind.	148.50
A. Casabianca & Son, Grand Rapids	43.46
Crawfordsville Wire & Nail, Crawfordsville, Ind.	78.94
The Edgerton Mfg. Co., Plymouth, Ind.	38.73
The Franklin Lerow Co., Chicago	48.15
The Heavy Hardware Co., Toledo	58.59
W. J. Heinz Co., Chicago	11.40
Hibbard Spencer, Bartlett & Co., Chicago	749.63
Jennings Mfg. Co., Grand Rapids	24.82
Jewett & Sherman Co., Milwaukee	64.55
John R. Magill & Co., Chicago	1,311.20
The Nussbaum-Grossman Co., Cleveland	127.51
Owosso Casket Co., Owosso	160.00
Pioneer Mfg. Co., Cleveland	52.25
Price Lucas Cider & Vinegar, Louisville	56.60
Shedd Creamery, Toledo	115.50
Wagner Mfg. Co., Cedar Falls, Iowa	59.10

Proceedings In Local Bankruptcy Court.

Grand Rapids, June 22.—In the matter of William T. Moore, Bankrupt No. 1953, an offer has been received for the stock and fixtures of the estate. The offer is in the sum of \$2,250. The inventory and appraisal list a total of \$9,524.73. Pursuant to the above offer the court has called a meeting of creditors to show cause on the same. The meeting will be held July 7. All interested in this stock and the purchase of the same should be present at that time, as the stock will be sold to the highest bidder. The sale will be held at the office of the referee, 315 Houseman building, Grand Rapids.

June 24. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Chris Van Hattem, Bankrupt No. 1961. The bankrupt is a garage hand and a resident of Grand Rapids. The proceedings have been referred to Benn M. Corwin, referee in bankruptcy, and the first meeting of creditors will be held July 8. The bankrupt schedules assets in the sum of \$237, of which he claims \$200.08 as statutory exemptions, and liabilities in the sum of \$2,290.79. Funds were required by the court and promptly furnished. A list of the creditors of the bankrupt are as follows:

Sherwood Hall Co., Ltd., Grand Rapids	\$350.00
Eastern Rubber Co., Philadelphia	6.84
United States Rubber Co., Chicago	55.35
Hayes Wheel Co., Jackson	45.67
Moseley Bros., Saginaw	31.80
Lacey Co., Grand Rapids	57.03
Lee Tire & Supply Co., Grand Rapids	225.00
Brander Rubber Tire Co., Rutherford, N. J.	266.77
Universal Car & Service Co., Grand Rapids	113.84
Gezon Oil Co., Grand Rapids	113.00
Firestone Tire Co., Grand Rapids	416.41
United States Tire Co., Grand Rapids	128.99
Tish Auto Supply Co., Grand Rapids	86.00
Ottawa Tire Shop, Grand Rapids	14.00
Wm. Van Stee, Grand Rapids	165.00
Joseph Kesten, Grand Rapids	215.00

June 27. On this day the adjourned meeting in the matter of Fred W. French was held. The purpose of this meeting was to consider the proposed mining lease of certain Canada mining lands. The trustee was not present. Wicks, Fuller & Starr were represented by Mr. Fuller. The meeting was adjourned to July 5.

June 27. On this day was held the final meeting of creditors in the matter of the Grand Rapids Fibre Furniture Co., Bankrupt No. 1840. No one was present representing the bankrupt. The Grand Rapids Trust Company, the trustee of the estate, was represented by Messrs. Hooper and Worfl. No creditors were present. No new claims were proved against the estate. A final dividend of 10 per cent. was declared, together with interest on all claims of 3 per cent. The estate now has paid 100 per cent. with interest on the claims. No objections were made to the discharge of the bankrupt.

June 28. On this day was held the special meeting of creditors on the order to show cause in the matter of the Identity Cigar Company, Bankrupt No. 1927. Tunis Johnson offered to surrender the preference he had obtained and prove his claim against the estate, together with the payment of \$3,823.75 to the estate. Mr. Johnson was present at the meeting. The offer was duly considered and accepted by those present. No dividends or other disbursement have been had in this estate from the fact that the outcome of the present meeting has been waited for.

Ever notice how cheerfully a woman gives her order in a restaurant when there is a man along to pay the freight?



He Knew What He Was Worth

WHEN 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

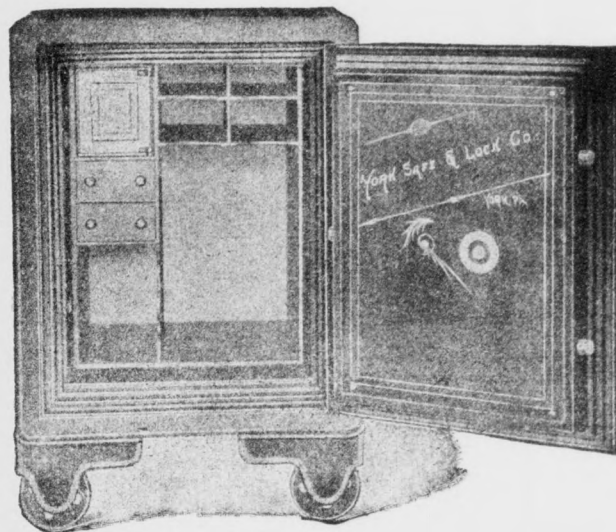
and write us to-day for prices on a first-class dependable safe. It means really more to you than it does to us, because while we would make only a fair profit on any safe we sold you, you would lose what you never could replace if you should have a fire and lose your books of account.

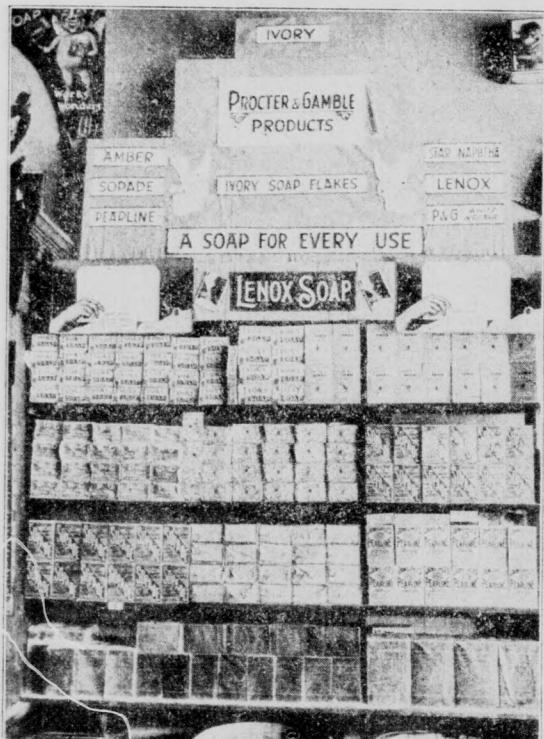


Grand Rapids Safe Co.

Grand Rapids,

Michigan





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Cincinnati, Ohio

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