

MICHIGAN TRADESMAN

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Thirty-Eighth Year

GRAND RAPIDS, WEDNESDAY, JULY 13, 1921

Number 1973

SHE WOULD BE A MASON

The funniest story I ever heard,
The funniest thing that ever occurred,
Is the story of Mrs. Mehitable Byrde,
Who wanted to be a Mason.

Her husband, Tom Byrde, is a Mason true,
As good a Mason as any of you;
He is tyler of lodge Cerulean Blue,
And tyles and delivers the summons due,
And she wanted to be a Mason, too—
This ridiculous Mrs. Byrde.

She followed him around, this inquisitive wife,
And nagged and teased him half out of his life;
So to terminate this unhallowed strife
He consented at last to admit her.
And first, to disguise her from bonnet to shoon,
The ridiculous lady agreed to put on
His breech—oh! forgive me—I meant pantaloons;
And miraculously did they fit her.

The lodge was at work on the master's degree;
The light was ablaze on the letter G;
High soared the pillars J and B;
The officers sat like Solomon, wise;
The brimstone burned amid horrid cries;
The goat roamed wildly through the room;
The candidate begged 'em to let him go home,
And the devil himself stood up in the East,
As proud as an alderman at a feast—
When in came Mrs. Byrde.

Oh, horrible sounds! Oh, horrible sight!
Can it be that Masons take delight
In spending thus the hours of night?
Oh! could their wives and daughters know
The unutterable things they say and do,
Their feminine hearts would burst with woe;
But this is not all my story.

For those Masons joined in a hideous din
The candidate howling like everything,
And thus in tones of death they sing;
(The candidate's name was Morey);
"Blood to drink and bones to crack,
Skulls to smash and lives to take,
Hearts to crush and souls to burn —

Give old Morey another turn,
And make him all grim and gory."

Trembling with horror stood Mrs. Byrde,
Unable to speak a single word,
She staggered and fell in the nearest chair,
On the left of the junior warden there.
And scarcely noticed, so loud the groans,
That the chair was made of human bones.

Of human bones, on grinning skulls,
That ghastly throne of horror rolls.
Those skulls, the skulls that Morgan bore!
Those bones, the bones that Morgan wore!
His scalp across the top was flung,
His teeth around the arms were strung.
Never in all romance was known
Such uses made of human bone.

The brimstone gleamed in livid flame,
Just like a place we will not name;
Good angels, that inquiring came
From blissful courts, looked on in shame
And tearful melancholy.
Again they dance, but twice as bad;
They jump and sing like demons mad,
The tune is Hunkey Dorey—
"Blood to drink," etc., etc.

Then came a pause—a pair of paws
Reached through the floor, up-sliding doors,
And grabbed the unhappy candidate!
How can I without tears relate
The lost and ruined Morey's fate?
She saw him sink in a fiery hole,
She heard him scream, "My soul, my soul!"
While roars of fiendish laughter roll
And drown the yells of mercy.
"Blood to drink," etc., etc.

The ridiculous woman could stand no more—
She fainted and fell on the checkered floor,
'Midst all the diabolical roar,
What then, you ask me, did befall
Mehitable Byrde? Why, nothing at all—
She had dreamed she'd been in the Mason's hall.

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.

PHONES

Bell Main 5041

Citizens 65448

LEWELLYN and COMPANY
WHOLESALE GROCERS
GRAND RAPIDS MICHIGAN.

Get Your Share—

You can't squeeze profits out of the best product ever made, if customers don't know of its existence.

But you can reap profits from a good product like

FLEISCHMANN'S YEAST

because its manufacturers know it is good and are telling the world so at an expense of \$1,000,000.

Link up with the big Yeast-for-Health movement. Ask the Fleischmann salesman for his sales-helps.



"The Brands That Brew the Best"

Some merchants achieve a maximum of result with a minimum of effort.

Little EFFORT is required to sell Chase & Sanborn's teas and coffees, but the RESULT is something more than increased sales of Chase & Sanborn's merchandise.

Shrewd merchants profit by augmented sales of general groceries stimulated by the trade-building qualities of

CHASE & SANBORN'S

High Grade Teas and Coffees

CHICAGO

BOSTON

Domino

Granulated Sugar

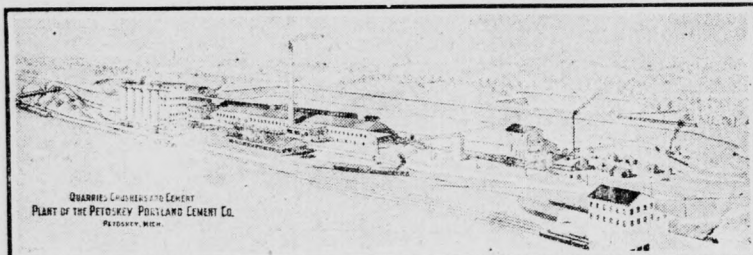
Our sixth "Save The Fruit Crop" campaign is away to a flying start. Just at the time the different fruits ripen in different sections of the country, our strong advertisements appear, urging women to put up jams, jellies and preserves for next winter's use. These advertisements are so scheduled that, at the time peaches ripen, a peach advertisement appears—and so on through the season.

Such a well planned campaign is certain to greatly increase the sales of Domino Granulated Sugar in packages. It will also bring you additional business on all preserving material and ripe fruits. Make this campaign pay you most by working with it. Suggest to your customers that they "Save The Fruit Crop."

American Sugar Refining Company

"Sweeten it with Domino"

Granulated, Tablet, Powdered, Confectioners, Brown, Golden Syrup



Petoskey Portland Cement

A Light Color Cement

Manufactured on wet process from Petoskey limestone and shale in the most modern cement plant in the world. The best of raw materials and extreme fine grinding insure highest quality cement. The process insures absolute uniformity.

ASK YOUR DEALER FOR IT.

Petoskey Portland Cement Co.

General Office,

Petoskey, Michigan

MICHIGAN TRADESMAN

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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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Rapids under Act of March 3, 1879.

THE IRISH QUESTION.

"The desire you express on the part of the British government," wrote Mr. deValera, "to end the centuries of conflict between the people of these two islands and to establish relations of neighborly harmony is the genuine desire of the people of Ireland."

It must have been a relief to the Sinn Fein leader to speak out the sentiments of the great body of the Irish people, who have deplored the shedding of blood by a desperate minority in a cause that could never be borne to triumph by such tactics.

England was too strong to be beaten down by the sword, and the law-abiding and industrious have long been weary of the unequal and barbarous struggle. Reason will now decide in the council chamber the future of Ireland. Eamon de Valera was not an irreconcilable, after all. His influence must have been used to bring the extremists to their senses. As an advocate of compromise he is greater than ever he was as the pseudo president of a republic that no respectable government cared to recognize. There will be obstructions, no doubt, in the path to peace and a national government for Ireland, but they will be removed by discussion and fair speech. It is now seen to have been an inspiration to summon General Smuts to act as intermediary. The truce will be extended indefinitely. A new day has dawned for Ireland, and the reconstruction of the world is nearer.

In the last analysis any settlement of the Irish question depends upon the attitude of Ulster, for the key to the whole unhappy struggle for home rule has always been in the hands of the Ulster minority. As their opposition has played a vital part in every previous attempt at settlement since the time of Gladstone, so in the present negotiations the attitude of Sir James Craig is, in a sense, vastly more important than that of De Valera. In his letter to the Irish convention under the chairmanship of Sir Horace Plunkett in 1918 Lloyd George pledged himself to the principle that "the securing of an agree-

ment to establish a single legislature for an united Ireland" was to be regarded as "an essential element of a settlement." The Southern Unionists and Nationalists were prepared to compromise for the sake of that principal, but the blank negative of the Ulster delegates rendered their efforts useless.

In this country as well as in England there is a widespread feeling that Ulster's obstinacy is, if not entirely justified, at least humanly comprehensible. Why should this Protestant, industrial community be governed by an Irish legislature which would be predominantly Catholic and agricultural by reason of the mere racial and geographical facts of the case? Apart altogether from the general principle of democratic government involved, there are two factors commonly ignored in this argument. The first is that, since the Ulster unionists by definition are supposed to have the best interests of the British commonwealth at heart, they might reasonably be expected to make some concessions for the sake of peace and the general good will of the English-speaking peoples. The second, however, is less idealistic and more cogent, perhaps, in the world of practical politics, and it is simply this; that nobody desires to coerce Ulster. An examination of every plan ever devised for the settlement of the Irish problem takes special cognizance of the peculiar conditions and the apprehensions, whether real or imaginary, of Northeast Ulster. The Northerners have been guaranteed special powers of representation in excess of their numbers and a permanent veto on all legislation affecting the economic and religious interests of the Ulster minority. Gladstone, Asquith and Lloyd George in their home rule bills, the Irish Dominion League in its proposals for dominion self-government, and De Valera on behalf of the red handed Sinn Fein have all gone out of their way to safeguard the rights and susceptibilities of Ulster.

The fears of Ulster have been used for more than a century to defeat measures, such as Catholic emancipation and the Land acts, which are now admitted to be more than justified by the results. They were purchased, consequently, as a result of much suffering and disorder. Must it always be so? Surely it ought to be possible to make a definite official offer of Dominion home rule, with guarantees to Ulster and subject to the strategic unity of the British Isles. If in return a reiterated pledge by the representatives of South Ireland of specific guarantees for Ulster is wanted, it should be forthcoming. It is inconceivable that Sinn Fein doctrinaires of murder and rapine could induce the Irish people to reject such a splendid opportunity for peace and unity.

THE COTTON SITUATION.

Favoring weather conditions were reported during the past week regarding the cotton crop, but the tendency of prices is rather upward than downward despite this indication of a larger yield. From now on it begins to look as though the dominating factor for this year's crop will be the financing of it rather than its size. This feature is just now receiving serious attention, as appears from the action of the War Finance Corporation in advancing \$5,000,000 to finance 100,000 bales of long staple to be held for export and in the conferences which Secretary Hoover is having with the purpose of aiding the marketing of the crop. No one concerned in the manufacture of articles from cotton is desirous of lowering the price of the raw material, and the present prices for fabrics allow an ample margin of profit even if it advances from present levels. This same spirit was shown by the British when their attention was called to the matter at the recent cotton conference held in England, although they are more anxious over there in getting better cotton than cheaper. A little higher price will, furthermore, help along to encourage the movement for growing more cotton in the British colonies and possessions. Just now, the growers in the British West Indies are complaining of the low prices and are threatening to stop planting cotton if they continue. On all sides there is every disposition to give the planter a fair show while at the same time requiring of him that he use improved methods and turn out a better product.

No material change has occurred in the goods' situation. Some orders have been received from the Far East and there has been a firming up of prices on certain lines of gray goods. Hurry orders have come from retailers for wash goods, because of the prevalence of very hot weather, and this served to show the lightness of the stocks carried. Prices on prints for spring are awaited, but will not be forthcoming for a while yet. The mills could do a great deal more than they are doing. But there is a lack of orders on a satisfactory price basis, and managers do not want to pile up stocks. In underwear, some manufacturers are threatening to close down unless more orders for fall are forthcoming. A fair business is passing in hosiery.

WOOLS AND WOOLEN GOODS.

Only the gradual marketing of wool in the world's centers is keeping up the prices of the material, which have been fairly constant recently. Buyers from the Continent have been doing most of the purchasing at the auction sales. In this country various de-

vices are resorted to in order to prevent sacrificing the clip at ruinous prices. In Montana a group of bankers has arranged to provide funds, up to 10 cents per pound advance, in case it should become necessary to consign the clip for sale East instead of selling it at home. This is to prevent buyers from resorting to various tricks to compel small growers to take what they can get. As a result a fair portion of the clip has been bought on board cars in Montana at 20 cents per pound or better. This kind of co-operative selling is likely to become quite general.

Meanwhile, the mills are keeping up their activity. In May they consumed over 75,000,000 pounds of wool, grease equivalent. The total from January to May, inclusive, was about 330,000,000 pounds, and the indications are good for the remainder of the year. There is a disposition to hurry along the opening of woollens for the next lightweight season, beginning with serges. The best guessing is that prices, on a pound basis, will show little if any change from present levels. Dress goods are being shown to some extent. The garment outlook and that for clothing are considered quite favorable.

Why Fred Mann Favored Michigan Merchants.

Devils Lake, No. Dak., July 6.—In reply to your letter of enquiry, wish to say that I was in Michigan and Illinois with five daily newspapers, all members of the Inland Daily Press Association—Kalamazoo, Ludington, Lansing and Owosso of Michigan and Sterling, Ill. I am enclosing you a write-up from Owosso, and possibly you could get copies of the other papers from the different towns and I think these would be very interesting to you.

I went through Grand Rapids twice, but did not have time to go in to see you. I could have talked at Grand Rapids on Monday night, as I talked at Kalamazoo at noon, and went through your city at 5 o'clock in the afternoon to Ludington, where I talked the next evening.

In every town we had a large and enthusiastic gathering of merchants and my talk on Modern Merchandising and Advertising was well received.

The newspapers paid my expenses of \$100 per day for the benefit of the retail merchants organizations of the different cities.

The next time I go through Michigan I will let you know, or it might be that you could arrange a five day speaking programme for me at \$100 per day and I could arrange to go there possibly in the fall or early winter.

I go to Spokane, Wash., next week for a four day meeting with the Spokane Chamber of Commerce. They are putting on a big business building Congress with the merchants of the State of Washington.

F. P. Mann,
Pres. No. Dak. Ret. Merchants' Ass'n.

CANNED FOOD WEEK.

This Year Poor Time To Push Sales.

While the grocery trade generally will heartily co-operate with the National Canners' Association in its enterprise of Canned Food Week, some time next November, doubt is expressed in trade circles as to just how much a specialized week can produce in the boosting of canned foods.

Will any amount of enthusiastic pushing of canned foods by concentrated use of black ink on white paper during a given week prevail upon the average mortal to eat more canned goods than he would normally, or add two or three more meals to his daily quota of three? If not, would a canned foods week or any other concentrated period result in the expected increase in consumption? Probably not.

Very much of the success of the enterprise will rest upon co-operation of the trade and the influence that it will have upon the trade and consumer buying motives. Stock moved out of the packer's hands on to the distributor's shelves is one thing, moving it to the consumer and making the consumer really consume is quite another, and whether any concentrated "week" will accomplish the final process of real absorption of surplus remains to be seen.

Even suppose a price campaign or something based on the "buy a dozen instead of a can" or "a case instead of a dozen" plan would only result in transferring the invisible surplus down the line into the housewife's pantry and would inevitably react upon the current movement of a can at a time from the grocer's shelves. The grocery trade already knows too well how this thing operates because of its experience with sugar and how the housewife got scared and hoarded sugar and then left the buying movement stagnant while she used up her accumulated stock.

So far as the psychology of the canned foods week is concerned, everybody will gladly co-operate and doubtless do his best to get his share of the benefits, but if it costs any considerable amount of money it is very much to be doubted if funds spent in that way would be as effective as the same amount expended through intelligent channels of promotion or more widespread appreciation of the wholesomeness, attractiveness and economy of canned foods. However, the entire trade will doubtless take hold of the matter and make the most they can of it.

Current observers of canned food conditions, however, both as to the prevailing stocks, surpluses and prospective crop and pack, are disposed to think that November there will be in no material need of boosting canned foods; that they will be boosting themselves as fast as anybody can desire.

If any considerable portion of the reports about damage to crops is true or if it be a fact that acreage has been tremendously curtailed throughout the growing country, both East and West, and that canners have not placed their orders for cans, labels, boxes, etc., and that a very large portion of the can-

ners are not to operate their plants this season, there will doubtless be a marked disparity between supply and demand, and what looks like a commercial corpse to the canner with warehouse packed with unsalable goods may turn out to be considerable of a gold mine. Many observers of the situation are beginning to feel that way about it already.

Add to this the reports that come from various parts of the country that farmers have curtailed their general acreage and that much of the seasonal surplus for fresh goods is not being taken on the market and therefore will be lost, it would look as though not only a normal but a considerable abnormal demand will be thrown upon the canned food supply.

The Life of the Grocer.

Bees are busy making honey, mints are busy coining money, yet prosperity is stayed. Washington is madly stewing, over bills that keep on brewing, and us ginks are still afraid.

The banker takes his pen in hand and roasts us all to beat the band and orders us to smile. The effort made brings naught but tears, we're still all shattered by our fears and choked clear up with bile.

July the first comes rolling around, we know exactly what we've found, no dividends in sight. But we see the prairies blooming and the crops come in a-booming so we ought to shed our fright.

And when the wheat is in the shock and the coin begins to talk, it is time to cease to scold. The birds are singing in the shrub it's no time now to take a club and play the warrior bold.

The sugar market raised a stink, the Lever act is on the blink, but that is behind us now; better times the future will bring us and the fates no longer sting us, so what is the use to row?

Men who donned the feathers seeking others' scalps with blood a-reking, cursed by candle, book and bell, may be deep in purgatory with their shorn heads bowed and gory, but they haven't gone to hell.

The bow of promise glistens bright, better times are right in sight, you can help make it so. Take the slack up in your belt, never mind the blows been dealt, all is ready, now, let's go.

Harry E. Sloan.

The Marshall Field Store in Chicago has on its ninth floor a "honeymoon aisle," which attracts brides, and brides-to-be, seasoned housekeepers, and even husbands. It contains every worth-while labor-saving device connected with housekeeping, and "Miss Cap-and-Apron" is always on hand for explanation and demonstration. The aisle is walled with immaculate porcelain refrigerators, and leads into a tiny kitchen. Several times a week, at advertised hours, the girl in cap and apron gives talks and demonstrations of the preparation of suppers, of the proper refreshments for afternoon tea, and the making of fritters. In the talk and demonstration, which lasts about forty-five minutes, everything from a fireless cooker to the smallest or most complicated utensil receives attention.

Panacea For Puzzling Problems Which Perplex Statesmen.

Grandville, July 12—The passage of Senator Norris' bill creating a \$100,000,000 corporation to act as a go-between in the exportation of farm products seems to be inexpedient at the present time. At any rate it is contrary to the best interests of all the people, and would be class legislation against which so many, a large majority of farmers included, have expostulated in the past.

It is hardly necessary to call to mind the many hard words said by the agricultural press against the middleman, and right here is asked for the establishment of a millionaire middleman corporation whose chance for exorbitant profits is more than normal.

The government will be asked to furnish the money—and by Government we mean all the people—for the purpose of getting better prices for what the American farmer produces. No one will deny that the farmer is up against it just at present, as are hundreds and thousands of other good, honest American citizens, all because of the unexampled conditions brought about by the world cataclysm of a few years ago.

We, the people, are to furnish the money to buy the farmer's product for cash while we wait on the foreigner for our pay. The farmer cannot do a credit business with the overseas customer, but we, the people, can. At any rate, such is the reasoning of the introducers of the bill and there seems some likelihood of the measure going through, although haste in so important a matter of legislation should not be expected.

Secretary Hoover believes the Government should stay out of private business activity, hence does not approve the Norris bill.

As a further inducement the farmers are asking, through their representatives backing this bill, a reduction of freight rates on all commodities handled by this corporation, which, of course, would be a discrimination in favor of one class against another, a most undesirable and truly unrighteous proposition.

We have had middlemen and middlemen in the past, but this corporation, financed to the tune of \$100,000,000 of the peoples' money, would be the biggest thing of the kind ever yet undertaken, and it is to be done on the plea that the farmers of the country are on the verge of bankruptcy and that unless Uncle Sam comes to the rescue a general smash-up is due.

Is it not barely possible that the advocates of this scheme are over zealous, and that given time the agricultural conditions will gradually settle themselves without drastic measures of doubtful honesty and reliability?

The time for broad-minded statesmanship is here. Politicians who seek to manipulate the farmer vote are not such statesmen, and it will be well if Congress hesitates before plunging into an unusual course of action which may in the long run lead to more complications and harder conditions than at present exist.

Whenever any considerable portion of the people think themselves aggrieved it is customary to call on old Uncle Sam to life them out of the mire. No more deserving class of citizenry live than the farmers. They are entitled to every right and consideration consistent with a square deal to all. More than this they should not ask.

At the present time there seems to be an over production of foodstuffs in the United States. Because foreigners are poor, not able to raise the cash for paying our farmers for this surplus, it is proposed that the people here pay cash for the products of our farms needed by the poor in

Europe; and wait for their pay until better times come to those who are to be benefitted in other lands.

This is truly a cheerful and apparently benevolent scheme and may possibly work out to a happy conclusion, yet it seems somewhat in the line of robbing Peter to pay Paul. That \$100,000,000 must come from somewhere; it cannot be raised from the air. Somebody must go down deep in his pocket to finance the scheme. Who is it? Why, the Government. Very good. What is the government if not the whole people of the country? This being true, then we elect to form a corporation, tax the people an extra \$100,000,000 with which to buy from one class of our citizens that the other class may realize better prices for their products.

Now if this scheme, so beautifully formed, is of benefit to the farming portion of our country, why not go farther and form still another corporation, capitalized at another \$100,000,000, for the purpose of buying up the surplus productions of our factories? Then, of course, nothing is to hinder going on and on, forming corporation after corporation, amply financed by Uncle Sam, until all the industries of the great American Nation are placed on a firm and paying foundation.

Congressman Norris' thought is a happy one. Let other senators who represent other important industrial factors in this country get into action and we shall soon have solved all the puzzling problems which have perplexed statesmen in the past.

Old Timer.

Model of Business Efficiency.

John Wanamaker has been in business—a constantly expanding and always clean business—for sixty years. He has been a big advertiser and consistently truthful merchant all those years. Forty-five years ago, when the Centennial Exposition attracted the world to Philadelphia, his store was a show place in that city.

What Wanamaker has done in Philadelphia and New York other merchants in smaller fields may do, if they conduct their business on the same principles he has stood by. Enterprise, work, fair prices, trustworthy goods and constant publicity will bring proportionate success everywhere.

Untruthful publicity will cripple any business, but any business that is run right will make money, and no business that crowds its field, which is unnecessary or superfluous, can be "run right," because it is out of place. There must always be a real need for it to make any business profitable.

California Claims Big Fish Catch.

California's fisheries rank higher in both value and volume than those of any other state, according to a report compiled for the San Francisco Chamber of Commerce by N. B. Scofield, in charge of the commercial fisheries department of the California Fish and Game Commission.

The wholesale value of fish products in California is set at \$25,000,000 by Mr. Scofield. The money invested in fish canneries and fish preserving plants amounts to \$8,000,000.

Tuna and sardine fisheries lead the California industry, pushing salmon back to third place. More than 150,000,000 pounds of sardines and more than 30,000,000 pounds of tuna are caught annually.

Items From the Cloverland of Michigan.

Sault Ste. Marie, July 12—From present indications the pikers will have a hot time on their tour this week. Even Lake Superior is warming up as never before. It is now necessary to ice the water in order to get a cold drink. However, this is not discouraging the pikers, as the reception committee here is making ample provision for cool soft drinks before they embark for the Canadian side.

J. A. Gibbon, one of our well-known grocers, is moving his stock from the building he has occupied for several years at the corner of Spruce and Kimball streets, to the store recently vacated by Miller Bros., which is on South Ashmun street and is considered a good location.

Charles Schilling expects to occupy the old Gibbon stand, having purchased the building a short time ago. Mr. Schilling has been in business before and this venture will, no doubt, prove as successful.

Fort Brady received orders to release 150 men during July. This news is not encouraging to the merchants who have been profiting by the extra trade received from the soldiers.

The Kaine Boiler Works has added much new equipment to its factory, which now compares favorably with any boiler works in this vicinity.

The firemen's convention is being held at the Soo this week and the Con. T. Kennedy shows, under the auspices of the former, are doing a thriving business.

The Odd Fellows' convention held here last week was a grand success. The visitors all agreed that the Soo was one of the prettiest places on the map.

The hotels are doing a good business during the hot spell. Many tourists are arriving from the Southern part of the State and other hot places to seek relief in the Soo. Although it is somewhat hot here, there is still some cool spots around our city.

Muscular inactivity is the parent of much ill health.

Russell A. Norton, a former resident of Sault Ste. Marie, but for the past few years one of the successful insurance agents in Des Moines, is visiting friends here. He is still a subscriber to the Tradesman in order to keep in touch with the happenings in Michigan. He thinks the Soo is the best place he has visited en route. Mr. Norton is accompanied by his wife and son and, after spending a few days with Mr. Norton's mother at Manistique, they will motor back to Des Moines.

Too often when a man's good deeds speak for themselves, he spoils the effect by going around with his mouth open. William G. Tapert.

The Finest Store in the South.

Thirteen years ago, A. L. Neiman and Herbert Marcus went to Dallas, Tex., and launched a women's wear organization that the residents of the city declared was "too high-toned for this part of the world." But the success has proved the value of the firm's attempt to make the store the finest in the South. Utmost care was taken with the fittings and settings—salons were finished in Circassian walnut; elevator entrances and doors were of solid bronze and mahogany. The French room is stocked with rare paintings and art treasures and is one of the show places of Dallas. No price tags are in the window and the advertising appeals only to the best class of trade, stressing quality, not price. Two staff artists are kept continually at work, and the copy which appears over the Neiman-Marcus nameplate sets a pace for the other stores in the South.

Why the Salesman?

Do you ever stop to consider the value of the salesman's services and whether or not he is a useful member of society?

Does the salesman who calls on you render you any service or is he simply an order-taker for the house he represents?

Does our salesman when he comes give you the benefit of market information which our experts have gathered through their contact with the outside world markets, and does this assist you in your buying?

Does he bring you the conditions in other markets in your locality in order that you may know what items are selling and what items are losing ground, thereby helping you to avoid making purchases of slow-moving merchandise?

Has our salesman from time to time talked to you about your fire insurance with the idea that from the experiences of some of our other friends, he can tell you truths that may help you to avoid similar disastrous results if you should have a fire?

Does our salesman bring to you from time to time experiences that he has learned

from the lips of other customers which may help you to make your merchandise move faster?

Has our salesman on some occasions talked to you about the matter of prompt collections and told you that many of our friends have found that prompt collections help their business, contrary to the ideas of the wise old sages who say that "energetic collections hurt business?"

Has our salesman at different times been able to talk to you intelligently about the matter of turnover and arrangement of stock so as to conduct your business with the fewest possible steps, and thereby give your customers better service?

Has the special training that we have been giving our salesmen during these twenty years developed men who have been able to assist you whenever you wanted to call upon them; and is it worth while for the jobbers to continue to develop highly trained men with a scientific knowledge of merchandising who may on your request help you to solve some of your perplexing problems—or has business become so mechanical that the salesman shall be relegated to the shelf as an unnecessary evil?

WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers.

Movement of Merchants.

Boon—William Ward succeeds A. C. Fessenden in general trade.

Pellston—E. G. Stevenson succeeds C. A. Eaton in the drug business.

Elsie—Wooley & Frye succeed Peters Bros. in the drug business.

Sears—Nelson Livermore succeeds E. L. Dake in the grocery business.

Plainwell—Shaw & Oliver succeed Charles W. Lasher in the grocery business.

Saginaw—The J. H. Nickedemus Oil Co. has changed its name to the Fordney Oil Co.

Mancelona—W. A. Gardner & Co. succeeds Rodenbaugh & Stevens in the drug business.

Grand Rapids—H. J. Taft succeeds Smith Bros. in the grocery business at 609 Lyon street.

Carson City—The Carson City Produce Co. has increased its capital stock from \$8,500 to \$35,000.

Owosso—Lewis & Son have engaged in the grocery business, the Worden Grocer Co. furnishing the stock.

Ionia—Charles F. Haight has engaged in the grocery business, the Judson Grocer Co. furnishing the stock.

Detroit—The General Adding Machine Exchange Co. has decreased its capital stock from \$100,000 to \$10,000.

Ironwood—The Alvin E. Dunham Co., wholesale fruit dealer, has increased its capital stock from \$25,000 to \$55,000.

Kalamazoo—The White Kitchen restaurant is being remodeled and enlarged, considerable new equipment being installed.

Greenville—W. E. Zank has installed a Guarantee iceless soda fountain, furnished by the Hazeltine & Perkins Drug Co.

Lansing—The Shoe Market has opened for business at 109 East Michigan avenue, under the management of Harry Applegate.

Eureka—Frank W. Somerville has sold his store fixtures and stock of general merchandise to Otis Miller, who will continue the business at the same location.

Grand Ledge—Philip Biehomersiem has purchased the grocery stock of Fred Sattler and will continue the business at the same location on West Jefferson street.

St. Joseph—The Silvan Beach Amusement Co. has added a second Guarantee iceless soda fountain to its equipment. The Hazeltine & Perkins Drug Co. furnished it.

Detroit—The Detroit Co-Operative Cigar Co. has been incorporated with an authorized capital stock of \$10,000, of which amount \$5,150 has been subscribed and \$510 paid in in cash.

Saginaw—Andrew Kolias has sold his store fixtures and stock of groceries, cold meats, etc., to George H. Smith, who will continue the business at the same location, 2411 East Genesee avenue.

Detroit—Snell & Co. have merged their shoe business into a stock company under the style of the Snell Shoe Co., with an authorized capital stock of \$32,000, all of which has been subscribed and paid in in property.

Port Huron—T. B. Seller has erected a fine cement store building at

1115 Lyon street, which he occupies with a complete stock of staple and fancy groceries. The stock was furnished by Lee & Cady, Detroit.

Lansing—Louis Pienta, formerly manager of Hotel Downey cigar stand is manager of the cigar store opened in the Strand-Arcade building by Harry Watson & Co., who conduct a chain of tobacco and smokers' supplies stores.

Coldwater—The Coldwater National Bank has purchased the building it now occupies. Consideration, \$20,000. Extensive improvements have been made on the building and it is now one of the finest equipped banks in the State.

Sault Ste. Marie—Leon Winkelman has sold his interest in the general merchandise stock of Mose Winkelman at Manistique and will open a women's ready-to-wear store here under the style of the Style Shop, about Sept. 1.

Escanaba—The Boston Store Co. of Escanaba has been incorporated to conduct a general wholesale and retail mercantile business, with an authorized capital stock of \$150,000, \$81,000 of which has been subscribed and paid in in cash.

Grand Rapids—The Standard Auto Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$75,000, \$50,000 of which has been subscribed and paid in, \$28,500 in cash and \$21,500 in property.

Flint—The Boyle Devices Corporation has been organized to purchase, own and control patents and franchises covering automotive parts and accessories, with an authorized capital stock of \$50,000, \$2,000 of which has been subscribed and \$1,000 paid in in cash.

Saginaw—Edward H. Beecher, formerly with the district manager's office at Detroit, has removed to this city to take charge of the Saginaw branch of the National Biscuit Co., succeeding A. C. Behm, who has been transferred to Flint. Mr. Beecher assumed charge of the local branch July 1.

Manistee—Manistee is planning that its annual farmers'-merchants' picnic August 11 will be the greatest affair of this kind ever attempted in Northern Michigan. The general outline of the frolic calls for, first of all, the serving of a hot lunch, with steaming coffee to all the visitors from the countryside; then band music throughout the day, a baseball game between two of the best teams in the section, a programme of sports, and as a wind up, a pavement dance in the evening.

Muskegon—The Muskegon Chamber of Commerce is negotiating with President Frank H. Alfred, of the Pere Marquette Railroad, to make Muskegon the Western terminus of passenger service from Detroit instead of Grand Rapids, an arrangement involving an agreement with the Pennsylvania road. Co-operation with other roads in establishment of a new union station here and in the use of the Belt line entering Muskegon, moving of the road's city freight yards, and improved service

to Chicago are other matters taken up with Mr. Alfred on a recent visit to this city.

Grand Rapids—Retail dry goods buying in this city during the past week was characterized by midsummer dullness. This was accentuated somewhat by the reaction following the spirited business over the counters before the holidays. The stores are now preparing to feature clearance sales and consumers will be afforded many opportunities to secure merchandise at attractive prices. There is no doubt that the department stores and specialty shops, eager to stimulate business, will vie with each other in marking down prices. Indeed, bargain hunting has become second nature to local shoppers, and merchandising men admit that buyers are extremely discriminating in their attitude, as they have gotten into the habit of visiting several stores in order to make comparison of quotations before buying. The piece goods counters were fairly well patronized. In the ready-to-wear departments business was in the doldrums. The millinery sections were fairly busy, many sales being held on sports hats. White footwear predominates in the shoe division. The call for silk stockings has slackened; many stores are featuring full fashioned silk hosiery at prices that are below the levels of a few weeks ago. Preparations are being made by department stores and specialty stores to hold August fur sales, which should play an important part in August retail trade. It is interesting to note that prices on practically all merchandise are continuing to show a marked downward tendency. Men's clothing is moving slowly, consumers showing a disposition to wait for the time when stores will announce their regular summer markdown sales.

Manufacturing Matters.

Battle Creek—The Rich Steel Products Co. has decreased its capital stock from \$250,000 to \$100,000.

Detroit—The Curran Motor Products Co. has changed its name to the Western Motor Products Co., Inc.

Marquette—The Marquette Knitting Mills will open for business the last week in July, C. W. Hayes, manager.

Muskegon—The Muskegon Piston Ring Co. has been incorporated with an authorized capital stock of \$20,000, all of which has been subscribed and \$2,000 paid in in cash.

Detroit—The Cross Candy Co. has been incorporated with an authorized capital stock of \$135,000, of which amount \$75,000 has been subscribed and \$15,000 paid in in cash.

Algonac—The Algonac Machine & Boat Works, Inc., has been organized with an authorized capital stock of \$25,000, all of which has been subscribed and paid in in cash.

Grand Rapids—The Producers' Fuel Co. has been incorporated with an authorized capital stock of \$150,000, \$75,000 of which has been subscribed and paid in in cash.

Detroit—The Detroit Celery Tonic Co. has been incorporated with an authorized capital stock of \$60,000, of

which amount \$5,000 has been subscribed and \$1,000 paid in in cash.

Sault Ste. Marie—The Pinnacle Paint Co. has been incorporated with an authorized capital stock of \$15,000, all of which has been subscribed, \$3,000 paid in in cash and \$8,250 in property.

St. Johns—The Stokes Manufacturing Co., manufacturer of manifolds for motors as well as other automobile parts, will remove to Owosso. A modern plant will be erected and opened for business as soon as it is completed.

Detroit—Hargreaves, Inc., has been organized to manufacture and deal in vehicle tires, rubber products and automobile accessories, with an authorized capital stock of \$45,000, of which amount \$36,600 has been subscribed and \$3,660 paid in in cash.

Lansing—George E. Lawrence & Son, wholesale bakery, have merged their business into a stock company under the style of the Lawrence Baking Co. with an authorized capital stock of \$600,000, \$75,000 of which has been subscribed and paid in in property.

Detroit—The Acme Etched Products Co. has been incorporated to manufacture and sell name, automobile and similar plates, with an authorized capital stock of \$25,000, \$15,000 of which has been subscribed and paid in, \$8,000 in cash and \$7,000 in property.

Battle Creek—The Standard Construction Co. has been incorporated to manufacture standard fabricated homes and buildings with an authorized capital stock of \$100,000, of which amount \$38,170 has been subscribed, \$250 paid in in cash and \$36,520 in property.

Detroit—The National Alloys Co. has been incorporated to manufacture and sell brass, bronze and aluminum castings and to conduct a general foundry business, with an authorized capital stock of \$200,000, of which amount \$103,000 has been subscribed and \$18,000 paid in in cash.

Saginaw—George H. Boyd, President of the Booth & Boyd Lumber Co. and general manager of the Germain-Boyd Lumber Co., Saginaw, has been elected President of the Saginaw Board of Commerce. During the war Mr. Boyd was an enthusiastic worker in the Red Cross and also on the war savings committee.

Simplifying Things.

The Department of Agriculture has defined bread and in future the small boy, who wanders into the corner grocery, need only say:

"Maw wants some clean, sound, sweet product obtained by baking in loaf form and at a temperature of 400 degrees to 500 degrees F. a dough consisting of leavened and kneaded mixture of flour, potable water, edible fat or oil, sugar or other fermentable carbohydrate substance, salt and yeast, with or without the addition of milk or a milk product. It contains, one hour or more after baking, not more than 38 per cent. of moisture nor more than 1 per cent. of salt, and its acidity does not exceed the equivalent of 3 cubic centimeters of normal alkali for 100 grams of bread."

And he'll get a loaf of bread.

Essential Features of the Grocery Staples.

A local broker says: "For a long number of years I always have at this season made a tour of the canneries in Southwestern Michigan, from Grand Rapids to St. Joe. In years gone by, the warehouses of the canneries in this section were filled to overflowing—but not this year. Never in my experience have I seen warehouses so light, and never have I seen unsold stocks so small. The canners packed few strawberries and they are all gone, they packed few cherries and they are all gone. The black raspberry pack was only 50 per cent. of last year's and they are practically gone. Few red raspberries are being packed and equally as few blackberries. When the berry season is over there will be few other fruits canned because peach, apple and pear crops are a failure. Practically no tomato acreage has been planted."

Some brokers are beginning to wonder where they will find canned fruits to sell this fall and next spring and some of them are also wondering where the big "private label" wholesale grocery houses are going to find the kinds of canned fruits needed to keep their labels on the market.

It is a big beverage season. The wholesale houses are having an enormous trade in all kinds of soft drinks and fountain goods. There is a fair profit in this business and an opportunity to stimulate trade in these goods.

Constant writings upon the danger of flies seems to have had a good effect and better than for a long time is the wholesale trade in fly destroyers of many sorts. It is a good time to get busy in this line, for the flies are due for nearly four months longer sojourn.

There is a very embarrassing scarcity of evaporated apples, and the situation is puzzling as it has not been long since the supply seemed large and prices were weak. In fact there are no offerings of spot stock at all. This is accounted for, however, by all the stock of 1920 pack being in cold storage and holders, influenced by the well defined short crop of apples everywhere, have withdrawn their spot holdings from the market waiting for higher prices. This theory may or may not be correct. There is no way to ascertain. In the East there are some offerings, but the market is very strong and above buyers' views.

The opening price for California and Oregon prunes was announced some time ago by independent packers, but at prices which buyers consider higher than they should be. Small prunes are rather scarce in the Chicago local market and more activity is noted in all sizes than there has been for some time. A heavy sale of small prunes for exportation was recently made by Pacific coast holders at a low price has relieved the market of a heavy burden of small prunes and has restored the confidence of buyers.

The raisin situation is in firm condition, and but little news interest can be aroused in an article that is regulated by one concern.

A rather remarkable change in the demand for seeded raisins has taken

place in the last two years as consumers seem to have transferred their preference to Thompson's seedless raisins, preferring them to the seeded, which last were formerly all the style. The seeded raisins are sticky and syrupy, and the advertising of Thompson's seedless which has been done seems to have educated consumers to prefer them. Some buyers go so far as to predict that seeded raisins will be entirely superseded by the seedless kinds.

The new dried apricots now in transit from the coast will come upon a bare market, as there are no spot 1920 apricots to be had in a wholesale way.

Dried peaches are almost unsalable. Prices during the big war were advanced so high that they were beyond the purchasing ability of the class of people that ordinarily uses dried peaches.

The general situation in dried fruit can be described as strong from a spot stock scarcity and poor crop outlook point of view. If buying should begin and become fairly active, prices would go higher; for both spot and future dried fruits. This is the period of the year of least demand for dried fruits and on that account there are no changes in the market of importance.

Sugar—The New York refiners—with one exception—have increased their price on refined from 5.30@5.60c. Local jobbers hold cane granulated at 6.20c and beet granulated at 6c. The appearance of stability in the market for raws, together with hot weather, has encouraged buying on a broader scale, and during the past week the market was quite active. However, it is generally admitted that a much greater improvement must occur before the volume of business attains normal proportions for the season.

Tea—The wholesale dealers in tea report a rather better demand in June than for several months before that. A great deal of the cheap poor tea which has been going about the market has been absorbed and this has strengthened the whole situation. There is no boom yet by any means but prices are fair. There is a moderate every day demand at fairly steady prices.

Coffee—The week has brought little or no change in the coffee market. There are still rumors from Brazil about the likelihood of the Government taking over the coffee business, much as it did several years ago, but these rumors have not had any marked effect in this country. Futures fluctuated a little upward. Spot coffee has remained unchanged for the entire week. The demand is light and prices practically unchanged on all grades of Rio and Santos. Mild coffees are about steady with a very light demand.

Canned Vegetables—Tomatoes were strong on the spot market last week and prices showed a slight advance. New pack sweet Wisconsin peas have suffered badly from dry weather and are badly burned. Future prices will remain firm. Southern corn pack, Maine style, is an active seller and sells readily at 88@90c. Other can-

ned vegetables are in slight demand and do not meet green vegetable competition.

Canned Fruits—Canned peaches and apricots are well cleaned up on the spot and supplies of these commodities on the Coast are reported scarce. Coast prices have advanced in some instances, but New York buyers refuse offers at the higher prices. California Bartlett pears are firm at \$3.50 for 2½s. Continued and confirmed reports of California packing fruits burned by heat have been received all the week and prices are firmer in consequence. Hawaiian pineapple share in the sales of summer delicacies and orders are well distributed although small.

Canned Fish—Alaska red salmon is the only noticeably active feature of an otherwise dull market in spot canned fish. Chinook salmon are still escaping the fishermen's nets in high water on the Columbia, according to reports received from thoroughly reliable sources. Agreements between the packers of tuna and the fishermen have not yet been reached and opening prices as given hitherto are only indications of possibilities. Sardines are uniformly dull. Although keyless brands are cleaning up well large stocks of key brands remain on hand and are being disposed of by filling orders for keyless qualities.

Dried Fruits—Prunes and apricots continue to find regular although moderate sales and rumors of price shading on apricots are not confirmed. Spot currants sell well on the spot market. News from several sources indicates that new crop currants will be higher, according to present offers in Greece. Speculative buying in dried fruits is quite out of fashion and the market conforms rigidly to the rules of supply and demand.

Sugar and Molasses—Glucose is in moderate demand for manufacturing purposes and so is compound syrup. Prices are fairly steady. Sugar syrups dull and continued weak. Molasses is not wanted, but prices show no particular weakness.

Cheese—The market is firm on the basis of last week's quotations, with an increased consumptive demand. The quality of cheese arriving is very good, considerable of it going into cold storage. If we do have any change in price it is likely to be a slight advance.

Provisions—Everything in the smoked meat line is firm at prices ranging about ½c per pound higher than last week. The consumptive demand over the holidays was very good. The market is in a healthy condition and if we do have any change in price it is likely to be a slight advance. Pure lard is in better demand at an advance of ½c over last week. Lard substitutes are also in good request at about ½c per pound advance over last week. Canned meats, dried beef and barreled pork are steady at unchanged prices.

Retail Stores Planning August Fur Sales.

According to reports in retail merchandising circles there will be some

interesting fur sales in August. The fur situation in the primary market has been so unsettled that retailers have been pondering the problem of making the proper appeal to the consumer. It is generally realized that the argument that fur garments will be higher this winter will not strike home. Even those who are not familiar with recent developments in the primary fur market know that prices began to drop last season and they assume that there will be plenty of merchandise available this fall and winter.

The August fur sales this year, it is believed, will be noteworthy for the low prices on all classes of goods. Retailers feel that they will have to operate on an extremely narrow margin of profit in order to attract trade. Retailers also realize that they will have to emphasize service and correct styles.

While there is much doubt as to the size of fur stocks in retail channels, buying for the summer sales has been light and leading factors have stated that they will not make commitments for the winter until they get a definite line on the response to the August sales.

Decided Activity Marks Hide Trade.

The hide market is showing much more activity. Of first importance is the sale by one of the big packers of about 9,000 kip at 15 cents, including overweights at 13 cents and brands at 11 cents, for export to Europe. It is said the lot is to be paid in cash, American funds. In addition to this, about 5,000 country buffs sold, also for export to Europe, at 7 cents. Other trades are being negotiated by cable. It is known that American hides are selling much below the world level of prices and it is encouraging to know that difficult trade obstacles are being overcome.

One of the big packers sold a lot of about 4,500 extreme light cows at 11 cents, which is considered a low price in view of the sale of overweight kip at 13 cents and also in view of a recent sale of 25 to 50 pound small packer hides at 11½ cents. Another big packer sold about 13,000 May native steers at 12½ cents, while other packers continue to ask 14 to 15 cents for similar goods.

There is more enquiry for country extremes, but tanners are looking for bargains, while responsible dealers ask 10 cents for fairly good lots. Country buffs are said to be the cheapest hides in the world and it is probable that many of them will be exported.

A "Party and Favor Bureau" has been established in the toy department of the store of Marshall Field & Co., of Chicago. In charge is an entertainment expert who, under the name of Dame Courtesy, makes consultation appointments, and advises customers about parties and appropriate favors; the suggestions are, of course, based largely upon articles to be found in the department. It is an idea well worth considering by the toy man who has considered the carrying of favors a necessary evil.

Recent Proceedings in Local Bankruptcy Court.

Grand Rapids, July 1—On this day was held a preliminary examination of the bankrupt in the matter of Fred Gunther, alleged bankrupt. The testimony of Fred Gunther, Jr., was taken, a stenographer taking the testimony. Several other parties were examined with reference to the matter and many exhibits brought out.

July 7. On this day was held the special meeting in the matter of Elmer C. Johnson, bankrupt No. 1905. The bankrupt was not present. The trustee was present in person. No creditors appeared. The meeting was called pursuant to an offer from the Grand Rapids Store Fixture Co. of \$50 for certain of the remaining assets of the bankrupt estate. Few bidders were present and the property was finally struck off to Baxter & Reide for \$62.

On this day was also held the special meeting on the order to show cause in the matter of William T. Moore, bankrupt No. 1953. The bankrupt was present by Raymond Starr, attorney. The trustee was present in person. This meeting was held upon the offer of Louis Levinsohn, of Saginaw, in the sum of \$2,250. Many bidders were present and the bidding was spirited. The property was finally struck off to Benjamin Vrieling for \$4,800. An order has been made confirming the sale to that party.

On this day was received the order of reference and adjudication in bankruptcy in the matter of Fred Gunther, Sr., of Carson City. This being an involuntary case, no list of creditors or date of first meeting can be given until the bankrupt has filed schedules. An order has been made by the referee to file schedules on or before July 19.

On this day an order to show cause in the matter of Verne E. Reyburn was issued to Eddie E. Reyburn to show cause why a certain automobile which it appears was transferred to him prior to bankruptcy should not be deemed a preference and returned to the court of assets of the estate. This order is made returnable on July 20.

July 8. On this day an order was made calling a special meeting of creditors in the matter of Verne E. Reyburn, bankrupt No. 1915. The purpose of the meeting is to consider and pass upon the offer of C. N. Heskett of \$75 for a certain computing scale in the estate, which said scale is inventoried at \$175. All interested in the bidding on this item should be present July 20. At this meeting the creditors will also consider and pass upon the petition of the trustee for permission to sue or take such action as shall be deemed necessary for the recovery of the automobile which the trustee believes was transferred to one Eddie E. Reyburn, by the bankrupt prior to his adjudication as a bankrupt.

July 9. On this day was held the first meeting of creditors in the matter of Chris Van Hattem, bankrupt No. 1961. The bankrupt was present in person and by attorney, Jacob Steketee. Boltwood & Boltwood, Wicks, Fuller & Starr and R. J. Cleland were present for creditors. Several claims were proved. No trustee was elected. The bankrupt was then sworn and examined by the attorneys for the creditors. The meeting was then adjourned to July 23.

July 9. A special meeting and examination of the bankrupt was held this day in the matter of Simplicity Wheel Co., bankrupt No. 1926. The bankrupt was present by Fred W. French. Trustee present by Wicks, Fuller & Starr. Clapper & Owen and J. R. Gillard were present for various claimants. Fred W. French was sworn and examined and twenty-five exhibits were produced and offered. The testimony was taken before a reporter. The meeting was held open

for further proofs to be taken at the convenience of the parties.

On this day was also held a special examination of the bankrupt in the matter of Fred W. French, Bankrupt No. 1919. The bankrupt was present in person. Wicks, Fuller & Starr were present representing the trustee of the estate. John Dunham appeared for creditors. The bankrupt was sworn and examined by Mr. Dunham relative to the petition to reclaim stock in a certain company. Probate papers relative to the petition offered as exhibit 1. The bankrupt was then sworn and examined by Mr. Wicks. Hearing was then adjourned without date.

July 11. On this day was held a special meeting in the matter of Patrick J. McCormac, bankrupt No. 1912. The trustee was present in person. Several labor claimants were present in person. Claims were allowed against the estate. The trustee's report and account was approved and allowed and an order made for the payment of administration expenses and a dividend on labor claims. The meeting was then adjourned without date.

On this day was also held the final meeting in the matter of the American Conservation Products Co., bankrupt No. 1935. The trustee was present in person. The trustee's report was approved and allowed. Final dividend sheets were filed. The bill for the attorney for the bankrupt was approved and allowed. An order was made for the payment of administration expenses. There being no objections to the discharge of the bankrupt the trustee was not authorized to object to the discharge. The meeting was then adjourned without date.

New angles to what is ordinarily understood by the word service have been developed by William McCrory, of 32 West Forty-sixth street, N. Y., who conducts a furnishing shop operated along original lines. In the matter of collars for instance, a customer is invited to try on some of the new styles in order to decide which is most becoming. Many furnishes do not take the time to show a customer how to tie a scarf. At McCrory's it is held that if the customer can be made appreciative of the niceties of dress he will become a better customer. Dress shirts to harmonize with the waistcoat and evening attire in general, and the latest styles in shirts for day wear are specialties which receive attention at McCrory's. By frequent trips abroad Mr. McCrory keeps informed of the latest styles and of the trend in dress where fashion is supposed to reign.

How far should a firm go in imparting business secrets and information to its employees? It is a question to which a large up-state department store is giving serious consideration after having been forced to discharge an old and valued employee because she talked over the firm's affairs with friends on the outside. Every store has its secrets; its special ways of buying; of selling; of operating. They do not wish this information to become public property. A certain number of persons connected with the business must know the inside facts. It is a rare occurrence when persons in a responsible position violate confidences. More frequently the "leaks" come from salespeople who stumble on a piece of information not meant for them, although this is not often

Value of Color In Window Display Lighting.

Improved screens and dyes for colored window lighting now on the market give the retail shoe merchant a valuable display tool. The publicity value of colored lighting in the window can hardly be overestimated. Red light will make all tones of red, orange, brown and violet appear richer and warmer in tone. Blue intensifies violet, blue, green and often deep red. If lay figures are used, green or blue lights should not be used, for these colors give the human face a ghastly appearance. In constructing a display with this new tool, close attention must be paid to the laws of harmony. A little experimentation with the different lights on objects of different colors will show what combinations are most effective, and will bring results that open the pocketbooks of the public.

The Old Home Town.

No matter how lonesome the old home town may be—how quiet, dull, shabby or decayed—there is one thing always to its credit. It is pleased when its sons who have left it for larger fields "do well." It is proud of them, and interested in their careers. If they do unusually well it brags about them, and has much lore about their youth in the way of many stories more or less apocryphal.

And when they are ground up in the city and wrecked, as often happens, it has sympathy for them and wishes they were back in the old town and comfortable. That's a bit of genuine

small town stuff that is often overlooked by the humorists. As a mother, the small town fills all necessary requirements.

Andrew Carnegie's Lesson To Executives

SAID ANDREW CARNEGIE:

"As I became acquainted with the manufacture of iron I was greatly surprised to find that the cost of each of the various processes was unknown. Until stock was taken and the books balanced at the end of the year the manufacturers were in total ignorance of results."

"I felt as if we were moles burrowing in the dark. I insisted upon such a system of weighing and accounting being introduced throughout our works as would enable us to know our cost for each process."

Through accurate accounting records, Mr. Carnegie accomplished his purpose. And with the aid of Certified Public Accountants every executive can do the same.

SEIDMAN & SEIDMAN

Accountants & Tax Consultants

Grand Rapids Savings Bank Bldg.

GRAND RAPIDS

New York Washington Rockford
Chicago Newark Jamestown

Banking Connections

THE

Producers & Refiners Corporation

whose

8% First Mortgage Bonds

we are offering and giving our best recommendation at

96½ and interest to net

9.17% to 36%

have, as "Bankers," Blair & Company of New York, Bankers for the Sinclair Company and several of the Standard Oil Companies.

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

Each \$1,000 bond gives valuable option on \$1,000 of stock for ten years.

They are secured nearly 7 to 1.

Send For Circular.

Howe, Snow, Corrigan & Bertles

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

TO PRICE OR NOT TO PRICE.

Among the various topics of importance that are being discussed these days in retail circles is that concerning the extent to which prices should be played up in an effort to overcome the present depression in business. Many points have been made both for and against this method of attempting to increase sales but, while interesting, none of them has seemed conclusive.

The primary point raised in the discussions in question is whether or not there should be a general marking of prices on merchandise in display windows. The impression gained from the arguments heard against such marking is that, for many stores, it is not the best thing that could happen, particularly if the store is of the kind that lays great stress on "tone" and that caters to a wealthy class of patrons. The larger of the so-called popular price stores also seem to be against the pricing of window goods, excepting under certain conditions.

One of the most novel positions taken in the matter is that of an out-of-town retailer of millinery, who looks at the matter this way: That hats priced up to a certain limit, say \$10, should be displayed in the show windows with a price mark on every one, but that those costing a minimum of \$12.50 and ranging upward should not be priced when displayed.

Another out-of-town retailer never marks any of his display merchandise with the prices unless the goods are "mark-downs," or otherwise are special offerings. The theory is the same as that advanced by other merchants—that the marking of the merchandise tends to keep many prospective customers out of a store by giving him the idea that everything in it is high priced. Reversing the idea, merchants operating high-class specialty shops leave their merchandise unmarked for just that purpose. They feel that the women to whom they cater will come into the store anyhow, and they frankly don't want to bother with those who can't afford to pay their prices.

Opposed to the arguments against marking display merchandise is one advanced by another retailer, who asserts that the lack of a price mark on a hat or a garment in a show window often loses business for the store, in that many women who really could afford to buy the merchandise do not attempt to do so because they feel they cannot. Few women can judge values where the style element is the chief value of the goods, and a great many women dislike asking the price of an article and then indicating to the salesperson, through their further lack of interest in it, that they can't afford to buy it. The merchant in question has always personally followed the rule of looking out when the price of a thing is not advertised, on the general theory that it is not mentioned because it is high. Many others, he asserts, have been taught by experience to follow the same rule. Hence the attitude he takes in favor of marking the goods.

Taking a gentle "crack" at stores which strive too hard to play up "tone," the same man says that it is at least inconsistent to put prices in

newspaper advertisements and omit them from goods displayed in show windows. He contends that the public gets a much better idea of the caliber of the store from its advertisements than it does from the windows, and that, for this reason, the retailers in question are at best only deceiving themselves when they leave prices out of their show windows in order to show their "class." Carrying this thought still further, he pertinently asks why, if it is wrong to mark goods in a show window, it is right to mark them on the counters.

In asking this question the retailer in question touched on another phase of the price-marking question which is being discussed to no little extent these days. This has to do with the question of marking every article to be sold, not even excepting those that can be sold under a general or single large price card. In some stores this is said to be done, but in others it is not. The failure to do it is said frequently to result in confusion and in arguments between clerks and customers that do a store no good.

While it takes time to do it, the contention is advanced that every article, unless it is small enough to be sold from baskets or trays—thus eliminating the possibility of argument—should be plainly marked. Often when a store is crowded, it is argued, a woman will not wait her turn to ask the price of an article, feeling that, if it turns out to be too expensive for her, she has only wasted her time. The result is that she loses interest and a possible sale is lost.

Prices are so carelessly marked in some stores that even the tray or basket goods are left a mystery to the customer. Recently a local business man had an annoying experience due to this. He went into the housefurnishings department of a certain store to buy some articles for his wife, and while there, in passing a counter devoted to hardware, he spied some coat hooks. He told the clerk that he would like to have six of them and asked the price. The clerk, who was a contingent, could not tell him. She enquired of several other clerks, who could give no more than opinions. The day was hot, and the customer "stewed," both physically and mentally, while the poor contingent clerk, herself on the verge of heat prostration, went rushing around the department trying to find some one who could tell her the price of the hooks.

She finally got in touch with the assistant buyer who, after apparently demurring, came over to the counter where the customer was standing. He gazed at the tray of hooks for a moment and then announced that they were 10 cents each. The customer, who had seen some fairly similar hooks in a nearby tray priced 40 cents per dozen, snorted audibly at this. The matter was finally decided by charging the customer 20 cents for the six hooks he had bought, but not until another clerk had been called into consultation in the matter and had made the suggestion this be done. The customer, who had happened to look at his watch by chance on entering the department, looked at it deliberately on leaving. He found that he had been in the department for forty

minutes, fully twenty-five of which had been consumed by the purchase of the six hooks.

If any example is needed of the expediency of business by plainly marking every article to be sold, there is none better than that afforded by the five and ten cent stores. There, of course, the problem is simplified by having only two figures with which to deal, but it must be admitted that there is no time lost by the clerks in answering the questions of customers concerning prices. Nor are there any

arguments concerning overcharges by the clerks, unless they arise from inadvertent errors in multiplication when more than one article is bought.

The Usual Result.

"I heard ye were on a strike," said Mike to his friend Pat.

"I was that," answered Pat.

"A strike for what, Pat?"

"For shorter hours, Mike."

"An' did ye get them?"

"Sure we did, Mike. It's not workin' at all I am now."

OF INTEREST TO INVESTORS

Both the Petoskey Portland Cement Company and the Petoskey Transportation Company on July 1st paid dividends. The Petoskey Portland Cement Company is making a remarkable record in the sale and shipment of cement. This Company, because of its location, has access to all the Great Lakes markets by boat. In these Lake Cities, there will always be a large and growing market for the products of the Petoskey Portland Cement Company, and with guaranteed water transportation, these cities will easily take from 500,000 to 600,000 barrels of cement annually.

Thus the Petoskey Transportation Company, from the very start, is in a remarkably strong position, being guaranteed right from the beginning sufficient tonnage to keep its boats always operating at full capacity.

Under even ordinary conditions of business, boat companies make substantial earnings.

The Petoskey Transportation Company will operate under very unusual and most favorable conditions, because it has to solicit no business and has no competition, and is saving the large item of expense attached to the maintenance of warehouses with a large force of clerks making out bills of lading for hundreds of separate shipments.

The Petoskey Transportation Company is hauling only for the Petoskey Portland Cement Company, and instead of operating boats at from 40% to 75% of their capacity, is always operating at full capacity. Under those circumstances, it must be very evident that this Company is in a position to make very substantial net earnings which will not only take care of the 8% preferred stock dividend, but will also show a remarkable earning on the common stock.

Until July 15, five shares of common stock can be purchased at \$1.50 per share with every ten shares of preferred stock at \$10.00 per share.

The earning on the common stock up to July 1st, gives the common stock a value considerably above the present price of \$1.50 per share, and therefore on July 15, the common stock advances to \$5.00 per share, which advance is more than justified by the showing up to July 1st.

Write for full particulars at once.

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 _____

COMMERCIAL PIRATES.

Commercial crime is on the increase in this country. Commercial swindlers and pirates have increased in number during the general business depression. Crooked "bankrupts" and successful fires are flourishing. "Sucker lists" are growing longer.

In order to track down this particular type of criminal C. D. West, manager of the Investigation and Prosecution Department of the National Association of Credit Men, is kept busy these days. The ramifications of the system of commercial swindlers is so complicated and involved that detectives working on these cases must operate somewhat along the same line as police detectives tracking down offenders in social crimes. Mr. West's Association now has over one hundred men awaiting trial for commercial swindles of one sort or another.

Since bankruptcy laws must be fair to the innocent failure who has made mistakes in judgment and business policy, the dishonest will use them to their own advantage, and the spotting of these cases is part of the credit men's work.

One of the most interesting cases which he has worked on, according to Mr. West, is one he terms that of "The Seven Cats." He was called on to trace a man whom we will call "Barrett," the owner of two stores in a Michigan town, who had gone on a permanent vacation, taking with him thousands of dollars' worth of unpaid-for goods. His creditors had finally awakened to the fact that he did not intend to return. Barrett was put through the bankruptcy mill, and Mr. West was called from New York to take up the cold trail.

After following up many clues, the commercial detective discovered that Barrett was known to retail merchants from one end of the United States to the other under a score of different names. Barrett did business at one time in Erie, Pa., under a company name. He opened in a small way, bought with skill and moderation, sold with skill and profit, and either met his obligations promptly or discounted them. In such fashion he built up his Erie business on a sound foundation, gradually increasing his orders until he was able to carry from \$20,000 to \$30,000 worth of goods on credit. Then one day he walked out, taking about \$25,000 with him and left the creditors to root among the remains for what they could salvage.

He started business in similar fashion, under different names, in towns all over the country, going on "vacations" and being adjudged bankrupt. He always decamped with profit. Then romance entered his life. He married, in a New York town, a girl whose seven pet cats were eventually to lead to his detection. His wife became greatly interested in his "business." In fact, she became his accomplice.

Between them they developed the system of trunks with human names. They seldom took a chance of disposing of their salvaged goods until some time after the failure in which they acquired them. They would pack them in trunks they had in storage in various parts of the country. It fell to the wife's lot to keep an eye on the trunks and take them with her

from one city to another. Each trunk always contained a certain amount of personal wearing apparel, if only a couple of pairs of shoes and some lingerie, for it might become necessary at any time to make good the claim that they contained wearing apparel. It might also be necessary to identify them.

Each trunk had a name, agreed on between the pair, such as Florence, Lillian, Jennie, and so on, and Florence, for instance, would be devoted to fine silks, while Lillian was used for jewelry and Jennie for expensive furs. If Barrett at any time needed a stock of furs for a special sale, he would telegraph his wife: "Where is Jennie?" To this the wife would reply, probably from St. Louis: "Jennie is in Chicago." Then the husband would wire: "Bring Jennie for a visit," etc. At one time they had twenty-one of these trunks in storage in Denver.

Mr. West trailed them by the cats, which the wife insisted on carrying with her on the road. The commercial detective made an investigation among railroad employes, boards of trade, city officials and various other sources. Many conductors and brakemen remembered the woman with the cats. The trail ended in Leavenworth, where Barrett was then conducting a general merchandising store. He was trailed to an apartment house, where the milk man and ice man vouched for the fact that one of the tenants had a whole mess of cats. Barrett was arrested. He got six years; his wife, one. She was allowed to take two of her cats to prison with her.

The individual expert in successful failures is a great menace to credit men, but when he joins his wits with those of his fellows in syndicates which conduct a regular business in the manipulation of bankruptcies for profit, he increases his efficiency in dishonesty.

The principal violations of the law in commercial fraud are: Using the mails to defraud by sending through them a false financial statement as a basis for obtaining credit, which is a Federal crime, or violation of false statement laws, which is a state crime; sales of stocks of goods in bulk, contrary to the bulk sales laws; issuing checks in excess of bank balances with intent to defraud in violation of bad check laws, obtaining goods under false pretenses, conspiracy to defraud, and, after bankruptcy, concealment of goods from a trustee in bankruptcy, and perjury.

WIFE'S CREDIT ACCOUNT.

The recent decision of Supreme Court of New York to the effect that a husband cannot be held liable for extravagant purchases made by his wife unknown to him was received with mingled feelings by local retail credit men. To some of them, who had knowledge of a similar case that was decided in the same way by the Michigan Supreme Court several years ago, the decision did not come as a surprise, but to others not so well posted. It did, it again caused comment as to whether a store could really afford to open an account for any married woman financially de-

pendent on her husband without informing him of the fact.

One of the most experienced retail credit men in the city was of the opinion that it could be done safely, and went on to say that it was almost a daily occurrence in the store with which he is associated. He said that the financial status of the husband is investigated, of course, before the account is opened, but he is not informed of the fact that his wife is opening the account for several reasons. One of the principal of these is that no man likes the implication that his wife is not to be trusted, as is at least intimated if the husband's sanction is required for the opening of the account.

The credit manager in question went on to say that, while there are some losses incurred through opening accounts of that kind, they were responsible for only a very small percentage of the annual bad debt losses of the store, which in turn were only a fraction of one per cent. of the gross business done in the course of a year. Further than this, he asserted that the annual losses on accounts which husbands knew about were larger than was the case with others, these losses being due to financial reverses suffered by the husbands and other "legitimate" causes. Not to open an account for a woman without notifying her husband, he asserted, would mean the losing of a large volume of sales annually. Payment of such accounts could be forced, if necessary, unless the purchases came under the head of extravagances, the husband being liable otherwise under the law.

In other quarters the feeling was that, while it was all right to open an account for a woman without the knowledge of her husband, the latter should be apprised of it sooner or later unless she herself has funds sufficient to pay her bills. How best to do this has been a problem that has long been grappled with. One of the best solutions of it that has yet been worked out is the writing of a tactful letter to the husband telling him that his wife has opened an account and inviting him to make purchases on it for himself. In this way, it is figured, any resentment that might otherwise be aroused will be allayed.

THE PRESIDENT INTERVENES.

President Harding's request that the unwise bonus bill be laid aside until taxation and tariff revision is out of the way is rendered impressive by the way in which he made it. He could have seen Senators individually at the White House with no publicity whatever. Moreover, this is the method he instinctively prefers. Last Friday he chose to go to the Capitol and to allow his purpose in going to be known. That is, he gave to his request the very greatest possible impressiveness short of the message he yesterday presented in person. If anybody thought that Secretary Mellon was speaking for himself alone in pointing out the serious financial situation that would be created by passing the bonus bill, he must now be disabused. It is plain that the President and his advisers are deeply

concerned over the delay in the enactment of the legislation for which Congress was called in special session and that the Administration proposes to exert its full influence to speed things up. The country will applaud this course.

The significance of this move by President Harding extends much further than the specific issues involved. It shows conclusively that he has made up his mind to assume the leadership in legislation when he deems it necessary. He may still call it "co-operation," but it is a kind of co-operation which neither his old associates in the Senate nor, in all probability, he himself expected. If he resorts to it the reason is obviously that he is driven to do so by circumstances. No matter what a President's theories may be of the proper relationship between Congress and the Executive, he cannot see his Administration drift helplessly. Almost before he realizes what he is doing, he will seize the tiller. President Harding is on record as opposed to anything resembling domination of Congress by the President. All the more to his credit is his assertion of the authority as head of the Government and head of his party which a President must exercise if he is to make his Administration successful.

TIRED OR RE-TIRED—WHICH?

This is the time when every man feels tired—tells other people he is tired, tells himself, and is told by others, that he looks tired and needs rest until his conscience surrenders.

For many years this old game of self-deception has been played without serious damage to the individual player or to the community of which he is a component and constructive part.

But these are not ordinary times. More history is being made in a day than, in ordinary times, is made in a year. The body politic, as well as the body commercial, is not functioning along normal lines. The poison of old world pessimism has lowered the vital element in our robust new world blood. We have come into the bad habit of looking backward with regret rather than forward with hope. We grow easily tired—not tired through constructive work, but of destructive worry.

Let us cultivate a love for that "tired feeling" by working so hard that the tired feeling is real, not imagined. Let us keep on the job and jump with both feet on the man who in this hour of crisis quits work for play.

What if we do get tired? Isn't it better to be tired playing the game instead of re-tired from the game because we haven't played strong as well as straight—and straight as well as strong? Big opportunities open before the American of to-morrow, but they will go to some other nation if the America of to-day grows tired at play rather than tired by work.

Tell me how much time you spend reading trade papers and the literature of your business, and I will tell you how much of a success you will become.

The grocer who works from the neck up—never labors from the neck down.

As Andrew Carnegie did more thinking, the less physical labor he indulged in.

The time for the grocer to do his best thinking is when he *buys*.

That it takes ten times the labor and effort to move certain unknown or poorly advertised goods is a fact well known to every grocer.

The *reason* for the national popularity of Postum, Grape-Nuts and Post Toasties is not accidental.

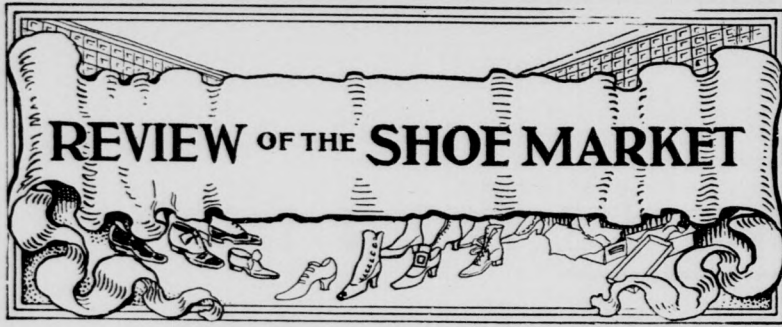
Advertising with the Postum Cereal Company is not a fad. It's a clean business policy.

That's why the sale of Postum, Grape-Nuts and Post Toasties is guaranteed—insuring to the grocer positive and profitable turnover on a line of leading, wholesome foods unequalled in quality.



Postum Cereal Company, Inc.

Battle Creek, Mich.



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.

Legitimate Profit vs. Profiteering in Shoe Selling.

Written for the Tradesman.

What is a legitimate profit for the retail shoe dealer? Where does the legitimate profit cease and the illegitimate, or excessive profit, appear? In other words, when is a shoe dealer guilty of profiteering? Opinions differ; and there is room for such difference.

We have been hearing a great deal about profiteering of recent years; and I suspect I have used the phrase quite as much as anybody else. In fact, we have all used it more or less. Somehow if the price of this, that or something else appears to us a trifle higher than we fancy it should be, on the spur of the moment, the thought pops into our mind: "He is profiteering!"

And have you noticed that it is always the other fellow who is profiteering, never ourselves? Our hands are clean, however much the other fellow's may be incriminated.

Some juries have decided in a few cases, I believe, that they have found evidence sufficient to warrant the charge of profiteering, and a few dealers, here and there, have been fined. Maybe the parties thus charged and convicted were guilty, I don't know. But at any rate they are the exceptional cases. For every shoe dealer convicted of profiteering there are hundreds who have not been so much as charged.

Snap-Shot Judgments.

While it isn't the proper thing to do, the truth is that folks are prone to jump at conclusions. Human nature is such that it is easier for us to see the mote in the other fellow's eye than to discover the stick of wood in our own eye. It is the exceptional person, indeed, who extends to the other fellow the same charity of judgment that he would appreciate for himself.

No; there may be profiteering. Many folks are thinking—and not a few are saying—that such is the case. But we are not guilty. Far from it. Why, it is ridiculous! People should think better of it!

And the joke in the whole situation is that the other fellow thinks about himself just as we are thinking about ourselves.

These charges of profiteering either prove too much or they prove too little. If we are really sincere in our protests against the occasional fellow who gets indicted for taking excessive

profits, then we ought to be willing to have a wholesale investigation of all profits—including our own. How many folks who are hollering about profiteering are willing to do this? Profits Not Always What They Seem.

Fifty per cent. gross profit sounds large. Does it constitute profiteering? There have been coal brokers who made fifty per cent. on coal they never handled, coal they never saw; and this fifty per cent. profit was practically net, the overhead being nil. I don't know what the retail dealer's gross profit on coal is at the present time, but I happen to know that his prices per ton make one suspect there is a handsome net profit to him—perhaps several times that of the average retail shoe dealer. Maybe his prices are justified. I am not saying they are or are not. But I am maintaining that the shoe dealer's net profits are not anything like as large as the citizen imagines.

Take a pair of shoes that cost the dealer \$10. He sells them for \$15. His gross profit is \$5, or 50 per cent. Excessive? Not necessarily. It may cost him anywhere from 27 to 35 per cent. to do business. In that case his net profit would run from 15 to 23 per cent.; and that would be large on staples that sell clean. But the retail shoe dealer doesn't make that much profit on staples. This pair yielding 50 per cent. gross is apt to be a shoe with current style features, a seasonable commodity; and the dealer must expect a certain loss due to unsold pairs which very materially cuts down the total net profit on the lot. To clean up he must appreciably reduce the price on certain pairs; and, maybe in the end, sell a few pairs at cost. When he buys for \$10 and sells at \$10 the pair, he has lost anywhere from 27 to 35 per cent. on the pairs thus sacrificed.

How much gross profit does the milliner, the confectioner and the jeweler figure? Would he consider 50 per cent. gross excessive? Apparently he wouldn't, for anyhow he doesn't. How about shirts, skirts and all sorts of apparel for women—especially the stylish, seasonable, exclusive kinds? Do you think 50 per cent. gross would be considered profiteering by dealers in such lines? Not for a moment.

Now, doubtless, in all these cases the apparently large gross is greatly reduced by factors that the average lay mind doesn't take into consideration. Style is a factor in much of the merchandise handled by these and other dealers whose lines might be cited; and where style is an important element, there is a fruitful source of much leakage. Lines are not sold clean. There is much goods left over.

Seasonable goods must either be sold in season or carried over at a loss. A clothier to-day was telling me about overcoats that cost him last fall \$50 a piece. He says he will be lucky to sell them next winter at \$50 a piece. Garments at \$50 a piece runs into money fast. He has lost \$3 interest on money invested. And there is his overhead to be added to that, not to mention the risk he has of fire. He is insured, of course, but you seldom get dollar for dollar in case of a loss.

Case in Point.

I studied a window this afternoon that shows how all is not profit that seems to be absolutely to the good. I saw some tip top summer shoes for men's wear offered at prices which leave little room for any profit at all, to say nothing of an excessive profit.

They were strictly high grade oxfords in tan, canvas, white buck and a sprinkling of gunmetals; also a few sport shoes mixed in. They were marked at \$6.45 the pair. Many of them cost the dealer far more than that. Of course the size range was limited on this assortment of odds and ends. They ran from 6 to 8½, and mostly in A's and AA's, although there were some D's. If a customer was lucky enough to get a fit, he was able to walk away with a real bargain.

Now the point is this: it is just such sales that cut down the apparently large and excessive gross profit to a fairly reasonable net level.

Of all dealers in these piping times of reconstruction and incriminations, I think we may safely say that the retail shoe dealer is as free from the

charge of profiteering as the next man; and personally, I am persuaded that he is a lot freer than some.

Cid McKay.

She Told Him.

"You are not economical," said the infuriated husband.

"Well," flashed his wife, "if you don't call a woman economical who saves her wedding dress for a possible second marriage, I'd love to know just what you do call economy."

Shoe Store and Shoe Repair Supplies

SCHWARTZBERG & GLASER LEATHER CO.

57-59 Division Ave. S Grand Rapids

Home Case Strap Sandal in Stock

Glazed Colt. Flexible McKay. Stock No. 500, \$1.95, Terms 3-10. Net 30 days. Write for pamphlet.

BRANDAU SHOE CO., Detroit, Mich.

Detective Service

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

HALLORAN'S NATIONAL DETECTIVE AGENCY

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

Many Out Door Men

who wear roomy, comfortable shoes to work in every day like the same kind of a shoe for their leisure hours.



Our number 990 splendidly meets the requirements. Roomy just where needed, it always pleases when others fail — Gun Metal, Goodyear Welt, Half Double sole, solid leather throughout \$4.10

Nearly every one of our long list of customers handles this shoe and they find it one of their most consistent sellers.

Herold-Bertsch Shoe Co.

Manufacturers of Serviceable Footwear

GRAND RAPIDS, MICH.

Right of Merchant to Reject Merchandise Ordered.

The law books contain a great number of cases involving disputes between retail merchants and wholesalers and manufacturers, growing out of delivery of goods ordered. And one of the most important divisions of this class of cases is that wherein goods ordered have not been delivered in the time specified or agreed upon in the contract; or, at any rate, the retailer has claimed this and declined to accept or pay for the goods when they did arrive.

Quite frequently in situations of this kind the question of whether or not the goods were delivered within the time according to the contract is one of fact. As for example, where the order fails to specify any particular time, and the testimony of the salesman who took the order and the retailer giving it does not agree. In such a case it is usually a question for the jury to decide after hearing all of the evidence.

However, leaving aside particular cases, and speaking broadly, it may be stated as a general rule, although there are some exceptions, that where goods are purchased to be delivered upon a certain date it is incumbent upon the seller to make delivery on that date, or at any rate within a reasonable time of such date. And if delivery is not so made the buyer is not compelled to accept the goods, but is within his rights in rejecting them. The application of this rule of law is illustrated in a great number of cases of which the following is a good example:

A retail merchant in a Western state ordered a bill of goods from an Eastern manufacturer. The order was given to a traveling salesman, and was for the retailer's Fall trade; it was given in March with the understanding that the goods were to be shipped by August 15.

The order was not shipped until September 28, the goods arriving in the hands of the retailer on or about October 10 or 11. The merchant thereupon declined to accept them on the ground that delivery had not been made in accordance with the terms of the contract, and that they had arrived too late for his Fall trade.

A dispute followed, which terminated in the seller bringing an action to collect the contract price of the goods. The trial in the lower court resulted in a judgment in favor of the retailer. The seller prosecuted an appeal to the Supreme Court of that state, where in passing upon the question as to whether or not the shipment made on September 28 complied with the agreement for shipment by August 15 it was said:

"That as the retailer had ordered the goods in March for his Fall trade it was reasonable for him to expect a delivery in time for him to take advantage of the entire Fall season; and that as the shipment did not arrive until the middle of October he was not given this opportunity. That as the agreement was to ship by August 15 the shipping on September 28 was not a compliance with this understanding, and that the retailer was clearly within his rights in declining to accept the goods. Holding that the

seller was not on the facts and evidence entitled to recover."

As noted heretofore the books contain a great number of cases similar to the foregoing, cases in which the retailer has declined to accept goods on the grounds that delivery was not made within the time agreed upon. And where this is the case as a general rule the retailer is within his rights in so declining to accept, and the courts will uphold him.

However, in examining cases of this class one is struck with the number in which the misunderstanding was really based on an incomplete order. In other words, when the order was given neither party took the caution to have the time of delivery plainly set forth. It follows that afterwards when the dispute arose they were compelled to submit their respective sides to a court or jury, to determine whether or not there had been a compliance with the contract.

Needless to say, this is an expensive way for any business man to settle his controversies. For it costs money and time to engage in long drawn-out lawsuits, and it is usually good policy to avoid them where at all possible. And in situations of this kind if when an order is given the time of delivery is plainly inserted, a frequent source of after dispute entailing a possible lawsuit with its attendant cost in time and money may at least be reduced to the minimum. Leslie Childs.

On Opening a New Shoe Store.

On opening a small shoe store, it is important to win the confidence of the community. Your own name will be better for this than any high-sounding phrase. Discover what sort of stock would be likely to be wanted by the neighborhood and procure a good line of it. Have your stock in place and your windows and store neatly decorated when you open for business. It is a good idea to send out announcements by mail of your opening to the people you think might be interested, also circulars announcing special prices for the opening date. When your customers come give them courteous, efficient service. Make them permanent by having always on hand the lines and sizes they need. You can do this by watching your weekly sales sheet. Buy often in small lots, and so keep on hand a new, fresh and clean stock. Be sure to keep plenty of middle sizes on hand.

Comparative Prices Are Never Mentioned.

The Van Alstine & Carpenter general store in Oswego, Kan., took in \$1700 the first day of a big sale the week after Christmas. The sale ran longer than usual and the firm reports that the business was above expectation. The reasons behind that fact are:

For more than five years this store has not quoted comparative prices. It has not used black-face type or exclamation points. It just puts punch into its advertisements and they have gone over.

"There are two sides to the comparative price question," said S. L. Van Alstine, "But we believe it pays better not to make comparisons. Suppose a farmer would send us a cir-

cular offering to sell us a load of wheat, former price \$3 per bushel, now \$1.59. Just imagine how we would feel. Yet many merchants are sending out circulars advertising gingham, former price 50 cents, now 21 cents. I think the best plan is to say what you can in praise of your merchandise and name your price. You will get as much business that way as you will by ringing in the past."

Why This Salesman Succeeded.

He thoroughly believed in the things he was trying to sell.

He was tactful and knew how to approach people.

He did not waste a customer's time but was quick and to the point.

He concentrated on what he was selling.

He was reliable and gave one the impression that he stood for good merchandise.

He approached a customer with the conviction that he would win his order, and he usually did.

He worked hard.

He was always looking out for the man at the other end of the bargain. He realized that he could not afford to make a dissatisfied customer for the house.

Doomed To Disappointment.

I know a man

Who knows a man

Who knows a man

Whose wife's uncle

Has a business partner

Who has something in his cellar.

It is a furnace.

WOMEN'S Comfort Oxfords IN STOCK



Four Old Reliables that sell all the year around. Every woman in your territory is a prospective customer on these splendid numbers. Is your stock complete?

REMEMBER

Lost Sales are Lost Profits
Size up with us To-day

- 2623—Wos. Dong., Pl. Toe, Seamless Oxf. Cushion Sole, Turn, 3/7 \$2.90
- 2624—Wos. Dong., Pat. Lea., Blu. Oxf. Cushion Sole, Turn, 3 1/2/7 2.90
- 2647—Wos. Dong., Plain Toe, Seamless Oxf., McKay, 3/8 ----- 2.35
- 2648—Wos. Dong., Pat. Lea. Tip, Bal. Oxf., McKay, 3/7 ----- 2.35

RINDGE, KALMBACH, LOGIE CO.

10 to 22 Ionia Ave., N. W.

GRAND RAPIDS, MICHIGAN

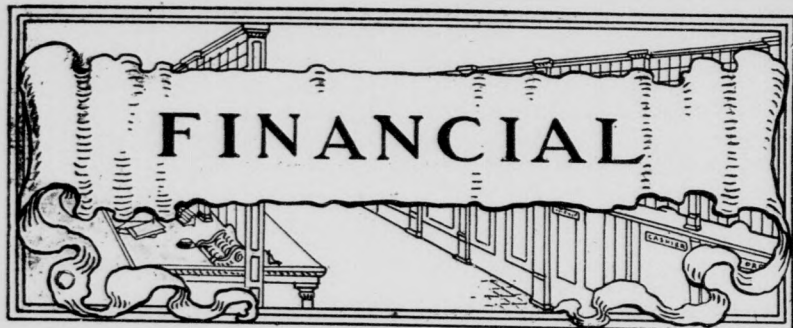
Thrifty people are counting their shoe dollars. They buy shoes only when they have to--and then they look for the best values they can get. For that very reason, **MORE MILEAGE SHOES** are in steady demand by sensible folks. They are honest shoes. They wear like iron. They are priced right. Do you sell them? If so, keep your stock complete. Orders promptly filled.

HIRTH-KRAUSE

Tanners—Manufacturers of the
MORE MILEAGE SHOE

GRAND RAPIDS

MICHIGAN



What Credit Conditions in a Country Town Involve.

This article is the result of an interview with five merchants and one banker in a Michigan country town of about 1,000 population. These men were courteous, easy to approach, and they went to considerable trouble to make clear to me their credit difficulties in the present crisis.

During the past year the country merchant has been besieged for credit. Only the shrewd country merchant who was a student of economic conditions in past crises of price depressions following price inflations, and who had a keen foresight is now living comfortably. Now many country merchants find they have loads of promissory notes to renew, past due book accounts and plenty of plain delinquent accounts. In examining the records of these five merchants I found about 75 per cent. of the credit they had extended was to farmers, nearly all of which were land owners. The reason for this circumstance in a wealthy agricultural state like Michigan is not difficult to analyze.

In 1919 the farmers were ecstatic with their prosperity. Money was plentiful. Farm products sold at top prices and the farmers and their families bought freely. They improved their farms, bought new cars, farm implements and machinery; built new buildings and painted the old ones, and supplied the homes and bought new clothes through the local store. This prosperous condition was continued down through the spring of 1920. Faith in continued high prices encouraged the farmers to buy. The merchants equally optimistic with prosperity bought and sold to the farmers on credit and in many cases encouraged them to buy.

All these debts optimistically contracted in the spring and summer of 1920 were to be paid in the fall when the crops were sold. But what happened? About June 1 prices started down the toboggan slide. When the oats were ready to thrash the price had declined to 66 cents per bushel. The local merchants and the bankers were asked to renew the farmers' notes. Wishing to accommodate their farmer customers the notes were renewed. By the time the wheat was ready to market the bottom had fallen out of the market and the price quoted farmers was near 50 per cent. of the price they had hoped for. The price of corn sagged from \$1.87 to 50 cents. Cattle dropped from 15 and 16 cents to 7 and 9; and hogs from 20 to 8 and 9.

The merchants had borrowed from the bank and bought goods and sold the farmers and they were forced to meet some of their accounts. Many

farmers were forced to sell. Others and in larger numbers renewed their notes. The dealers discounted the farmers' notes with the local banks and the local banks rediscounted them with the Federal reserve banks, and thus followed a remarkable increase in the volume of agricultural paper discounted in spite of the endeavors of the Federal Reserve board to limit the extension of credit.

When the banker or merchant requested the farmer to pay his note the farmer was unable to pay, and if a new loan was asked for, and it was not granted by the banker or merchant, the farmer or tenant quite often got it by applying to his more wealthy neighbor who had some surplus savings and understood the farmer's position. But this tied the savings of the community up in "frozen credit" and the local banker bravely watched the deposits shrink and faced an increasing demand for loans and discounts.

But the point was reached in this little town when money was not available, no matter how good the security was. Every dealer, except one, is overloaded with notes and open book accounts. They say they did not have the money to buy their spring goods as before, and a third of their fall and winter goods remain unsold, and the purchases for the coming fall are vastly curtailed.

In looking over the individual cases one store in particular affords a "miserable" case of store credit. It is a general dry goods and grocery store. It carries about \$28,000 stock and does nearly an \$85,000 business every year. On April 6, 1921, it had \$28,000 on the books. An overdraft of \$11,000 at one of the banks added to their troubles. Over \$20,000 of the \$28,000 is owed by farmers, mostly land owners. Practically \$27,000 is as good as "gold," but when will it be paid is the question. This merchant asks for a settlement every six months, but does not enforce it. He has another income besides the store, so can afford to carry a pretty large amount on the books, but not any amount like \$28,000.

He lacks a business "head" and an understanding of the economic organization of society and the interdependence of its various parts and activities that would show him what a "crime" he is doing to the credit world by letting accounts go as he does. It is just such merchants as he that make it doubly hard for the rest.

The lumber company made an announcement in the local paper that cash only. The overloaded merchant also said that the banks could not discount the notes, that they would do hereafter all transactions would be for

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Collect income from all sources and deposit, remit or invest as directed.

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GRAND RAPIDS, MICH.

OTTAWA AT FOUNTAIN

BOTH PHONES 4391

him no good and he would not take any more.

Both clothing stores agreed between them that they would not sell on credit to any one until the customers' old bills were paid. One clothier demanded payment of all accounts past due, granting a 10 per cent. discount to all those who made a settlement by the 10th of April.

The hardware store that does the largest farm implement business (they do not sell tractors) in town is in the best financial condition of any of the merchants. They have less than \$5,000 in open book account, 53 per cent. being owed by farmers, and not quite \$11,000 in farmers' notes. It is the policy of this firm to hold such notes, and not discount them at the bank. The reason for this is that the farmer hates to be called to the bank to pay his note which he gave a merchant. The store has \$7,500 outstanding against farmers covered by three notes. The partner told me these notes will be paid on Sept. 1 and July 1 or renewed at that time.

This store has a very capable man (one of the partners) in charge of credit accounts. When a farmer asks for credit he gets it with the understanding that it shall be paid at a certain time. If it runs over 7 per cent. is charged for the deferred payment. At the end of the year the account must be paid or a note bearing 7 per cent. given for the amount. If the farmer fails to come in the credit man goes out to see him. It is not a matter of forcing the farmer to it, but just as a matter of business, and it is the way the partner goes at it that keeps them all in good humor.

The work of the credit man is an example of what should be done in all stores. A store or a bank so small that it can not afford a live credit man trained to deal with its customers is in my judgment too small a business unit, and can easily be a greater menace than benefit to society. A small thing may precipitate great difficulty to the whole social organization, just as one fractured jewel in a watch may render it impossible for the other parts to perform their function as usual, and thus lessen if not destroy the service of the timepiece.

The farmer, the country merchant and the country banker are a vital part of our society and the sooner they are organized into units of service and enlightened in their relations to each other and the rest of society and the fundamental economic laws upon which our social organization is built the better it will be for all of us. This does not apply alone to country districts. Labor and industrial organizations are equally in need of enlightenment upon their economic relations to the rest of society. Suppose the dairy farmer would demand a forty four hour week or run a double shift of labor in order to meet the requirements of his business, would not the laborer or capitalist or city resident send up a complaint that their babies were starving when milk became scarce or the price rose high enough to meet the cost of production? Clothes, house furniture, farm equipment, machinery, fertilizers and the like have had their prices to farmers doubled because of the shorter

days and higher wages demanded by labor. If the farmer is going to buy the high-priced products of labor he has got to obtain a price for his products that will afford him the means with which to buy.

In general people wish to do their duty and be of service to the rest of society, and the rural classes are no exception. But the spirit of class struggle needs to be converted into an earnest effort for the performance of class duties in the interrelationship of classes and of each class to society as a whole. Every bankers', farmers', merchants', laborers' industrial and other organization has above all other duties that of teaching the fundamental principles and laws of economics. The question might arise, would they agree upon those fundamentals? Perhaps not about many details and there would be many experts splitting hairs on the North side, but if these interdependent factors of society are going to get along together, they have got to agree upon fundamentals.

If half a dozen animals were tied together with a rope and each insisted on going in a different direction there would be some friction and the progress of all would be retarded. But if all chose to go in the same general direction, friction would be eliminated and the progress of the group would be just as great as their individual efforts, supposing all were equally good travelers. But all animals can not travel with the same speed. This would make their progress just as rapid as the slowest traveler in their group. Some might grow impatient but the "tie that binds" would prevent them from hurrying ahead and taking advantage of the green pasture to the disadvantage of the members of the group which nature has endowed less favorably, and also knotting the whole organized system.

In like manner the factors of society

Bewildered Heirs—

A thunder-bolt out of a clear sky can create no greater havoc than that occasioned by the sudden removal of the bread-winner who has not left proper arrangements for his family.

The family's first gropings are a search for a possible WILL. Happy they, if they find one of recent date. It is so apparent to every intelligent family head, as to cause wonder that so large a percentage of men neglect it.

Let us consider with you what can be done to off-set poverty-inducing tendencies which may assail your dear ones.

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"What you should know about Wills."

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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

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have got to work together and quit going in their own strong-headed direction and taking advantage of each other if the social organization is going to run smoothly and progress as rapidly as is made possible by its slowest member. Co-operation and service may quicken the speed of the slowest factor and thereby further the progress of the whole of society.

Ivan Wright.

Blind to Opportunity.

In six months, or a year, or two years—whenever the inevitable return to normal conditions comes—it will be discovered that the foundations of many fortunes were laid in the summer of 1921, when confidence in the future of the United States and its diversified industries and business enterprises ran low and properties were cheap.

The man of vision who buys when sound securities are cheap, and sells when they are high, finds his greatest opportunities when business is depressed and people are pessimistic. This country has been thought to be headed straight to the dogs many times when it was in fact just at the dawn of periods of great opportunity. And without exception the men of foresight and courage who retained their confidence in the resources of the U. S. A. and invested in property of established value when the short-sighted were selling out at great loss, were amply rewarded in later years.

The land is full of money, but the men who have it—excepting only those who can see ahead—are not buying. They have lost for the time their confidence in the future. But it will come back, and they will buy eagerly later, but at much higher prices. The United States to-day is the best buy in the world. It will hum with prosperity in due time. It is not going to the bow-wows nor to disaster. It is steering a straight course in the right direction, and make no mistake, it will get there.

What's Your Rating?

What's your rating in Bradstreet's or Dun's?

You have no rating, you say?

Well, what are you worth—in worldly gear?

You're poor, you state—don't own any real estate, nor much personal property?

Too bad!

And you complain that you have a wife and children—and that your income is rather meager?

Well, maybe you're wealthy, after all. You have good health.

At how much do you value it? You have the wife and babes. How much would it take to buy them?

A New York firm once applied to Abraham Lincoln, before he became President, for information as to the financial standing of one of his neighbors. Honest Abe wrote in reply:

I am well acquainted with Mr. Blank and know his circumstances. First of all, he has a wife and baby; together they ought to be worth \$50,000 to any man. Secondly, he has an office in which there is a table worth \$1.50 and three chairs worth, say \$1. Last of all, there is in one corner a large rat hole, which will bear looking into. A. Lincoln.

Late News From Saginaw Council.

Saginaw, July 12—Due to hot weather good business and other causes your correspondent has failed to keep up his regular line of news. Since the last report we have had two Council meetings, one on May 21 and one on June 18. Both meetings were well attended and at both meetings candidates were initiated, thus making a record of not having missed an initiation on a regular meeting night for thirty months. We should like to see this record maintained, and with that same old pep that Saginaw council is able to develop, we expect to make it thirty months more.

Although rather belated, a little convention news would be interesting. To begin with, the Saginaw delegates and visiting members want to thank Jackson Council for the royal reception that was tendered them. We know that every councilor and lady enjoyed himself immensely. The Saginaw members present were as follows, Grand Counselor Ranney and Mrs. Ranney; The Czar of Michigan, Mark Brown and Mrs. Brown; District Deputy B. N. Mercer; H. L. Rutherford and wife; F. W. Bremer and wife; A. E. Munger and wife; W. E. Choate and wife; C. L. Smith and wife; H. T. Fox, wife and daughter; A. E. Dorman; E. L. Blank; W. C. Moeller; M. V. Foley; G. A. Pitts; O. D. Gilbert and wife; Frank Hyman; E. Chisholm; Harry Zerwis; F. L. Simpson; J. Leonard; Fred Phillips and wife; O. M. Leidlein and wife.

The Grand Council meeting was opened at 10 o'clock by H. D. Ranney, who was presented with the keys of the city and the delegates were welcomed by Mayor Bennett, of Jackson. We want to compliment Mr. Ranney on the efficient manner in which he conducted the Grand Council session.

Shortly after the opening of the meeting, Saginaw, No. 43, was presented with a beautiful floral bouquet by the "Goddess of Victory." We are wondering if Cadillac Council didn't whisper in the fair Goddess' ear. In responding to the gift, the Senior Counselor said that he hoped our record for the ensuing year would be such a one that we would again be the recipient of such a floral offering. Let us get together and make them give us two bouquets.

The business session brought out many interesting talks and constructive criticisms. It also brought out that Mr. Hardy and Mr. Sam Rindskoff are some seconders. The election of officers brought out some warm competition and very gratifying results for Saginaw and Bay Council, our own Ben Mercer being elected Grand Treasurer and Fred Fenske being elected Grand Sentinel.

Saginaw Council, No. 43, wish to thank Bay Council for their splendid support of Mr. Mercer and wish to congratulate No. 51 for having the Grand Sentinel chosen from their Council. We extend Mr. Fenske our hope that he may have splendid success during his progress to the high position that will in due time be his.

After the business session the members took part in the Grand ball at the Masonic temple. A splendid luncheon was served at 12 o'clock. Fred Phillips distinguished himself as a vocalist, rendering some very pathetic solos. Mr. Bremer was caught in an awful jam on his way to the lunch room and nearly lost his nose.

Saturday morning marked the grand parade and also the disappearance of the beautiful banner which Saginaw Council had shown in the lobby of the Otsego Hotel. Look it over, Cadillac, and see what you might have been and read the figure closely and see what you've got to do to make good on that thousand members by the next Grand Council meeting.

Saginaw Council led the councils in line of march and looked very creditable sporting their blue and gold umbrellas.

July 16 is next meeting night and don't fail to bring a candidate.

Leonard Owen received a very painful and serious injury as the result of being hit by a pitched ball while watching a ball game in Chicago. We sincerely hope he will recover very soon. Joseph Wolf sustained a painful injury, but, apparently, is getting along very nicely.

Several traveling men have reported to the writer that business conditions

are rapidly improving and look for a splendid fall business.

Geo. Pitts is now President of the Secretary and Treasurer's Association, having been unanimously elected at the Secretary's meeting at Jackson, June 2. More power to you, George! O. M. Leidlein.

Do not measure your enjoyment by the amount of money spent in producing it.



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Taking an insurance rate of 50c per \$1,000 per year. What is your rate?
Particulars mailed. Safe experts.

TRADESMAN BUILDING

GRAND RAPIDS, MICHIGAN

Merchant Sends Tradesman Eight Invalid Policies.

The Tradesman recently received eight stock policies from an Eastern Michigan merchant and made report on same as follows:

Grand Rapids, July 12—Your fire Phoenix policies are all invalid because the riders all contain the word concurrent and restrict the total amount of insurance to the face of each policy.

The Security policy is invalid because it does not bare these three words: "Other insurance permitted." The Connecticut and Fidelity-Phoenix policies are invalid because the riders bear the word concurrent.

Four years ago the insurance companies agreed with me to eliminate the word "concurrent," but some of the agents are still using old forms which have been superceded by the new forms.

If you wish to collect 100 per cent. insurance in the event of a total loss, you should have the agents who wrote these policies correct them at once and send them on to me for inspection and criticism.

I am surprised to note that you pay \$320 for stock insurance when you can effect a saving of from \$96 to \$176 by having your entire risk written by mutual companies, which will give you valid policies and accord you fair treatment in the event of a loss.

All of your policies are written in strong companies.

E. A. Stowe.

Why There Can Be No Sales Tax.

Coopersville, July 12—I note in your edition of July 6 an article written by C. N. Addison, of Grand Haven, in reference to the possibility of a sales tax. I am herewith enclosing you a bulletin and the first paragraph will clear the mind of most any business man that there will be no sales tax.

This bulletin is very valuable. If you have the time to read it through it points to a great many decisions which have been rendered in reference to the Federal tax. And I am taking the liberty of sending this to you and I hope you will have the time to read it.

E. P. Daggett.

The paragraph Mr. Daggett refers to is the opening announcement in the July Federal Tax Bulletin, published by the Commercial Clearing House. It is as follows:

Early last fall we issued Special Bulletin No. 18, entitled "What's Ahead in U. S. Taxes?" In that bulletin we predicted that, regardless of the merits or weaknesses of the turnover tax (sales tax), such a general tax would never be enacted into law because of political objections. We said that Congress would not dare to enact any tax which was opposed by the farmer and the laborer. During the winter tremendous pressure was brought to bear on Congress in favor of the turnover tax and until six weeks ago it appeared that we were wrong in our prediction and that a turnover tax would be enacted. In fact, Senator Smoot, of the Senate Finance Committee, introduced such a bill. However, when it has come to the point of actually enacting the sales tax, Congress is balking and we are absolutely convinced that the bill will never become a law. Members of Congress say that such a law would spell utter defeat for the Republican party at the next Congressional election. The sales tax, therefore, is a dead issue.

Our Home Life.

I have been interested in the discussions in your paper regarding home life, and would appreciate a little space for a few thoughts of my own. The strength and perfect hap-

piness of our people rest in their humble and comfortable homes, and it is only with feelings of sadness that one notes the spirit of domestic disintegration that is so prevalent.

The causes are many. Jealousy, distrust, disease, industrial depression—these are a few. But how commendable that attitude in the home, neighborhood or church which lifts itself above, overlooks, buries all minor difficulties as far as possible, and cements individuals in mutual respect and love.

One loves to dwell upon the characteristics which are especially brought out in some of our most noted female characters. I like to think of these pictures of womanhood in sacred life—of Sarah, wife of Abraham; of Ruth and Rachael. Sarah particularly that kind of woman who believed that the best, the biggest and brightest man in the world was her own husband. Old-fashioned wives like Sarah are fast passing out of date.

Aside from sacred love, humanity has no other so precious inheritance as Shakespeare's gallery of womanhood. Pleasantness and the best grace and sensibility of womanhood are brought out in Portia in "The Merchant of Venice." Hero in "Much Ado About Nothing," thoughtful, discreet, never voluble, and Rosalind in "As You Like It," with her fresh and wholesome humor, her affectionate and cheerful disposition!

These qualities make the enduring charm of home life and are essential in both sexes in giving perpetuity to domestic life.

W. L. Ellis.

Speed Up Claim Settlements.

Transportation companies doing an interstate business will be compelled to speed up their settlement of claims for loss, damage and overcharge on the transportation of express, freight and baggage, if a bill recently introduced in the Senate by Senator Park Trammell, of Florida, is enacted into law. The measure requires settlements to be made within sixty days after the filing of claims by shippers and provides a penalty in the form of 25 per cent. interest thereon and a reasonable lawyer's fee, to be \$15 on all claims allowed by the courts in amounts under \$100 and on amounts greater than that, a fee of 15 per cent. is to be provided. These penalties, however, are to accrue only when the complainant secures an award in an amount greater than the offer made by the carrier to settle the case.

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

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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.

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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.

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



Clucking Anxiety Good Only For Families of Hens.

Written for the Tradesman.

"Smile, mother! Why don't you smile?"

The little boy stood looking pleadingly up into the tired eyes of his mother, little dreaming of the aching heart whose pain was written in her face. I didn't know who they were, those strangers in the railroad station where I waited for my train; but I can see them yet. My heart still warms with the smile that broke through the cloud in the mother's face, and better still with the happy little grin that dimpled his at sight of it. It brightened the hour for him; it has brightened many hours since for me. For there is something about a smile that radiates in all directions and goes out to other hearts like a wireless impulse across the spaces.

Often I look up and down the aisle of a street car or railroad train for a pleasant expression on somebody's face, hoping to find somewhere happiness or contentment; or, better still, a real out-and-out smile. I find it all too seldom.

It ought to be shining in the home, and I think the mother ought to set the pattern. The ideal mother carries about with her a sense, an outward-shining radiance of peace and happiness. I would rather have my children remember my smiles than my sternness of discipline.

I have in mind as I write two mothers of my acquaintance. The habit of one of them is to magnify to her family every discomfort, every irritation, every disappointment of her day; to relate as if it were a tragedy each small misadventure. Against her in strongest contrast I think of another whose life has been full of real tragedy, but in whose eyes one might look in vain to see abiding sadness. Never a sign from her spoils the children's joy in life.

Some women remind me of an old, nervous, fussy hen, clucking constantly to her family, carrying on a monologue of worry to them, bringing them up in an atmosphere of anxiety. I dare say it is necessary for chickens to be warned and lectured every minute about the perils of the world; but I am sure that one who understood hen language could detect something happy in what some of the hens say to their broods, scooting about their feet.

A nervous hen makes nervous chickens; a nervous, fussing mother will surely have a nervous family. Charlotte Bronte somewhere remarked that "a ruffled mind makes a restless pillow." She might well have added, "a ruffled mother makes a restless family. Show me a jolly, smiling

child, and ten to one I can trace him back to a mother whose smile is a vital factor in his life.

To be sure, there are times when mother is really suffering, either bodily pain or sorrow, when it is necessary and good for the family to realize that, and to surround her with sympathy and lighten her burden. But they will do that all the more if she has shown herself normally a radiating center of happiness and cheer.

One of the hardest things for us old fogies is to see the youngsters doing things that in our youth would have been regarded as utterly unconventional. Well, I can remember that in my girlhood some of the innocent things we did seemed shocking to my parents. How tame these things seem now! They are the wise parents, I think, who, where no real principle is involved, adjust themselves tolerantly to new customs, and play their part in the game cheerily.

The happiness that shines out of faces not only reflects the inner state of mind—it helps to make it. I often think that a smile radiates in as well as out, like the sound waves of a bell that not only go out and out in every direction, maybe to the corners of the universe, but also go in and in and in, until the whole heart of the bell is ringing. The maker of smiles gets as much out of them as those who are warmed by their radiance.

Prudence Bradish.

[Copyrighted 1921.]

The Road Hog.

I wonder what the road hog thinks, as he goes on his way, detested by all monied ginks, and cursed by night and day. He surely hates the human race, as down the road he swings, and in his heart there is no place for kindly, friendly things. We have our little pewter carts, and we would sing and smile, if road hogs didn't break our hearts each quarter of a mile. The road hog loafs along, alas, and when we honk our horn, beseeching room enough to pass, he grins with maudlin scorn. Around the risky curves he flies, and thinks he is in the swim; the rules that govern decent guys have little weight with him. Some day the fool will break his neck, but ere that day arrives, a dozen autos he may wreck, or spoil a dozen lives. And as I watch him drive his barge, and weave and spurt and turn, I wonder why he is at large, when there are jails to burn. I wonder why a man is fined ten dollars or ten days, for shooting road hogs and their kind, along the public ways.

It is easier for a father to keep his coin and his boy apart than it is to teach them to stick together.

AUTOMOBILE INSURANCE

\$144,519.31 Paid in Six Months

During the first six months of 1921, 1121 claims, making a total of \$787,798.73 have been paid. These claims have been paid to the farmers and business men of the small cities of Michigan.

With the increased number of cars sold the hazard and danger of loss increases each year. The Company has grown and developed in organization to take care of the various kinds of automobile claims which include fire, theft, personal injury, property damage and collision. The farmer or business man driving in any part of Michigan or even in an adjoining state, when he meets with a serious loss, by sending a telegram or telephoning the main office, will receive immediate aid as the Company will recommend experienced agents or attorneys in various cities of Michigan and in all the important cities of the adjoining states. At this season of the year many farm buildings burn and automobiles are destroyed by fire.

In fact no other kind of insurance is more important than that of automobile insurance and in no other lines are so many complicated claims presented that require the good judgment of experienced officers, agents and attorneys to give the member proper service. The fact that the leading judges, lawyers, bankers and farmers of the state are insured in the company are its best recommendation.

See Local Agent Today or Write to

Citizens' Mutual Automobile Insurance Company

HOWELL, MICHIGAN

RATES

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

Live Agents Wanted.

MICHIGAN AUTOMOBILE INSURANCE CO.

Grand Rapids, Mich.

A Stock Company.



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

In Show Cases and Store Fixtures Wilmarth is the best buy—bar none
Catalog—to merchants

WILMARTH SHOW CASE COMPANY

1542 Jefferson Avenue

Grand Rapids, Michigan

Made In Grand Rapids

Conservative Investors Patronize Tradesman Advertisers

Failed To Locate a Copy of Ibid.

Grandville, July 12—We stand in awe of the wisdom of the early fathers and revere the memory of those past times, often forgetting that what was wise and very proper for early settler days is altogether out of tune in these late days of sin and reckless expenditure of the peoples' money.

I call to mind some of the stories told of the acumen of some of Michigan's early legislators, one in particular who was well up in the fads of the time and yet fell down on some of the simplest idioms of the law.

This man aspired to public office. He had made good to a certain extent in his line of business, and, feeling the need of aiding the State at Lansing, began studying the law books that he might become posted in matters which only lawyers were supposed to understand. In that early day the law was a thing apart from the common herd and the disciple of Blackstone at the county seat was the big man of the community. Only lawyers were supposed to be wise enough to make the laws to govern the people.

Our Mr. Blank, although not a lawyer, felt himself competent to aid in legislating for the common good. Having acquired a certain fluency of expression, learned at the debating societies of the border schools, he frequently borrowed tomes from the lawyers at the county seat and studied diligently, meantime announcing himself as a candidate of his party for nomination at the coming convention.

One day as Attorney Bilson (not his name of course) was sitting in his seven-by-nine office he was surprised at a call from Mr. Blank, who came in with outstretched hand and smiling yet perplexed countenance.

"I'm in trouble, Mr. Bilson," said the caller as he accepted the chair proffered by the lawyer.

"Sorry to hear it, sir. What can I do for you?"

Visions of a big case at law dawned in the brain of the county attorney. His caller was a man of considerable property and lawsuits were of frequent occurrence in the new counties.

"I'll tell you, Mr. Bilson," explained the other. "I have been reading up a bit on common law. You know, a man must understand the ins and outs of the law business in order to help make the laws of the State, and I am, as you know, thinking of becoming a candidate for the Legislature, naturally I have looked up authorities here and there and flatter myself that I shall be able to make good. There is only one authority that I have not consulted."

"Ah, yes, I see."

"I was told that I could find Ibid here."

"Eh? Er—what?" gasped the attorney.

"Ibid," quickly spoke Mr. Blank. "In some of the books on law I have come across this word. Many important questions that come up the reader is referred to Ibid. Somehow it seems hard to find the book. Clerk Adams told me he thought you had one."

"Ah—ah—yes, yes, I see," chuckled the lawyer, a twinkle of the eye attesting his appreciation of the joke. "Well, now, I am sorry, Mr. Blank, but that Ibid you speak about is out just now."

"Do you know if I can find one in town?"

"Yes, I think you can. In fact, Mr. Holman, the probate judge, ought to have one. You might try him. If you can't get it there, you might see if Treasurer Jones is through with mine. I let him have it some time ago. I quite agree with you, Mr. Blank, that Ibid is a very important work for one—quite necessary, in fact, if a man expects to learn the fine points of jurisprudence. I wish you every success in your aspirations, sir."

With a polite good day the lawyer showed his caller out.

It was half a mile to the office of the probate judge. Mr. Blank hurried thither, as the date of the convention was near at hand and it behooved him to get in on the latest decisions in cases of law.

"And Jack Bilson sent you to me for Ibid, eh?" chuckled the judge. "I see, I see. Now he knew better. I've never had Ibid in this office, but—"

"Well, sir?" as the judge hesitated. "Do you know Simpson of the Forks?"

"Yes; he is a friend of mine."

"Go to him for his Ibid then. He's got the only one in the county I believe, aside from Bilson's. Of course, you might try Jones—"

The caller was up and away. He hastened to Jones only to find him out of town. It was eight miles to the Forks. Mr. Blank was long of limb. He hesitated but a moment, then turned his steps out of town, climbed a long hill, after crossing a river bridge, and two hours later entered the little lumbering town known as the Forks.

Blank was lucky enough to find the village clerk, his friend Simpson, in his office. To him he disclosed his ill success in locating Ibid.

"The blamed scalawags!" exploded Simpson. "You've been sold, Bill. There is no such book as Ibid." When he explained the joke Mr. Blank was red with rage and humiliation. His friend shared his disgust and said:

"Bill, that Jack Bilson is a good lawyer and he expects to get the nomination next month for Representative. I was inclined to support him. For this measly trick, however, I'll help you, Bill, and we'll make that fellow wish he had never heard of Ibid." Simpson was as good as his word. Mr. Blank received the nomination and was elected to the Legislature by a good majority.

Old Timer.

Say It With Dolls.

"Say It With Dolls," has become the business slogan of the Prince Furniture and Carpet Company of Hazelton, Pa. The decorator, P. G. Kaull found that a window display of grafanolas, or beds or dining room furniture, however artfully arranged, was likely to appear too formal and lifeless, and decided to get his message across with playthings. Now, in a bedroom display, a doll sits on a chair, or lies on the bed. They are especially effective in the outfits for children.

Tower Family Reunion.

A party of twelve—all cousins—left Greenville Tuesday morning, July 12, for Hingham, Mass., to attend the eighth reunion of the descendants of John Tower, who came to Boston from Hingham, England, in 1637.

The meeting will be held at the original Tower home in Hingham (a suburb of Boston), built in 1664.

Belle M. Tower, Daniel W. Tower and Warren Annable, of Grand Rapids, are members of the party, who are making the trip in four automobiles.

A shattered plate glass window, boards braced against the cracked glass as though to support it, and a shoe which apparently had been hurled at the window sticking through the heavy glass, halted big crowds before the Outlet store of the National Cloak and Suit Co., in Kansas City. The crowds who stopped to discover the strange cause of the damage read the sign interwoven with the cracks, "Shoe Prices Smashed."



Finding a Market

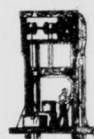
NATIONAL BISCUIT COMPANY advertising finds new consumer markets for National Biscuit Company products all the time. By advertising a large variety continuously and widely, a fixed demand for National Biscuit Company goods is created and maintained.

This means quick sales and a quick turnover on a small investment. Carrying a good assortment of National Biscuit Company goods in the famous In-er-seal Trade Mark packages and the attractive glass front cans makes automatic sales.

It is good business to be able to supply any of the National Biscuit Company products, whether known as cookies or cakes, jumbles or bars, crackers or drops, snaps or wafers—all have their fixed place in modern grocery merchandising.

NATIONAL BISCUIT COMPANY

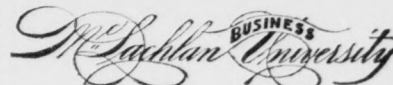




SIDNEY ELEVATORS

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



"The Quality School"

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

It is airy, fairy, cooling, refreshing and pleasing at

RAMONA

with

Dunbar Light Opera

trilling through the grove as tuneful and sweet as the songs of early spring. All this week

THE CANDY SHOP

A Musical Play in Two Acts.

Evenings only.

Matinees special singing and pictures.



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

Tone in Cottons Getting Better.

The tone of cotton goods markets has grown better during the past week. There has been more buying and its character has disclosed a clean condition of stocks in many places. The outlook for large advance business is no worse than it was and many merchants think it is decidedly better. They are counting on the effect of the steel and railroad wage adjustments and the agreement arrived at to reimburse railroads for war expenses to gradually renew the confidence of those who must invest in merchandise as in other things. In the meanwhile there are many positive evidences of growing determination on the part of the more important merchants to take up many of the complex problems of the moment for the purpose of settling them. The action in the matter of Cuban dry goods debts is but one of many showing that merchants have ceased to look for guidance only to those who are struggling with political social and other phases of the business situation.

Print cloths and sheetings are not abundantly stocked, so that much of the current business consists of transactions looking to deliveries from six to ten weeks ahead. Spot goods are not to be had in volume at prices anyone cares to accept or probably needs to accept just now. The tendency to curtail mill production rather than sell at a loss is a positive influence affecting merchants who need goods for their own trade. The sheeting situation has improved in consequence of moderate buying for export, which has been well sustained, and a larger amount of buying by converters and bag manufacturers. No one is looking yet for active buying on the part of jobbers. Percales in special designs in dots and checks continue active and there is a distinctly better movement throughout the country in cotton dresses, wash fabrics and in piece goods for home dressmaking.

The improvement in the fine combed yarn industry is likely to be hampered until the automobile industry comes back. In the carded yarn division there are occasional soft spots where buyers can dip in and secure stock at figures under those generally current.

All is not well in the clothing trade. Manufacturers find that retailers want lower prices than they can meet and maintain the current wage scales in cutting and tailoring industries. Although raw materials for their manufacturing purposes are reasonably

cheap and abundant, and although they are likely to suffer less competition from abroad, they are as yet unconvinced that the trade as a whole can be kept occupied unless producing costs are much modified so that prices for the consumer may be made lower at the beginning instead of the end of a season. It is not easy in these times to retail serge suits at \$50 that used to cost but \$27.50.

Retailers throughout the country are in the middle of liquidation sales. The extreme heat has caused a rush for sheer and light weight attire and they are letting their stocks go at prices that will move them. They are also buying spot stocks where they can find them and in every case where they can make low prices they are doing a better business than they looked for. Necessarily the retailers, like other traders, are greatly hampered in profits because of the high costs of doing business and the difficulties of keeping stocks assorted when warehouse supplies are at a minimum.

The Pioneer.

I am
 A fearless pioneer;
 Nothing daunts me.
 I am jeered at
 By men,
 And smiled at
 By women,
 And hooted
 By small boys,
 And looked askance at
 By the whole world,
 As all innovations have been
 Since Adam ate the apple
 And gave the rest of us
 Appendicitis.
 I came forth
 From seclusion
 About
 April Fool's Day;
 (Some say
 Appropriately!)
 And the light that beats
 Upon a throne
 Has nothing on
 My gay reflection.
 Sometimes I am girdled
 By rainbow hues,
 And sometimes
 I am plain
 But in any case,
 I don't need
 Any press agent
 To call
 Folks' attention.
 I am the
 FIRST STRAW HAT!

Some men whine all the way from the crib to the grave with nothing at all worth whining over. Watch yourself to see whether you ever drop into a whining manner or a whining voice.

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

A. B. KNOWLSON CO.
 Grand Rapids Michigan

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 in-
 formation as to the progress
 of this Theatre.

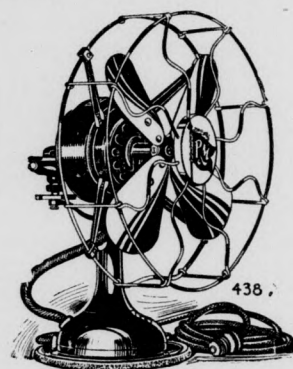
INTERSTATE SECURITIES CORPORATION

431 KELSEY BUILDING
 GRAND RAPIDS, MICH.

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.



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 fix-
 tures on display.

Estimates furnished free.

Ackerman Electric Co.

Citizens 4294
 549 PINE AVENUE

Prices Radically Reduced FOR QUICK CLEARANCE

We offer the following merchandise whereby we place you in
 a position to compete with any merchant in your town.

DOMESTIC DEPARTMENT.

36 Inch Pacolet, Unblea. Muslin	\$.08½
36 Inch Cabot, Blea. & H. B. Muslin	14½
30 Inch Crepe Cloth, All Plain Colors	17½
30 Inch Kimonette, Fancy Printed	22½
16 Inch Cotton Crash, Plain or Twilled	07½
18 Inch Absorbent Crash, Heavy White	14½

PAUL STEKETEE & SONS

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

Topkis Fancy Crepe Athletic Underwear

The nation's greatest suit to retail for **\$1.00**

They cost you **\$8.50** per dozen

Don't miss your chance to keep up your
 Summer Sales.

Daniel T. Patton & Company

GRAND RAPIDS
 59-63 Market Ave. North

The Men's Furnishing Goods House of Michigan

The Mechanics of the Replacement Sale.

The timely and forehanded use of the replacement sale is one of the lessons learned by the retail trade within the last few months. So long as it was possible to reduce prices and still make a profit, retailers did so to stimulate sales. But with the almost total disappearance of demand from the public and resultant cancellation by retailers, wholesale markets became demoralized. Then retail merchants in a desperate endeavor to stimulate the public into buying went into the wholesale market and bought at the lowest possible prices, requiring immediate delivery.

These goods a merchant marked at whatever profit his local retail market permitted. High priced goods of the same character went from his shelves or stockrooms into the sale at similar prices, thus in some instances involving a direct loss on the original price, in others loss of no more than the overhead and, in still other cases, providing a slight net profit. On the whole bargain sale, as it was staged before the public, the retailer sometimes stood to clear a much needed profit and under other circumstances—as prices on new goods afforded less recompense for his loss on the old—he merely came out even on the deal. But, given sufficient volume in any sale, he accomplished his main purpose—avoidance of actual loss while disposing of old stocks.

While a replacement sale, by its nature, is based primarily on good buying, its distinctive characteristic is supremely good advertising. Publicity aims must govern buying as well as the subsequent selling.

It will be well for every small retailer to keep in mind the possibilities of the replacement sale during the period of falling prices. Carefully managed, it affords him always an avenue of escape from high priced stocks on the falling market, if not with a profit, at least without a loss. Large cash resources, definite local prestige and creative brains have been utilized in some of the big replacement sales, but every city and town has supplied excellent examples of merchandising skill in the replacement sale conducted by small proprietors.

Camillus Phillips.

Suspenders Coming Into Style Again.

Once more the cycle of change decrees the revival of a good, old standby of man's throughout the ages. Indications point to the speedy reappearance of that tried and true—and stretched—article, the suspender, which we also know as galluses and which our ancestors were familiar with as the gallows.

But it is not generally known that this important article is as old as the history of mankind. It is first encountered at the very dawn of history, which means the beginning of the dynastic kingdoms of Egypt, over 5,000 years ago. King Nar-Mer is conclusively proved to have been partial to the suspender by his delineation on a slate palette, discovered in the ruins of Hierakonopolis in 1893.

Perhaps because it was the fashion to wear the suspender on the outside,

to be seen by all the world, that made the article rather unpopular with the Greek and Roman nifty dressers, for we do not find much evidence of it in their costumes. But as the centuries rolled on the use of the suspender steadily increased until the middle of the nineteenth century saw them snuggling on the shoulders of practically all male humanity in the so-called civilized countries.

The college boy and his belt are said to be the factors which threw galluses into a partial eclipse several years ago. But now there are unmistakable signs this season that would indicate the 1921 man's hankering to return to the good, old galluses in regulating the hang of his nether garments. Haberdashers declare they are selling a constantly increasing number, in many cases dozens, where they only sold a few at the same time last year.

Colors In Millinery.

Keeping track of the colors that will be popular from week to week is one of the hardest tasks the buyer of millinery has these days. Although there is a more or less steady call for black hats, the popular colored ones have never before varied so much in so short a time. This is what the forthcoming bulletin of the Retail Millinery Association of America will say about it:

"So strong has the lure of black for chapeaux been during the Spring season that its appeal still remains, although, of course, now passed in the race for favoritism by the typical mid-summer colors.

"As for bright colors, they are more or less a mass of contradictions. One week preference will be given to green, the next week vivid red—the Pall Mall or paradise shade, as it is now called—stands forth. Word has recently come from Paris that there is a decided admiration for orchid manifested by the modistes, but here this shade has yet to 'catch on' in a large way. For several weeks hyacinth has figured conspicuously in the color scheme of American millinery.

"Some of the smarter concerns here are showing soft tones of lemon or citron, not so green as the old shade of chartreuse, but with a greater blending of the real old-fashioned yellow. Deeper and more glaring are the tones of orange that now and then are given a taste of favor. These shades have cast a shadow on the popularity of blue this season. Although Harding and periwinkle blues have been presented, there is little seen of either of them.

"Of the dark street shades, black has few rivals this season. Brown, for some time a fad, has literally passed on its way. This leaves the field to navy and black, with the latter far in advance."

A twenty passenger auto truck transports customers of surrounding towns to and from the Goodnow Pearson Co. store, Fitchburg, Mass., free of charge. Each day the truck visits a different town. The service is advertised extensively in the newspapers of these towns and the residents are informed of special sales at the store dedicated particularly to their own towns.

What Makes Your Citizens Telephone Bonds Absolutely Safe?

A million and a quarter in First Mortgage bonds are backed by over *six million dollars* of property.

Earnings directly applicable to payment of interest are nearly *three and one-half* times requirements.

The Company Produces An Essential Service

When you consider these facts you *know* these 7% bonds are *absolutely safe*.

Price 98 and Interest To Yield 7.20%

Maturing in 15½ years.

Citizens Telephone Company

Two Stores For Sale At Bargain Prices

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

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.

We have two sets of fine hardware fixtures for sale—one at Cassopolis and one at Adrian. These fixtures cost \$1,600 apiece and can be purchased at one-half the cost of new.

**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.

Advance in Lemons Failed To Help Grower.

El Cajon, Calif., July 8—I note the good turn you gave your readers by predicting the advance in the lemon market several days before the market started upward. The advance came too late to help many growers. The rise was so unexpected that it caught growers unawares. Had any of us anticipated the conditions, there would have been no such shortage, as our big crop comes from the March picks. Wilson's veto of the emergency tariff bill discouraged growers and few took chances on picking for a "red ink" market. So lemons that would have been picked and warehoused at the packing plants on a tariff gamble went to the dump, the growers losing. The shortage thus caused made another loss for the consumers. As usual, the producer and consumer get it in the neck, while the middlemen, railroad employees, packing employees and commission men get their 100 per cent.

The passing of that Fordney bill so promptly after March 4 was a surprise to all. The fruit importers scrambled to cover by cancelling shipments not on seas. The Italian supply thus curtailed, the warehouse shortage, accompanied by the hot spell so early in the season, all contributed to a condition unlooked for and unprovided for. So up went prices, which helped but few growers and stung the consumer, while helping every one else.

While a 2c duty on lemons would have been but little help, it would have encouraged the grower to have picked and warehoused his spring crop in the hopes that a tariff would lessen the importations and that water rates would reduce his freight, so that he would get a cent per pound clear return, and maybe more if exchange improved or hot spells came on while his crop was still fresh in the warehouse, ready to ship if a recovering market was in sight. The spring crop, which is usually picked in March, has always been held in "cure" for hot weather and goes East in June when in its best condition. Incidentally, it catches the best demand.

This year there was no incentive in sight to encourage a grower to take a chance, so he wasted his crop. Wilson's veto has cost lemon consumers millions, with what transportation has lost, to say nothing of the grower's loss. With the rise in price the last of May, growers who had failed to pick the tree-ripe, over-sized fruit, which had tree-cured, were immediately swamped with independent buyers and shippers, and as the Sunkist people will not pick tree-ripe lemons for Eastern shipment, this discard was bought up at a cent a pound for "run of orchard" and went East to sting the consumer with a price of \$9 or \$10 per box! However, it has been some help to the grower, with a big profit to the middlemen.

It is doubtful if prices will descend before the fall crop, as there are so

few American grown lemons available that can be put in the market in a fresh condition before the September pick, which is small. The October-November pick will be large, unfortunately that comes after hot weather and is usually sold at low prices. Wilson's veto caused me to sacrifice the crop on 300 of my trees, which I did not pick until after the Fordney bill was vetoed. The 2,500 field boxes I sent to dump would have produced from 1,200 to 1,500 commercial Sunkist boxes, which are now returning growers of this brand \$3.75 per box—over 5c per pound—pre-war prices with a vengeance!

It is not generally known to Eastern consumers that the Sunkist people are so very exacting with growers in handling our fruit. They cull closely and decline to pack imperfect fruit, so that fully 50 per cent. of the grower's crop goes to "by-products" or to independent packers at by-product prices who re-sort it and sell without brand. I imagine the fruit not going into the market is pretty bum if it does not carry the "Sunkist" brand.

Another thing that was new to me was the fact that Sunkist fruit is picked before it is ripe and warehoused from 30 to 60 days to cure and ripen before shipping. As it takes three weeks to get shipments East, the grower does not get his returns much inside of three months after the fruit is picked. In the meantime every middleman, from the Mexican picker to the last salesman, has his full hundred per cent. for his services. So you see that lemons at any wholesale price under \$5.50 per box are a profit to all except the grower. And any price above is a grower's net return, less some commissions for the extra price.

J. Elmer Pratt.

An employment reference bureau has been established by the Buffalo Retail Merchants' Association. It affords a complete card index record of more than 25,000 men and women who have been employed in the local retail establishments giving personal characteristics, reasons for discharge or relinquishment of jobs, and other personal data. It is open to examination by the employment managers of the local stores.

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

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
Chipso 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

For Dependable Quality

DEPEND ON

Piowaty

M. J. DARK & SONS

GRAND RAPIDS, MICH.

Receivers and Shippers of All

Seasonable Fruits and Vegetables

How Good a Sport Is the Grocer?

The quality of sportsmanship in business has never been so strikingly tested as in the grocery trade during the past year. The grocer has been on trial as to whether in a spirit of fairness he is a good loser, and therefore sufficient to qualify as one entitled in an open and fair game to win when the cards more happily run his way.

The recent round of grocery trade association conventions furnishes an excellent opportunity to observe just what kind of gamblers in the game of commerce the various factors are, and it is to be generally said in commendation of most of them that they have evidently come through with real gameness; sore perhaps, scratched up a bit, but still intact and hopeful and determined. They have suffered—some of them really seriously—but they recognize it all as a part of the product of the times; to be swallowed to-day and laughed about when the sun shines a little brighter a few years or months hence.

On the whole, the wholesale associations have displayed a spirit of hopefulness, coupled with a very serious appreciation that the wholesale grocer and his satellite, the independent retailer, are on trial for their economic lives; that there is a jungle of "irregular" factors growing up in the East; not yet firmly rooted, but really forcing the wholesalers to weed out their inefficiencies and survive only on merit of service economically performed.

To that end the one keynote of the wholesale conventions appears to have been to arouse jobbers to the leakages in loose credits, careless cost knowledge, wasteful practices, unnecessary functional work, excessive help and unintelligent competitive practices. Happily, since the days of the Hoover schoolmastership they have had this keenly in mind, with the result that efficiency has already attained a marked and appreciable advance, especially since the hard taskmaster of adversity put the screws on them.

If there is virtue in beginning one's correction at home this is distinctly constructive and hopeful. It will probably leave an indelible imprint on evolution and in some measure mould the future type of jobber, whatever he may be. It is reassuring to find that jobbers are quite willing to admit the probability that the survivors will be materially different from the jobbing type of to-day and bow to the inevitable.

In the case of the retailer, not only National but state, the evidence is less pleasing. There has been in all their conventions a spirit of fault-finding over trivialities and recrimination against other factors of trade, jobbers and chain stores and manufacturers alike; of failure to observe the evolutionary trend of events and of a persistence to stick to the sordid and narrow consideration of cheapness in buying and sordid margins of profit.

Instead of recognizing the chain stores as a development of economics and studying their functions and operation with a view to meeting a real competitor they have preferred to bewail the fact that the manufacturer and jobber sell them on a preferential

basis, or to cry out in protest, or to invite a sop of similar privilege as the price of quiescence and continued servility.

In a matter so palpably due to individual weakness and moral instability as the cancellation evil they refused in their National association to condemn "welching" as immoral and reprehensible in any one and took refuge in a complaisant refusal to condemn the practice by glossing it over as no worse than the jobber would do if the shoe was on the other foot. All along the line there was the traditional sticking to trivial faults and grievances and the familiar flamboyant oratory as a substitute for genuine thoughtful consideration of stern facts and realities.

Happily the National retailers did appear to realize the need for a higher type of association official and those chosen offer considerable occasion for optimism. The new president is a man who has shown progressiveness and an ability in his own business to meet competition through mercantile ability and real sportsmanlike spirit. The new secretary is a man of similar type. It is very much hoped that this year the policies of the National retailers will be of an order more suited to co-operation with thoughtful leaders in an honest effort to steer evolution along intelligent and safe lines than in some past years.

Vegetable Immigrants.

Celery originated in Germany.
The chestnut came from Italy.
The onion originated in Egypt.
The nettle is a native of Europe.
The citron is a native of Greece.
Oats originated in North Africa.
The poppy originated in the East.
Rye came, originally, from Siberia.
Parsley was first known in Sardinia.
The pear and apple are from Europe.

Spinach came from Arabia.
The sunflower was brought from Peru.

The mulberry tree originated in Persia.

The horsechestnut is a native of Tibet.

Cucumbers came from the East Indies.

The quince came from Crete.

The radish is a native of China and Japan.

Peas are of Egyptian origin.

Horseradish is from Southern Europe.

When asked what printed matter sent by the manufacturer was worth the most, the grocer showed the enquirer a little, three-leaf folder, printed in attractive colors, inexpensively made up. On the outside folds a little girl held her plate beneath a giant spoon from which molasses dripped. Turning back the other folds disclosed two funny rabbits holding the spoon. The inside pages reproduced five interesting recipes in full color. This, said the grocer, was the most popular folder of the year because it supplied information without talking to death in type.

If there was ever a time when you needed to advertise well and liberally it is now when business is getting a start toward better conditions.

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

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.

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

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

**Merchant
Millers**

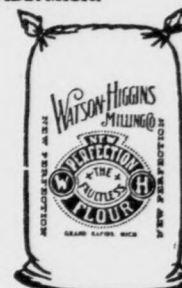
Owned by Merchants

Products sold by
Merchants

Brand Recommended
by Merchants

New Perfection Flour

Packed in **SAXOLIN** Paper-lined
Cotton, Sanitary Sacks



You will meet the kid

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

"Quality must be first."

When you buy flour the price seems important but—what you really buy and what you will insist upon getting, is flour of the **QUALITY** bought.

This company maintains the high quality of its brands.

When you buy Aristos, Fanchon, Ceresota, Red Star or any other of our brands, you can absolutely depend on getting the quality of flour you bought.

Quality must be first.

JUDSON GROCER CO.

Wholesale Distributor

GRAND RAPIDS

MICHIGAN



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.

How To Increase Your Aggregate Sales.

Written for the Tradesman.

Business conditions the last few years have probably militated to some extent against good salesmanship. We had a seller's market during the war years, and for some time afterward; and the hardware dealer, far from having to put forth much effort to sell things, was hardest put to explain why it was impossible to get just what his customer wanted. Far from having to push quality goods, the quality article was in keen demand, and the cheaper article was passed contemptuously over.

In fact, the normal, pre-war conditions of doing business were completely reversed.

The hardware salesman who realized that these war conditions were merely temporary, and who refused to let his salesmanship grow rusty from disuse, was wise in his day and generation. For we are coming to the time when salesmanship of a high order is necessary to keep our aggregate turnover up to the mark, and when the old axiom, "Push the quality goods," is again heard in the land.

I was talking the other day with a merchant regarding changed conditions in trade. He mentioned hammocks. "Last year," he said, "we stocked various grades of hammocks, up to \$12 each. We had a cheaper line up to, say, \$6. Buyers when we showed them the \$6 line said contemptuously, 'Haven't you something more expensive?' The result was, we cleaned out our high priced hammocks and were left with the cheaper lines. This year we find that the \$6 hammock, or less, is quite expensive enough to satisfy buyers. There is no demand for something better; but with good selling methods we are getting rid of even the \$6 article, although something around \$4.50 is in more demand."

We are getting back to normal standards of salesmanship. The salesman will, from now on, have to earn his salt. To any salesman worth his salt there is something inspiring in the return to conditions which make some demand on his selling capacity.

Suggestion is an important factor in salesmanship. I remember an incident that occurred in my experience some years before the war. It is typical of what I always considered good salesmanship.

A young married couple were out shopping, and among other articles they wanted was a double chopping

knife. It retailed in those days at about 25 cents; and the single chopping knife at 15 cents. They went to first one, then another hardware store, and found nothing but single chopping knives and ordinary order-takers behind the counter. At a third hardware store an enterprising junior varied the program.

"What you need," he said, "is a food chopper. I'll show you one."

The customers protested that it was more than they wanted to pay. There were three sizes, at \$1.25, \$1.75 and \$2.50, as I recollect. "Well, it won't hurt to look at it," said the salesman, smiling. "I'll show you how it works." He fastened the medium sized chopper to the edge of the counter, and showed how it worked, and explained the uses of the various blades.

The upshot was that, where clerks in two other hardware stores had lost sales of double chopping knives through not having them in stock, the third clerk—using intelligent suggestion—made the inability to fill the original request a stepping stone to a \$1.75 sale.

That was a good instance of the intelligent use of suggestion to help increase the aggregate sales of the hardware store.

Just now, price seems to be the great consideration with most shoppers. This condition is, perhaps, more accentuated now than it was in pre-war years. The buying public is looking for bargains—having regard solely to price. It has been "fed up" to a certain extent on quality goods; and there has been a pronounced reaction from the buying of high priced articles and in the direction of seeking the lowest-priced goods that are to be had.

This reaction was, according to the psychologists, inevitable; but the wide-awake hardware salesman will not allow extreme reaction in this direction to run rampant without some effort to counteract it. The salesman needs to preach, in season and out of season, the sound doctrine that quality goods are the cheapest; that a low priced article is not necessarily a bargain; and that the best bargain is the article which gives the largest proportionate value for the money. That line of selling argument may not receive much attention from buyers right now; it should not be used to such an extent as to antagonize customers; but, used tactfully, it will help in the long run to educate the public back to an intelligent attitude toward prices and values.

Suggestion can be used to advantage in two ways. The first is to sell a higher priced article in place of a cheap article of a different kind; or to sell a quality article in place of a

low grade article of the same kind. The second is to suggest the sale of something which the customer has not asked for, but which the salesman has reason to suspect he needs.

Suppose, for instance, you have sold an order for exterior paint. The customer in this instance is going to do his own painting. A good many salesman, having sold the paint, will be tickled at having booked a big order and added that much to the week's aggregate sales. The wide-awake salesman will follow up the paint sale proper by enquiring if the purchaser needs brushes or other accessories. The sale of brushes may be, relatively, a minor matter; yet it will add a little more to the selling aggregate.

Here, too, is a chance to talk qual-

ity in tactful contrast to price talk. It used to be an accepted rule of good salesmanship to show the high

Sand Lime Brick

Nothing as Durable
 Nothing as Fireproof
 Makes Structures Beautiful
 No Painting
 No Cost for Repairs
 Fire Proof
 Weather Proof
 Warm in Winter
 Cool in Summer

Brick is Everlasting

Grande Brick Co., Grand Rapids
 So. Mich. Brick Co., Kalamazoo
 Saginaw Brick Co., Saginaw
 Jackson-Jansing Brick Co., Rives Junction

Michigan Hardware Co.

Exclusively Wholesale

Grand Rapids, Mich.

Foster, Stevens & Co.

Wholesale Hardware



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

Grand Rapids, Mich.

Brown & Sehler Co.

"Home of Sunbeam Goods"

Manufacturers of

HARNESS, HORSE COLLARS

Jobbers in

Sadderly 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

priced article first. Follow that practice. If a customer insists on a low priced article, let him have it; for he is the boss. But let him see what you have, and do what you can tactfully to educate him to the salient fact that quality is quite as important as price, and that the higher priced article is often the best bargain in the long run.

There is a difference between tactful suggestion, however, and bald insistence. A shopper was pricing brushes. The salesman showed a first class article.

"Can you show me something cheaper?" asked the customer.

"With pleasure," returned the clerk. "But if you've a few minutes to spare I'd like you to examine these brushes, while I'm finding you the cheaper kind."

The customer examined the first brush; then the clerk produced the cheaper article. "This is a good brush," he said, frankly, "but you can readily see that there's a difference. You will get longer service and better satisfaction with the higher priced brush."

In that case, the customer bought the better article. But even the customer who might insist on the cheaper brush would not be antagonized by the salesman's tactful presentation of the quality argument; and quite likely the little quality demonstration given then would have its influence on future buying.

There are many opportunities to the wide-awake salesman to use suggestions to good advantage. One sale can be made to lead on to another—in fact, to many others.

A good stunt is for salesmen to call attention to novelties or new lines just stocked. Quite often all these lines need to start them moving is a little suggestion of this sort. Or slow-moving lines can often be stimulated by bringing them to the front and suggesting them to customers. Tact should always be observed in making such suggestions; and with this proviso the use of suggestion should materially help in developing new business. Victor Lauriston.

Hot Weather Rules for Work Horses.

1. Load lightly, and drive slowly.
2. Stop in the shade if possible.
3. A sponge on top of the head, or even a cloth, is good if kept wet. If dry it is worse than nothing.
4. Water your horse as often as possible. So long as a horse is working, water in small quantities will not hurt him. But let him drink only a few swallows if he is going to stand still.
5. When he comes in after work, sponge off the harness marks and sweat, his eyes, his nose and mouth, and the dock. Wash his feet but not his legs.
6. If the thermometer is 75 degrees or higher, wipe him all over with a damp sponge, using vinegar water if possible. Do not wash the horse at night.
7. Saturday night, give a bran mash, lukewarm; and add a tablespoonful of saltpetre.
8. Watch your horse. If he stops sweating suddenly, or if he breathes short and quick, or if his ears droop,

or if he stands with his legs braced sideways, he is in danger of a heat or sun stroke and needs attention at once.

9. If the horse is overcome by heat get him into the shade, remove harness and bridle, wash out his mouth, sponge him all over, shower his legs, and give him two ounces of aromatic spirits of ammonia, or two ounces of sweet spirits of nitre, in a pint of water; or give him a pint of coffee warm. Cool his head at once, using cold water, or, if necessary, chopped ice, wrapped in a cloth.

10. If the horse is off his feed, try him with two quarts of oats mixed with bran, and a little water; and add a little salt or sugar. Or give him oatmeal gruel or barley water to drink.

11. Clean your horse at night, so that he can rest well, and clean him thoroughly. The salt dandruff drying on his skin makes him uncomfortable, and often produces sores under the harness.

12. Do not fail to water him at night after he has eaten his hay. If you don't he will be thirsty all night.

13. If it is so hot that the horse sweats in the stable at night, tie him out side, with bedding under him. Unless he cools off during the night, he cannot well stand the next day's heat.

Stainless Spoons.

The housewife may now, for the first time, buy stainless and rust-proof spoons and forks. They are made of chrome steel and are rather expensive, but have the advantage of needing no polishing.

Not long ago it was discovered that ordinary carbon steel could be rendered proof against oxidation and also against acids by introducing into it 13 per cent. of chromium. The idea of utilizing it for cutlery was obvious enough, but the first efforts made in that direction met with serious obstacles. Eventually, however, they were solved, and so-called "stainless" table knives have already become familiar.

The chrome steel is extremely hard and cannot be forged by hand in the time-honored fashion known to cutlery. It must be hammered out with a power hammer.

Its rustproof quality makes it available for many uses, and it is now cast into stair rods, fireirons, stove grates and other articles for the household. Automobile parts are being made of the same material.

The problem of producing satisfactory spoons and forks of chrome steel did not find a solution until very recently. It is claimed for them that they are far better than electro-plate, being machine-polished and retaining their gloss indefinitely without cleaning with anything more than soap and water.

In the hardware section of Simon's Department Store, in Portland, Ore., the yearly paint turnover was increased from three to twelve times by the simple expedient of placing the nail bins beneath the paint counter. Whenever nails are sold, paint is offered, and in one case out of every five, sales of paint are made in this way.

Dayton Display Fixture



Do You Run a Warehouse or a Store?

IF it's a real store your goods are attractively displayed. The floor is clear and not cluttered up. And you are saving the time of your clerks and eliminating useless motions.

The Dayton Display Fixture is a silent salesman that often doubles the sales of fruit and vegetables shown on it. It quickens turn-over and prevents spoilage. It saves clerks' time. And it makes your store look neat! Either boxes or baskets can be inserted at bottom of rack.

It is the best investment you can make!
Write today for literature and payment plan.



Patented

The Dayton
Display
Fixture
Company

DAYTON, OHIO

Tear Off This Coupon and Send It In Now!

Gentlemen:

Without obligation to me please send me literature describing the Dayton Display Fixture, and letters from grocers who have doubled their volume on vegetables and fruits by using it.

Name _____

Street _____

City _____

Annual Meeting of Supreme Organization of U. C. T.

Grand Rapids, July 6—Delegates to the thirty-fourth annual session of the Supreme Council, United Commercial Travelers of America, began to arrive in Columbus, Ohio, as early as Sunday, June 26, although the meeting did not formally open until 10 o'clock Tuesday morning. On Monday, however, the Secretary-Treasurers' Association held its annual meeting and several matters of importance were under consideration.

Six minute talks were made by Walter M. Winn, New York; Albert Triplett, Washington, D. C.; A. J. Killip, Rochester, N. Y.; Charles H. Spencer, Pittsburg, Penn.; H. C. Price, Beatrice, Neb.; P. G. Newkirk, Oklahoma; J. Hugh Foster, Illinois; L. G. Everson, Wisconsin.

Walter D. Murphy, Supreme Secretary, John A. Millener, Supreme Attorney, C. V. Holderman, Supreme Junior Counselor, and W. J. Sullivan, Supreme Conductor, were present and each addressed the gathering.

In the afternoon, officers were elected for the ensuing year as follows:

President—L. G. Everson, Milwaukee.

Vice-President—A. J. Killip, Rochester.

Secretary-Treasurer—H. T. McCrea, Alton, Ill.

Page—M. J. Roberson, Birmingham, Ala.

Executive Committee—Samuel Rindskoff, Detroit; W. J. Sullivan, Chicago; G. Pritchard, Indianapolis; C. J. Johnson, Lakewood, Ohio.

The annual report of the Supreme Secretary disclosed a total membership of 104,900, distributed among the various jurisdictions, as follows:

Minnesota, North Dakota	7,619
Kansas	4,103
Iowa	5,215
South Dakota	1,295
Wisconsin	4,923
Ohio	10,613
Nebraska	2,350
Michigan	4,620
Indiana	3,650
New England	8,742
Man., Sask., Alta.	2,289
Missouri	3,751
Montana, Utah, Idaho	1,266
Illinois	5,575
California	2,828
Tennessee	1,885
Ky., Va., W. Va., Md., D. C.	6,412
Colorado	745
New York	7,700
Ore., Wash., B. C.	1,884
Oklahoma	1,429
Arkansas	1,211
Pennsylvania	5,298
Texas	2,540
The Carolinas	2,178
Georgia, Florida	1,802
Alabama	870
Mississippi, Louisiana	1,290
New Jersey, Delaware	741

John T. Reese, Past Grand Counselor, of Iowa, presided at the memorial service in honor of Supreme Counselor Emerson, who died here March 30.

The question of securing railroad mileage books at a reduction in railroad fares was brought up yesterday by D. K. Clink, Chicago, secretary and treasurer of the International Federation of Commercial Travelers' organizations. He spent Monday in Washington in conference with the Senate committee on Interstate Commerce and reported that there are bills in both houses of Congress now, which, if passed, will authorize railroads to issue 3000 to 5000-mile mileage books at 25 per cent. under the present passenger fares. The Federation, representing 652,000 traveling men, has endorsed the bills.

A strong resolution urging the immediate enactment of bills now before Congress authorizing railroads to issue 3000 to 5000 mile mileage books at 25 per cent. under the regular passenger fares was adopted by the convention Friday morning. Tele-

grams containing the resolution were immediately sent to the chairmen of the interstate and foreign commerce committees of the house and senate at Washington. The supreme council also endorsed the campaign for the Near East relief fund, and the delegates pledged themselves to have their respective councils work for the fund in their communities.

The erection of a new headquarters building for the United Commercial Travelers of America on the lot owned by the organization at Park and Russell streets was postponed for another year. When the tentative plans for a new two-story and basement building were reported to the Council by the Supreme Executive Committee, approval of them was denied and the committee was instructed to prepare new plans and specifications for a much larger building.

The new plans will be submitted to the Council next year at its annual session. Many delegates objected to the proposed location of the building, desiring that it be located elsewhere in the city.

The Council authorized Fred A. C. Cox, Winnipeg, Canada, the chief agent there of the United Commercial Travelers, to conduct an extensive membership and organizing campaign in that country. There are between 30,000 and 40,000 members of the order in Canada.

Election of officers resulted as follows:

Supreme Counselor—C. V. Holderman, Tenn.

Supreme Junior Counselor—Frank J. Roesser, Mo.

Supreme Past Counselor—George E. Hunt, Mass.

Supreme Secretary—Walter D. Murphy, Ind.

Supreme Treasurer—James C. Nesbitt, Ohio.

Supreme Conductor—W. J. Sullivan, Ill.

Supreme Page—Wm. D. Mowry, Kan.

Supreme Sentinel—Fred L. Wright, Wis.

Executive Committee—D. P. McCarthy, Ohio; Chas. A. Hebbard, N. Y.

Supreme Surgeon—E. W. Euans, Columbus, Ohio.

Supreme Attorney—John A. Millener, Rochester, N. Y.

Officers elected by the Imperial Order of Bagmen, the social auxiliary to the order, include: Channing E. Jones, Columbus, president; R. F. Somerville, Dayton, generalissimo; T. B. Lewis, Atlanta, Ga., viceroy; W. S. Lawton, Grand Rapids, Mich., prime minister; E. A. Savage, Milwaukee, master of ceremonies; A. H. Parker, Worcester, Mass., chief of guides; W. J. Sullivan, Chicago, captain of guards; W. W. Harding, Texarkana, Ark., caliph; Lewis Bremer, Jr., Philadelphia, inside gate keeper; L. J. Price, Sioux City, Ia., outside gate keeper, and Louis Wirth, Cincinnati, clerk of records and revenues. Walter D. Lawton.

Children's toys survive from the most remote periods of man's life on earth. Ancient Egypt, Greece and Rome have yielded numbers of curious dolls, some of them modern enough to have jointed arms. More recently it has been the province of France and Germany to introduce novel toy products. A certain Parisian prefect of police, named Levine, who controlled all the street hawkers in Paris, determined to encourage Parisian toy makers and organized a highly successful competition for toys to cost from a penny to 25 cents. A similar competition might not be within the province of a New York commissioner of police, but it would certainly call forth interesting material.

HOTEL WHITCOMB

St. Joseph, Mich.

European Plan

Headquarters for Commercial Men making the Twin Cities of

ST. JOSEPH AND BENTON HARBOR

Remodeled, refurnished and redecorated throughout.

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

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

J. T. TOWNSEND, Manager.

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

OCCIDENTAL HOTEL

FIRE PROOF
CENTRALLY LOCATED
Rates \$1.00 and up

EDWARD R. SWETT, Mgr.

Muskegon Michigan



CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

New Hotel Mertens

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.

Livingston Hotel

and Cafeteria

GRAND RAPIDS

Nearer than anything to everything.

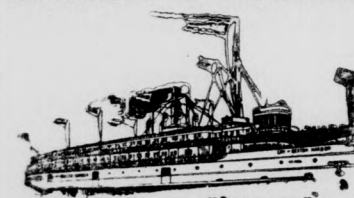
Opposite Monument Square.

New progressive management.

Rates \$1.25 to \$2.50

MORROW & BENNER, Proprs.

Graham & Morton



City Ticket Office PANTLIND HOTEL

Tel. Citz. 61111; Bell, M 4429

Lv. Chicago Daily 10:45 p. m. & Sat.'s 1:30 p. m. Chicago time. Lv. Holland Daily Except Sat.'s 9:30 p. m., Sat.'s only 1:45 and 11:30 p. m. G. R. time.

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.

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

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.

Beach's Restaurant

Four doors from Tradesman office

QUALITY THE BEST

CHICAGO

\$4.35 Plus
War Tax

DAILY

Michigan Railway Lines

BOAT TRAIN Daily Except Saturday's 9 p. m.
Sat.'s 1:00 & 10:20 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

Critical Conditions Which Confront the Retailer.

Cadillac, July 12—Years ago, when the hanging out place for the entire neighborhood was in the store where they bought their tobacco, shoes and shirts, there was little need for a merchant to do more than wait on the trade that came to him because he had little or no competition, and his customers had no other place to buy, but to-day the live merchant is not waiting on trade. He is hustling out after it in every conceivable way through advertising, personal solicitation, well dressed windows, prompt delivery service and any and every approved method to entice and induce people to come to the store; in addition to all this the wise merchant is a member of the association representative of his line of business, in order that he may help to correct the many things that assail the retail business in the form of legislation, mail order, chain store, unfair advertising and many kinds of competition that hinders the progress of honest merchandising.

Michigan's contribution to one mail order house for the first six months of 1921, based on their sales for June, 1920, amounts to the enormous sum of \$2,520,000. If the overhead expense of this mail order house is 30 per cent, the gross margin on this volume of business would be \$756,000. With net profits of 5 per cent, the vast sum of \$37,800 is leaving Michigan to build churches, Y. M. C. A., Y. W. C. A., schools and do the other work that must be done from net profit of business established in the State.

These figures illustrate only one mail order house and when rounded up with all others, as well as chain stores that have their main offices located in some other city, is it any wonder that the average retailer's expense is climbing to the point where his customers find his prices in some cases higher than they should be?

You know these conditions exist. The question is, how are we to handle them? Can we do it as individuals? No, a thousand times no. Can we do it collectively? We most surely can, but it takes the united efforts of you, Mr. Reader, as well as other men who are engaged in mercantile business. If you are interested in the prosperity of your community, you will join hands with those who first feel this lack of trade and help overcome this condition just as quickly as possible.

Our good friend, the editor of this paper, Mr. Stowe, has suggested that your membership in the Retail Grocers and General Merchants Association of Michigan will be the first step in the right direction, as the officers of the Association are developing plans for solving the problem, the expense to each is not much, but it means big returns in your business. The fee for joining ranges from \$5 to \$25, depending on the volume of business done, and the annual dues are only \$2.50. The Secretary at Cadillac, will be glad to send you a copy of the by-laws and will also put you in the way to successfully keep a lot of this business at home.

At a recent meeting of the Cadillac Merchants Association, many important matters were discussed relative to the proper way of keeping business at home.

One of the pleasing features of the evening was an exceedingly instructive address on the business of the retailer by A. Wakefield, of New York, of the General Chemical Company.

Mr. Wakefield gave in very plain language the way that every business was dependent on the success of the retailer and it was the purpose of both manufacturer and jobber to distribute their goods through this channel. For this reason both lines were anxious that a retailer employ the best known methods of merchandising, in order that he might meet the excessive competition of chain

store, and mail order houses in a positive and efficient manner.

We wish to say to readers of the Tradesman that if you get an opportunity to attend an address given by Mr. Wakefield, do not miss the chance as he will give you some pointers that mean dollars in your business.

J. M. Bothwell, Sec'y.

Gabby Gleanings From Grand Rapids.

Grand Rapids, July 12—Sidney F. Stevens (Foster, Stevens & Co.) ran up from St. Joseph Monday and devoted the day to business matters.

P. G. Larrabee, the coal salesman, leaves to-day via automobile for Syracuse, N. Y. He will proceed on to New York City and New England, returning home through Ontario. He is accompanied by his wife.

Henry J. Vinkemulder recently disguised himself by shaving off his mustache. He has about completed the construction of a bungalow at Whitefish Lake, 35 x 45 feet in dimensions, equipped with all modern conveniences and sanitary appliances.

German labor is opposing the compulsory 8 hour day. It wants to work longer—9 hours or 10 hours—and make more money, just like a man who owns his business. It does not figure on spending many daylight hours in idleness. For this matter, it has always wanted to work and always has worked. Industry built Germany. War broke her. But industry can build her again.

Along with its other troubles, the new tariff bill is in bad odor with the perfume manufacturers.

Profit and profits are what we are all seeking, whatever our occupations or daily lives may be. We seek it in business, profession, learning, art, travel, religion, social relations, patriotism. We are all for those things which conserve sound government, yield legitimate opportunity, promote industrial and social welfare, bring content and open the ways to the fruits of ambition. Why? Because we see in them not only those things which are right, but the profits of life in all its phases. We want those profits, and it is right that we should want them and be glad to work to get them.

The old oaken bucket contains many a typhoid germ. In dry times drinking water often becomes highly dangerous if not boiled before taken. People who stop by small streams for picnic dinners and drink water of whose purity they know nothing, take great hazards.

The general attitude toward salesmen is scarcely that of appreciation. Seldom indeed does a salesman receive a vociferous or hearty welcome from a busy buyer or purchasing agent. Yet the salesman is the missionary of the business world. He carries to rural nooks and out-of-the-way places a knowledge of its latest achievements. He is a constructive force to the betterment of civilization, progress, and improved business conditions. Few will dispute that the American salesman has exerted one of the most important influences on the upbuilding of American business. Gradually the wide-awake business man is taking cognizance of the element of good exerted by salesmen, and no longer does his visit mean the prospective wrestling match between seller and buyer. His calling now represents something more than the advent of a shrewd fellow trying to dispose of something, whether it is needed or not. The old type salesman, who was a good fellow-well-met, and combined with it the shrewdness for keen bargaining, is rapidly passing, being replaced by the man who not only has something to sell but service to render. A modern trained salesman enters the selling market more as one who has service to give than as one who has goods to sell. In fact, there is abundant reason for the assumption that his greatest value, both to his employer and his prospective customer, lies in his ability to render service. A meeting between a salesman who is eager to be of service and knows how best to render it, and a customer or prospect who is cordially receptive toward such an attitude, makes for the ideal commercial transaction—mutual pleasure, mutual satisfaction and mutual profit.

Interesting Observations From Boyne City's Philosopher.

Boyne City, July 12—Boyne City was certainly entertained on independence day. The day was a busy one and one could find something interesting every minute, from the start of the parade until the last flicker of the fireworks at 11 o'clock. There was a fine display of floats by the business houses. They were all so good that it was difficult to award the prizes. All the usual stunts, including a close and exciting ball game, were staged and everybody went home apparently happy, although the heat and fatigue gave more or less of an edge to some of the voices we heard in the gloaming. No accident marred the enjoyment of the day and the weatherman was kind in that he withheld the usual 4th-of-July down-pour. We hope that when it comes our turn to entertain Charlevoix again that we will be equally fortunate.

The Michigan Transit Co. has begun the building of a warehouse on the city dock at the foot of North street and we are encouraged to think that a steamer of that line will make this a port of call for the remainder of the season and also that the hundreds of tourists who see beautiful Pine Lake from the steamer's deck will carry away with them a desire to see and enjoy more of its refreshing loveliness.

Our abnormal spell of heat was broken last Thursday by a most welcome rain. Not the deluge kind that floods and tears everything to pieces, but a gentle downpour, every drop of which went to refresh the thirsty soil. We had one of the former kind three weeks ago and the street commissioner and the Electric Co. have not yet fully recovered. When the elements deposit 3½ inches of rain in three-quarters of an hour, it gets things moving.

We have been looking for some of the experts in economics, who have held forth so learnedly about the whys and wherefores, to hit upon one of the great causes of the out-of-a-job condition that now prevails. It does not seem to have occurred to any of them that the shortage of help, coupled with the wage demands and independableness of the worker, has resulted in putting a large percentage of pre-war workers out of a job permanently. In every form of industry, processes have been simplified, machines perfected and combined, to the permanent elimination of hand work or manual attention. In every walk of life, the substitution of machinery for man power, and even man brains, has gone on. Even the household, that ancient stronghold for manual labor, has been ruthlessly invaded until the man, who in former times was obliged to support from two to half a dozen women, has been relieved from the financial burden, and his better half from the physical burden. The farmer can farm better with less than half the help and the manufacturer is almost, if not quite, as much benefited. Time and space will not permit going exhaustively into this phase of our economic condition, but we would be mightily pleased to see some real figures on this subject. It is a condition that is going to work out for the betterment of everybody. Better wages for the worker, not, perhaps, in money, not in a constantly changing commodity, but surely in the purchasing power of a day's work, which is the only criterion of prosperity.

Maxy.

Will Soon Be Packed To the Gates.

Petoskey, July 12—Never before in the history of Petoskey has there been so many summer guests in Petoskey and Little Traverse Bay region, and if correspondence emanating from every point of the compass is a correct indication this city will be packed to the gates by August 1.

Fortunately, the Flint Hotel and several other smaller hotels have been re-opened and these have greatly expanded our housing facilities. Merchants report unexcelled business. Work has begun on Petoskey's new water supply and, barring mishaps, September will find the new system in operation.

The Chamber of Commerce will, in all probability establish within a few days a free public market on property adjoining the Pennsylvania freight house. This is very centrally located and promises advantages not enjoyed before to both rural and city residents.

From Texas to Maine—from New York to California—every state in the union is represented by the license tags attached to automobiles every day, occupying the traffic lines on Petoskey streets. To accommodate the fast growing number of these parking lines have been extended into the residence districts.

Fishing in the lakes and streams near Petoskey is reported the best in many years. Almost every day a prize catch—a twelve pound pike the latest—is displayed in McCabe & Bohem's store window.

J. Frank Quinn.

Mercantile Picnic at Lowell July 21.

Alto, July 12—The next meeting of the Merchants Mutual Benefit Association will be held at Lowell, Thursday, July 21. At this time our annual picnic will be held. It will be an all day session and something doing every minute. Lowell has many natural advantages for a big entertainment of this kind, including Island Park, a beautiful little island lying in the river, connected by foot bridges from either side and covered with large trees which furnish intense shade all day long; also Recreation Park, the prettiest base ball diamond and drive in Western Michigan; and, last but not least, this is the home of our hustling President, Mr. M. N. Henry, who, it is said, has eleven children and a smile for every one. Do not forget the date—Thursday, July 21—and make this the largest picnic ever.

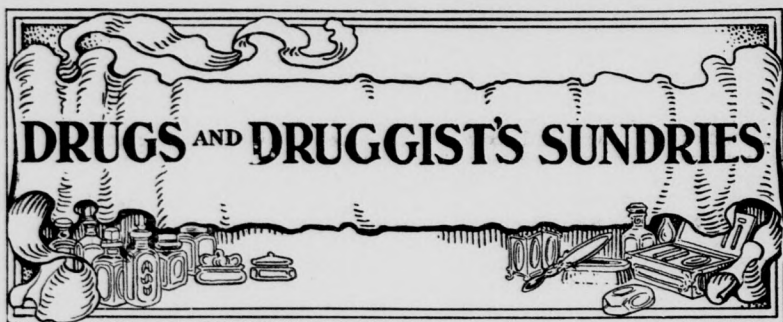
Charles E. Brown,
Sec'y. M. M. B. A.

Don't Get Discouraged.

The darkest hour in your career may be just before you step into the brightest hour. Changes come quickly. Moves are made rapidly on the checker-board of business. Be patient. Your time will come if you have the stuff in you. Success consists in remembering to steer clear of a mistake you have once made. Success means the ability to overcome obstacles and reverses. Success comes to those who move forward, be it ever so slowly, so long as you advance some. Hold your head up, aim high, clench your fist. Set your jaw firmly, and push forward with a determination. Let your watchword be I will.

The thing that makes a store a real success is having customers feel like coming back again and again.

It is difficult to get and keep the best type of salespeople in a store where the proprietor tries to do business with old-fashioned equipment. Good employes gravitate to the modern stores.



DRUGS AND DRUGGIST'S SUNDRIES

Pro and Con of the Yeast Question.

There is something just a little pathetic in the paradoxical fact that with the removal of liquor its chief progenitor, the yeast plant, is achieving an astounding popularity as an article of diet. Let us not enquire too deeply into the reason for this lest we reach some Freudian conclusion savoring of substitution for an unfulfilled wish. To be sure, yeast had its place in the kitchen long before the era of home brew; and even if the modern mother does not bake her own she is confident that bread is still raised in the orthodox way, as indeed it is.

The wholesale use of yeast as a curative agent is a recent development. There is a scientific basis for some of the beneficial effects supposed to be derived from yeast, but it is ridiculous to believe that every one may use it with safety even for its laxative effect. No doubt constipation has often been successfully treated by the taking of yeast; but even in the investigations of Hawk and his associates, carried out at the Jefferson Medical College, which constitute some of the more substantial experimental work illustrative of its remedial effect, exceptions have been noted. According to the best medical opinion, yeast may prove distinctly harmful in many conditions, namely, gout, neuritis, rheumatism and heart irregularities. In the average case, fortunately, yeast has not been known to produce any ill effects except for a possible tendency towards diarrhea. It has undoubted value as a food and economy is one of its greatest assets.

Much is now heard concerning vitamins, those substances present in many common foods which tend to promote growth. All of us require a certain amount of the different vitamins. Yeast supplies one of these (the anti-neuritic) in great abundance. But only a minute amount of this vitamin is required for our needs. An excess is of no avail. Milk, as well as the cereals, supplies us adequately in this direction, so that there need be no special alarm on the score of vitamin deficiency when the normal diet is well balanced. It has been stated that yeast cures rickets and scurvy, but, according to the work of Hess, one of the foremost authorities on the subject, it is of no value in infantile scurvy.

Yeast has been endowed with many valuable attributes, perhaps none so striking as its so-called "antibiotic" power, i. e., its capacity to prevent the development of other organisms, such as disease-producing germs. In

other words, it is assumed, for example, that if one has a few pus-forming organisms in the intestinal tract, then the yeast will outgrow them to such an extent as to kill them. While this is often seen in the test tube, its practical application is open to serious question. It has been found that some organisms, such as lactic acid bacilli, grow particularly well in symbiosis with yeast. Thus the bulk of evidence seems to be against any antiseptic value for yeast. However, it is true that many skin disorders have been known to disappear after a course of yeast treatment.

As with many another new idea, the primary basis for eating yeast is sound. It probably exerts a beneficial influence in many cases of intestinal disorder, but a physician's recommendation is still the best guidance in any individual case. Yeast is not a cure-all. Nicholas Kopeloff.

A Worcester Drug Store.

"Get it at Green's" is not merely a slogan of Henry L. Green's drug store in Worcester, Mass. Thousands of Worcester residents gladly act on the suggestion. Green's personality pervades the store and influences every sale that is made. Good reasons for the store's phenomenal success are: Green is a stickler for figures, and takes a monthly inventory of stock. He believes that a satisfied customer is a business man's best asset and he devotes his time to acquiring such assets. He watches stock carefully, so that he is almost never "just out" of anything. When he is, he offers to secure and deliver it. The store is operated with as little stock as possible, and an effort is made to increase the number of times of turnover each year. His salespeople are kept contented by good wages, sick benefits, etc. He provides excellent store service. He is an intensive cultivator of floor space. The soda fountain is so well played up that as many as 10,000 customers have been served in a week. White-clad girls dispense the refreshments. Green advertises effectively in his show windows. Stickers reading "Get it at Green's" are attached to all packages leaving the store.

Terrors That Lie Beneath Earth.

We are accustomed to reckon upon the solidity and permanency of the ground beneath us as a fundamental of existence. Which perhaps, is the reason why even a small earthquake frightens us so much.

In the city of Scranton, Pa.—or, at all events, in parts thereof—no such certainty exists. Underground are vast extensive burrowings made in

pursuit of coal, and these excavations have rendered the surface crust of the earth so insecure in places that houses and even portions of streets have actually fallen through on occasions. In one instance a locomotive broke through and dropped out of sight.

To this peril has recently been added another, somewhat suggestive of the volcanic, inasmuch as fires are raging in the mines down below Scranton. Indeed, there has been a fire in the mine workings for some years past. But recently a new fire seems to have started, and fear is entertained lest breaks at the surface may liberate fumes of "black damp" or other dangerous gases, which might poison or even asphyxiate the citizens.

Killing the Goose.

The old doctor felt that he was at last entitled to step out of the harness, and accordingly turned over his practice to his son, recently graduated. Returning from the six months' trip with which he had celebrated his liberty, the old gentleman listened with eager interest to the other's account of the various cases he had handled.

"Now, dad, you must not feel that I am reflecting on your skill," the young man said, "but medical science has progressed since your day. Now, you treated wealthy old Miss Caxly for chronic indigestion for years without results, while I effected a complete cure in a month."

"That's fine, son," has father commented. "But," he added thoughtfully, "I had rather regarded Miss Caxly as an institution. It was her indigestion that put you through college, my boy."

The toilet goods and drug sundries departments is looked on in many stores as one of the main trade magnets. "American women are going wild over fine scents and refined cosmetics. Lines that were considered high priced and exclusive a few years back are now popular," according to the experience of the manager of one of the largest toilet goods departments in New York. The popular hour for this kind of shopping is around four o'clock. The demand for perfumes is not confined to New York nor the East, but is also general throughout the West.

Men cannot live without eating nor eat without working.

Source of Well-Known Words.

Philology is one of the most interesting subdivisions of history. The history of words—their origin and journey down the ages until we make their acquaintance—is fascinating. In such a commonplace subject as the names of the different fabrics from which clothing is made, for instance, there is a whole volume of history, with now and then a bit of biography thrown in for good measure.

Take that good old-fashioned stuff, calico, of which the aprons and dresses in our mothers' and grandmothers' days were made, before it was widened and starched and dubbed percale. Centuries ago there was on the Western side of the Indian peninsula a great city whose principal industry was the making of cotton goods printed in colors. Calicut was the name of the city, which had a splendid harbor, handsome palaces and magnificent pagodas. Its citizens were strong and soldierly enough to repel twice invaders who tried to capture the city and learn the valuable secret of its printed cottons, for the fabrics of Calicut were highly prized by other countries. The dropping of the final consonant left the word "calicu," which in course of time became the "calico" of to-day.

Muslin is another word of Eastern origin. This comes from Mosul, an old city of Mesopotamia, famous long ago for its delicate cottons, so thin that a whole breadth might be drawn through a lady's finger ring. According to the famous Venetian traveler, Marco Polo, the caravans of Mosul

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

brought the wonderful muslins to Bagdad and Aleppo, whence the Europe of the Middle Ages was supplied. The flowing veils of the ladies of the period were of fine muslin, brought over sea and desert from Mosul.

A second group of favorite cotton fabrics comes from France. We call one "cambric," and again the name all but repeats that of the place where it was born—Cambrai. When Julius Caesar was carrying on his campaign in Gaul, it was one of the chief cities of that warlike tribe, the Nervii. Later Charlemagne fortified it strongly. It has had many kinds of prominence down the centuries right up to the World War, in which it was very much in evidence, but for nothing is it better known than for the perfection of its cotton fabrics.

In Brittany is the little city of Guingamp, whose cotton weavers hit upon the idea of dyeing the thread before it was woven, and then placing it in the loom so that it would form a pattern of stripes or checks. To these artists of long ago we are indebted for the gay, dainty gingham which are so popular now, and again the name of their native city has been attached to their handiwork.

Tulle, the delicate, open-mesh lace which is such a favorite for scarfs and light draperies, takes its name without changing a letter from a city in the South of France.

As India and France have named our cottons for us, so England has named the more substantial woollens. About the year 1330 the woolen trade settled in and around Worsted, a town fifteen miles from Norwich, and it was at this place that the manufacture of the twisted, double-threaded woolen, afterward called worsted, was first carried on, if not invented.

Linsey-woolsey, for a long time a popular fabric of wool and cotton, was first made at Linsey and called

"linsey-wool." Whether the final syllable was added purposely or "just happened" is not known.

Kerseymer, or cassimere, was made in the English village of Kersey. Tweed was the name given to the fabric worn by the fishermen on the River Tweed. Melton and chevot also take their names from the districts where they were first made.

In Southwest Palestine, on the border of the Egyptian desert and about three miles back from the sea, is an ancient city of the Philistines called Gaza. Its cotton was the finest and filmiest, hence our word "gauze."

Quite Informal.

"Johnny," said his mother, "if you are going to Freddy Robinson's birthday party it is time you went upstairs and got dressed. And for goodness' sake don't forget to wash your neck and ears thoroughly."

"Aw, ma," objected Johnny, "I don't have to go to all that trouble, do I? Freddy said there wasn't going to be any girls at his party."

Stamps do not take much time in the Salina, Kan., drug store, and salesmen are not bothered, either. A customer wishing stamps merely walks to the till provided for her accommodations, picks out what she wants and drops in her money, making her own change, if necessary. If there should be a little discrepancy once in a while, it is charged to error in change-making—and is cheaper than a salesman's time.

A Cleveland confectioner, finding that his soda fountain was barely paying expenses, closed his soda fountain to rely on his candy trade. The candy sales immediately dropped more than 50 per cent., but on the reinstallation of his soda fountain grew to their former volume.

Ice Cold Bottled Drinks Are in Universal Demand To-day

Every Fountain, Large or Small, should carry a limited and well-assorted line of bottled goods. There is a tremendous sale for "Near-Beers" such as Peterson's "Nu Bru." Your discriminating trade will call for

White Rock Water

C. & C. Ginger Ale

White Rock Ginger Ale

Cliequot Club Ginger Ale

White Rock Root Beer

Vernor's Ginger Ale

Apollinaris Water

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	21 85
Boric (Xtal)	17 1/2 @ 25	Amber, crude	3 00 @ 2 25	Aloes	21 85
Carbolic	31 @ 36	Anise, rectified	3 50 @ 3 75	Arnica	21 50
Citric	65 @ 70	Anise	1 50 @ 1 80	Asafoetida	23 90
Muriatic	4 @ 6	Bergamont	8 00 @ 8 25	Belladonna	21 85
Nitric	10 @ 15	Cajuput	1 50 @ 1 75	Benzoin	22 40
Oxalic	27 1/2 @ 35	Cassia	2 50 @ 2 75	Benzoin Comp'd	23 15
Sulphuric	4 @ 6	Castor	1 20 @ 1 44	Buchu	23 15
Tartaric	58 @ 65	Cedar Leaf	1 50 @ 1 75	Cantharadial	23 00
Ammonia		Citronella	65 @ 1 00	Capsicum	22 30
Water, 26 deg.	10 1/2 @ 20	Cloves	2 25 @ 2 60	Catechu	21 50
Water, 18 deg.	9 @ 15	Cocanut	30 @ 40	Cinchona	22 10
Water, 14 deg.	8 @ 13	Cod Liver	35 @ 1 00	Colchicum	22 00
Carbonate	22 @ 26	Croton	2 25 @ 2 50	Cubeb	23 00
Chloride (Gran)	11 @ 17	Cotton Seed	1 00 @ 1 10	Digitalis	21 80
Balsams		Cubeb	11 00 @ 11 25	Gentian	21 40
Copaiba	70 @ 1 00	Eigerson	4 00 @ 6 25	Ginger, D. S.	22 00
Fir (Canada)	2 50 @ 2 75	Eucalyptus	1 00 @ 1 25	Guaiaac	22 80
Fir (Oregon)	60 @ 80	Hemlock, pure	2 00 @ 2 25	Guaiaac, Ammon.	22 50
Peru	2 50 @ 3 00	Juniper Berries	3 75 @ 4 00	Iodine	21 20
Tolu	1 00 @ 1 20	Juniper Wood	1 50 @ 1 75	Iodine, Colorless	22 00
Barks		Lard, extra	1 25 @ 1 45	Iron, clo.	21 50
Cassia (ordinary)	25 @ 30	Lard, No. 1	1 10 @ 1 20	Kino	21 40
Cassia (Saigon)	50 @ 60	Lavender Flow	9 00 @ 9 25	Myrrh	22 50
Sassafras (pw. 55c)	40 @ 50	Lavender Gar'n	1 75 @ 2 00	Nux Vomica	22 50
Soap Cut (powd.)	40c	Lemon	1 50 @ 1 75	Opium	23 50
	20 @ 25	Linseed Boiled bbl	@ 86	Opium, Camp.	21 30
Berries		Linseed bld less	93 @ 1 01	Opium, Deodor'd	23 50
Cubeb	1 50 @ 1 75	Linseed raw, bbl.	@ 84	Rhubarb	22 00
Fish	40 @ 50	Linseed, raw, less	91 @ 98	Paints	
Juniper	8 @ 15	Mustard, true oz.	@ 75	Lead, red dry	13 @ 13 1/2
Prickly Ash	@ 30	Mustard, artifil. oz.	@ 50	Lead, white dry	13 @ 13 1/2
Extracts		Neatsfoot	1 10 @ 1 30	Lead, white oil	13 @ 13 1/2
Licorice	60 @ 65	Olive, pure	4 75 @ 5 50	Ochre, yellow bbl.	@ 2
Licorice powd.	@ 1 00	Olive, Malaga,		Ochre, yellow less 2 1/2	@ 6
Flowers		yellow	2 75 @ 3 00	Putty	@ 8
Arnica	75 @ 80	Olive, Malaga,		Red Venet'n Am.	3 1/2 @ 7
Chamomile (Ger.)	50 @ 60	green	2 75 @ 3 00	Red Venet'n Eng.	4 @ 8
Chamomile Rom	40 @ 45	Orange, Sweet	5 00 @ 5 25	Whiting, bbl.	@ 4 1/2
Gums		Origanum, pure	@ 2 50	Whiting	5 1/2 @ 10
Acacia, 1st	50 @ 55	Origanum, com'l	1 25 @ 1 50	L. H. P. Prep.	3 00 @ 3 25
Acacia, 2nd	45 @ 50	Pennyroyal	2 50 @ 2 75	Rogers Prep.	3 00 @ 3 25
Acacia, Sorts	20 @ 25	Peppermint	6 00 @ 6 25	Miscellaneous	
Acacia, powdered	30 @ 35	Rose, pure	15 00 @ 20 00	Acetanolid	48 @ 55
Aloes (Barb Pow)	30 @ 40	Rosemary Flows	2 50 @ 2 75	Alum	10 @ 18
Aloes (Cape Pow)	30 @ 35	Sandalwood, E.		Alum, powd. and	
Aloes (Soc Pow)	90 @ 1 00	I.	12 00 @ 12 25	ground	11 @ 20
Asafoetida	1 00 @ 1 25	Sassafras, true	2 50 @ 2 75	Bismuth, Subni-	
Pow.	1 25 @ 1 50	Sassafras, arti'l	1 00 @ 1 25	trate	2 75 @ 2 93
Camphor	97 @ 1 00	Spearment	8 00 @ 8 25	Borax xtal or	
Guaic	@ 1 25	Sperm	2 75 @ 3 00	powdered	7 1/2 @ 13
Guaiaac, powd'd	1 25 @ 1 50	Tansy	11 50 @ 11 75	Cantharades, po	1 50 @ 5 50
Kino	@ 85	Tar, USP	50 @ 65	Calomel	1 36 @ 1 45
Kino, powdered	@ 1 00	Turpentine, bbl.	@ 63 1/4	Capsicum	40 @ 45
Myrrh	@ 90	Turpentine, less	70 @ 78	Carmine	6 50 @ 7 00
Myrrh, powdered	@ 1 00	Wintergreen,		Cassia Buds	40 @ 50
Opium	9 00 @ 9 40	tr.	9 00 @ 9 25	Cloves	35 @ 45
Opium, powd.	10 00 @ 10 40	Wintergreen, sweet	6 00 @ 6 25	Chalk Prepared	16 @ 18
Opium, gran.	10 00 @ 10 40	Wintergreen art	7 50 @ 1 00	Chloroform	63 @ 72
Shellac	85 @ 95	Wormseed	5 00 @ 5 25	Chloral Hydrate	1 55 @ 1 85
Shellac Bleached	90 @ 1 00	Wormwood	22 50 @ 22 75	Cocaine	12 85 @ 13 65
Tragacanth	4 50 @ 5 50	Potassium		Cocoa Butter	50 @ 80
Tragacanth, pw.	3 50 @ 4 00	Bicarbonate	50 @ 60	Corks, list, less	35 @ 45
Turpentine	25 @ 30	Bichromate	20 @ 30	Copperas	@ 10
Insecticides		Bromide	65 @ 75	Copperas, Powd.	4 @ 10
Arsenic	12 @ 25	Carbonate	45 @ 50	Corrosive Sublim	1 17 @ 1 25
Blue Vitriol, bbl.	@ 08	Chlorate, gran'r.	35 @ 40	Cream Tartar	50 @ 55
Blue Vitriol, less	9 @ 15	Chlorate, xtal or		Cuttle bone	50 @ 60
Bordeaux Mix Dry	17 @ 30	powd.	25 @ 30	Dextrine	06 @ 15
Hellebore, White		Cyanide	35 @ 50	Dover's Powder	5 75 @ 6 00
powdered	25 @ 35	Iodide	3 75 @ 3 80	Emery, All Nos.	10 @ 15
Insect Powder	40 @ 70	Permanganate	85 @ 1 00	Emery, Powdered	8 @ 10
Lead Arsenate Po.	22 @ 42	Prussiate, yellow	60 @ 65	Epsom Salts, bbls.	@ 3 1/2
Lime and Sulphur		Prussiate, red	1 00 @ 1 10	Epsom Salts, less 4 1/2	@ 09
Dry	11 @ 23	Sulphate	60 @ 65	Ergot, powdered	1 75 @ 2 00
Paris Green	31 @ 43	Roots		Flake White	15 @ 20
Ice Cream		Alkanet	75 @ 85	Formaldehyde, lb.	17 1/2 @ 25
Piper Ice Cream Co.		Blood, powdered	40 @ 50	Gelatine	1 70 @ 2 00
Bulk, Vanilla	1 10	Calamus	35 @ 75	Glassware, less 50%	
Bulk, Vanilla Special	1 20	Elecampane, pwd	30 @ 35	Glassware, full case	50.10%
Bulk, Chocolate	1 20	Gentian, powd.	20 @ 30	Glauber Salts, bbl.	@ 03 1/2
Bulk, Caramel	1 20	Ginger, African,		Glauber Salts less 04	@ 10
Bulk, Grape-Nut	1 20	powdered	23 @ 30	Glue, Brown	21 @ 30
Bulk, Strawberry	1 25	Ginger, Jamaica,		Glue, Brown Grd.	17 @ 25
Bulk, Tutti Frutti	1 25	powdered	42 1/2 @ 50	Glue, White	35 @ 40
Bulk, Vanilla	1 40	Golden seal, pow.	7 50 @ 8 00	Glue, White Grd.	30 @ 35
Brick, Fancy	1 60	Ipecac, powd.	3 75 @ 4 00	Glycerine	23 @ 37
Ices	1 10	Licorice	40 @ 45	Hops	1 00 @ 1 25
Sherbets	1 10	Licorice, powd.	25 @ 30	Iodine	5 25 @ 5 72
Leaves		Orris, powdered	30 @ 40	Iodoform	6 69 @ 7 09
Buchu	@ 1 50	Poke, powdered	40 @ 45	Lead Acetate	18 @ 25
Buchu, powdered	@ 1 75	Rhubarb	@ 1 00	Leopodium	6 00 @ 6 50
Sage, bulk	67 @ 70	Rhubarb, powd.	85 @ 1 00	Mace	75 @ 80
Sage, 1/2 loose	72 @ 78	Rosinwood, powd.	30 @ 35	Mace, powdered	95 @ 1 00
Sage, powdered	55 @ 60	Sarsaparilla, Hond.		Menthol	5 50 @ 6 00
Senna, Alex.	1 40 @ 1 50	ground	1 25 @ 1 40	Morphine	8 33 @ 9 03
Senna, Tinn.	30 @ 35	Sarsaparilla Mexican,		Nux Vomica	@ 30
Senna, Tinn. pow	35 @ 40	ground	@ 30	Nux Vomica, pow.	30 @ 40
Uva Ursi	20 @ 28	Squills	85 @ 90	Pepper black pow.	22 @ 35
Oils		Squills, powdered	60 @ 70	Pepper, white	40 @ 45
Almonds, Bitter,		Tumeric, powd.	20 @ 25	Pitch, Burgundy	10 @ 15
true	16 00 @ 16 25	Valerian, powd.	@ 75	Quassia	12 @ 15
Almonds, Bitter,		Seeds		Quinine	99 @ 1 72
artificial	2 50 @ 2 75	Anise	33 @ 35	Rochelle Salts	35 @ 40
Almonds, Sweet,		Anise, powdered	33 @ 40	Saccharine	@ 28
true	1 00 @ 1 25	Bird, ls	13 @ 19	Salt Peter	14 @ 25
		Canary	10 @ 15	Seidlitz Mixture	30 @ 40
		Caraway, Po.	25 @ 30	Soap, green	15 @ 20
		Cardamon	@ 25	Soap mott castile	22 1/2 @ 25
		Celery, powd.	45 @ 50	Soap, white castile	@ 12 50
		Coriander pow.	25 @ 30	less, per bar	@ 1 40
		Dill	15 @ 25	Soda Ash	05 @ 10
		Fennel	30 @ 40	Soda Bicarbonate	3 1/2 @ 10
		Flax	04 1/2 @ 12	Soda, Sal	2 1/2 @ 5
		Flax, ground	06 1/2 @ 15	Spirits Camphor	@ 1 25
		Foenugreek pow.	8 @ 15	Sulphur, roll	04 @ 10
		Hemp	@ 15	Sulphur, Subl.	4 1/2 @ 10
		Lobelia	@ 20	Tamarinds	25 @ 30
		Mustard, yellow	15 @ 20	Tartar Emetic	1 03 @ 1 10
		Mustard, black	30 @ 35	Turpentine, Ven.	50 @ 60
		Poppy	30 @ 40	Vanilla Ex. pure	1 50 @ 2 00
		Quince	1 25 @ 1 50	Witch Hazel	1 60 @ 2 15
		Rape	15 @ 20	Zinc Sulphate	06 @ 15
		Sabadilla	30 @ 40		
		Sunflower	7 1/2 @ 15		
		Worm American	30 @ 40		
		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	Veal	Roller Oats	Candles
Some Flour		Wheat	Canned Apples
Evap. Apples		Wool	Lamb
Smoked Meats		Baskets	Mutton
Star Egg Carriers		Confectionery	
Lard		Some Flour	
Beef		Star Egg Trays	
Cows		Saxon Wheat Food	

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

AXLE GREASE



25 lb. pails, per doz. 22 60

BLUING	
Jennings Condensed Pearl	
C-P-B "Seal Cap"	
3 doz. Case (15c) -----	3 75

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

Kellogg's Brands.	
Corn Flakes, 36s	3 50
Corn Flakes, 24s	3 50
Corn Flakes, 100s	2 00
Krumbles, 24s	2 80
Krumbles, 36s	4 20
Krumbles Bran, 12s	2 25

Post's Brands.	
Grape-Nuts, 24s	3 80
Grape-Nuts, 100s	2 75
Postum Cereal, 12s	2 25
Post Toasties, 36s	3 50
Post Toasties, 24s	3 50

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

BRUSHES	
Scrub	
Solid Back, 8 in.	1 50
Solid Back, 11 in.	1 75
Pointed Ends	1 25

Stove	
No. 1	1 10
No. 2	1 35

Shoe	
No. 1	90
No. 2	1 25
No. 3	2 00

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

CANDLES	
Paraffine, 6s	14 1/2
Paraffine, 12s	15
Wicking	60

CANNED GOODS	
Apples	
3 lb. Standards	@1 65
No. 10	@5 75

Blackberries	
3 lb. Standards	@14 50
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	65
Van Camp, small	90
Van Camp, medium	1 30

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

Clam Bouillon	
Burnham's 7 oz.	2 50
Corn	
Standard	1 10@1 75
Country Gentmn	1 85@1 90
Maine	1 90@2 25

Hominy	
Van Camp	1 50
Lobster	
1/2 lb. Star	2 95
1/2 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

Peas	
Marrowfat	1 35@1 90
Early June	1 35@1 90
Early June sifd	2 25@2 40

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

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

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

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

Sardines	
Domestic, 1/4s	4 50@5 00
Mustard, 1/4s	4 50@5 00
Mustard, 1/4s, 48s	4 00@4 50
California Soused	2 00
California Mustard	2 00
California Tomato	2 00

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

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

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

Tomatoes	
No. 2	95@1 40
No. 3	1 75@2 25
No. 10	@5 00

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

CHEESE	
Brick	20
Wisconsin Flats	20
Longhorn	21
New York	20
Michigan Full Cream	20

CHEWING GUM	
Adams Black Jack	65
Adams Bloodberry	65
Adams Calif. Fruit	65
Adams Chiclets	65
Adams Sen Sen	65
Adams Yucatan	65
Beeman's Pepsin	65
Beechnut	75
Doublemint	65
Juicy Fruit	65
Spearmint, Wrigleys	65
Zeno	65
Wrigley's P-K	65

CHOCOLATE	
Walter Baker & Co.	
Caracas	43
Premium, 1/4s	47
Premium, 1/2s	44
Premium, 3/4s	44

CIGARS	
Worden Grocer Co. Brands	
Harvester Line	
Trotters, 100s	57 00
Record Breakers, 50s	75 00
Delmonico, 50s	75 00
Pacemaker, 50s	75 00
Panatella, 50s	75 00
Favorita Club, 50s	95 00
After Dinner, 50s	95 00
Favorita Extra, 50s	95 00
Epicura, 50s	95 00
Governor, 25s	110 00
Waldorfs, 50s	115 00

The La Azora Line.	
Opera (wood), 50s	57 00
Opera (tin), 25s	57 00
Washington, 50s	75 00
Panatella, 50s	75 00
Cabinet, 50s	95 00
Perfecto Grande, 50s	97 50
Pais, 50s	97 50
Imperial, 25s	115 00
Agreements, 50s	58 00

Royal Lancer Line	
Favorita, 50s	75 00
Imperial, 50s	95 00
Magnificos, 50s	112 50

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

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

Garcia & Vega—Clear Havana	
New Panatella, 100s 60 00	
Starlight Bros.	
La Rose De Paris Line	
Couquettes, 50s	65 00
Caballeros, 50s	70 00
Rouse, 50s	115 00
Peninsular Club, 25s	150 00
Chicos, 25s	150 00
Palmas, 25s	175 00
Perfectos, 25s	195 00

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Chicos, 25s	150 00
Palmas, 25s	175 00
Perfectos, 25s	195 00

Our Private Label	
Quaker, 25s	75 00
Rosenthals Bros.	
R. B. Londres, 50s,	
Tissue Wrapped	58 00
R. B. Invincible, 50s,	
Foil Wrapped	75 00

Frank P. Lewis Brands	
Lewis Single Binder, 50s, (5 in foil)	58 00

Union Made Brands	
El Overture, 50s, foil	75 00

Manila 10c	
La Yebana, 25s	70 00

Our Nickel Brands	
New Currency, 100s	37 50
Mistoe, 100s	35 00
Lloba, 100s	35 00
El Dependo, 100s	35 00
Eventual, 50s	36 00

Other Brands	
Boston Straights, 50s	55 00
Trans Michigan, 50s	57 00
Court Royals (tin) 25s	57 00
Court Royal (wood) 50s	57 00
Stephan's Broadleaf, 50s	58 00
Knickerbocker, 50s	58 00
Iroquois, 50s	58 00
B. L., 50s	58 00
Hemmeter Cham-plons, 50s	57 50
Templar Blunts, 50s	75 00
Templar Perfecto, 50s	105 00

CLOTHES LINE	
Hemp, 50 ft.	3 25
Twisted Cotton, 50 ft.	2 15
Twisted Cotton, 60 ft.	3 00
Braided, 50 ft.	3 50
Sash Cord	2 60@3 75

COCOA		
Baker's	1/4s	52
Baker's	1/2s	48
Bunte, 15c size		55

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
Shearings	05@ 10

Tallow

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

Wool

Unwashed, medium	15@16
Unwashed, rejects	@10
Fine	@16
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, Silver Leaf, per	
pail, 30 lb.	4 00

JELLY GLASSES

8 oz., per doz.	44
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MINCE MEAT

None Such, 3 doz.	6 60
Quaker, 3 doz. case	4 75

MOLASSES

New Orleans	95
Fancy Open Kettle	85
Choice	65
Good	28
Stock	23
Half barrels 5c extra	

NUTS—Whole

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

Shelled

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

OLIVES

Bulk, 3 gal. kegs, each	4 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, 28	
oz.	6 75
Olive Chow, 2 doz. cs.	2 50
per doz.	

PEANUT BUTTER



Bel-Car-Mo Brand

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

PETROLEUM PRODUCTS

Iron Barrels	
Perfection	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.	64.5

PICKLES

Medium	
Barrel, 1,200 count	
Half bbls., 600 count	
5 gallon kegs	

Small

Barrels	
Half barrels	
5 gallon kegs	

Gherkins

Barrels	
Half barrels	
5 gallon kegs	

Sweet Small

Barrels	
Half barrels	
5 gallon kegs	

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	16
Good Steers and Heifers	15
Med. Steers & Heifers	13
Com. Steers & Heifers	11

Cows.

Top	14
Good	13
Medium	11
Common	08

Veal.

Top	14 1/2
Good	13 1/2
Medium	11

Lamb.

Good	24
Medium	22
Poor	20

Mutton.

Good	12
Medium	11
Poor	10

Pork.

Heavy hogs	09
Medium hogs	12
Light hogs	12
Sows and stags	09
Loins	22@23
Butts	16
Shoulders	14
Hams	25
Sparrerbis	08
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	13@13 1/2
Compound Lard	10 1/2@11
50 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.	29 @33
Hams, 16-18 lb.	28@32
Hams, 16-18 lb.	28@32
Ham, dried beef	
sets	38 @39
California Hams	16 @17
Home Boiled	
Hams	34 @36
Boiled Hams	46 @48
Minced Hams	17 @18
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 1/2	3 50
Roast Beef, 24 1/2	3 50
Veal Loaf, 48 1/2	1 35
Vienna Style Sausage,	
44 1/2	1 35
Virginies, 24 1/2	3 50
Potted Meat, 48 1/2	3 50
Potted Meat, 48 1/2	85
Hamburger Steak and	
Onions, 48 1/2	1 35
Corned Beef Hash,	
48 1/2	1 35
Cooked Lunch Tongue,	
24 1/2	2 80
Cooked Ox Tongues,	
12 2s	23 50
Chili Con Carne, 48 1/2	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., 46 lbs.	1 60
3/4 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

oShid Dairy	28@29
Country Rolls	30@31

RICE

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

ROLLED OATS

Monarch, bbls.	6 50
Rollad Avena, bbls.	7 50
Steel Cut, 100 lb. sks.	4 00
Monarch, 90 lb. sacks	3 00
Quaker, 18 Regular	2 05
Quaker, 20 Family	4 80

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 %s	3 00

SAL SODA

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

SALT

Solar Rock	
56 lb. sacks	75
Common	
Granulated, Fine	8 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
Bixby's Royal Polish	1 85
Miller's Crown Polish	90

SEEDS

Anise	30
Canary, Smyrna	08
Cardomon, Malabar	1 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, five bxs	4 25
Black Hawk, ten bxs	4 00
Box contains 72 cakes. It is a most remarkable dirt and grease remover, without injury to the skin.	

Scouring Powders

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

Washing Powders

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

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.

Johnson's XXX 100	5 75
Lautz Naphtha, 60s	3 60
Nine O'Clock	4 10

Turnover the Key To Success.

Turnover is the key to success in any mercantile business. Did it ever occur to you that it would be possible to make a small fortune in a year or two from just one barrel of sugar if you could turn it often enough? Let's figure a minute. Suppose your average stock of sugar is five sacks, representing an investment of around \$50. Suppose your average profit on sugar is 50c per cwt., which would be a gross profit of 5 per cent. on the investment. That would look like a mighty small profit if it was on anything except sugar, but because it is on sugar you say, "Oh well, we can not expect to make anything on sugar anyway." But suppose you turn your five sacks of sugar twice a week. You will make a gross profit of \$5 per week then, or \$260 per year. Your gross profit on your \$50 investment in sugar is 520 per cent. per year on the money invested. What is the answer? Turnover.

Suppose you invest \$50 in an off brand of coffee, baking powder, bluing or some other article because of a supposed "juicy" profit of 60 or 75 per cent. You carry this in stock a year and finally dispose of it, granting that in the meantime you did not cut the price or decide to dump the last of it, and you realize your 75 per cent. profit on the investment. Which has been the best investment, sugar at 5 per cent. profit turned 100 times a year or a slow seller at 75 per cent. turned once?

The problem of the up-to-date merchant then should be to turn his stock as often as possible. How shall he do this? By stocking well known and well advertised merchandise. By displaying it attractively so it will sell. By good advertising and good service to attract customers. By keeping his stock well assorted; complete, yet well in hand.

The rate of turnover in your business is just as important for you to consider as your gross profit, your rent, your expense account or any other problem in your business. But the fact is that probably too few merchants consider turnover very seriously when buying an article of merchandise. They are more apt to consider price or profit, but price and profit can be misleading, as we have demonstrated in the case of sugar.

Fifty years ago, when railroad service was in its infancy, wholesale houses were located in far distant markets and the word "service" had not been coined, there was some excuse for a merchant buying enough goods to last six months or a year, but these days of reasonably efficient railroad service and the newer and more efficient truck service, when, in fact, "service" is the watchword of every wholesaler and business organization in the country, it is seldom that it will pay a merchant to buy far beyond his present needs. By systematic buying of merchandise in reasonable quantities the merchant of today can increase his turnover and keep his stock fresh and up-to-date.

When an article of merchandise comes into your store it generally goes through from two to four stages of cycles before it is finally turned. It goes into your warehouse (1), onto

your shelves (2), onto your books (3), into the bank (4). As it goes through each one it is halted for a time. The problem then in striving for turnover is to hasten it through each successive stage or cycle or eliminate some of them. If you place the goods directly on the shelves you eliminate the warehouse period and one halt. If you keep it off the books as well you eliminate two of these periods and two halts. Most merchants by careful and systematic buying can very largely eliminate the warehouse stage. Display and good advertising will hasten it through the shelf stage. If they do a cash business they can eliminate the "book" stage, or if they do a credit business they can, by prompt collections, very materially hasten it through that stage.

Turnover is one of your most important problems. Study it from every angle. The circulation of goods through your store is as important to your business as the circulation of blood through your body, in fact, the merchant with a poor circulation of blood is usually afflicted with a poor circulation of goods. Wartime profits are over. It takes "pep" and red blood these days to sell goods. Your rate of turnover will help the situation if closely watched.

Supplies of Oil Nuts.

In view of the increased use of palm kernel and other vegetable oils, interest attaches to a report recently sent to the Department of Commerce from Consul Arthur C. Frost at Guatemala City, Guatemala, showing the quantity of oil-bearing nuts available in that country. He says:

"The royal palm tree, especially the varieties bearing orozo and cohune nuts, grows extensively in the coastal regions of Guatemala, and although as yet little industrial use has been made of these oil-bearing nuts, they might become the source of an important vegetable oil industry not only because of the great quantity of the nuts in the country, but also because of the fact that the oil content of the Guatemalan kernels is understood to be 65 per cent. in comparison with 42 per cent. for African nuts. The yield of kernels per ton of nuts in Guatemala is about 18 per cent.

"On the North coast of Guatemala 60,000 tons of cohune nuts are said to be available for exportation annually, and with an expenditure of \$10,000 for highway improvement this quantity could probably be increased to 100,000 tons per annum. On the Pacific or South coast the yield of corozo nuts, it is estimated, could easily be increased to 300,000 tons per annum. There is a supply of cheap labor in this Southern region.

"These nuts are found almost entirely on private lands. The right to gather them is obtained from the owners by a contract, usually covering a number of years. The lack of a suitable machine for cracking the nuts or extracting the oil has been the cause of the slow development of the industry. A machine recently invented which cracks ten nuts simultaneously has an output of about one ton of kernels per day. There is no plant in Guatemala for the extraction of the oil from the kernels."

New Trimmings For Hats.

Although there seems to have been a pause in the millinery trade so far as the introduction of new shapes is concerned, there is no slowing up of the production of novel garnitures for hats. Some of the latest of these are described this way by the forthcoming bulletin of the Retail Millinery Association of America:

"A new variety of ostrich, that most popular of plumage, is now shown and is extremely attractive. This is the metalized ostrich, steel gray in coloring and treated with a metalized finish which is very effective. Novelty feathers, pheasant tails and hackle pads suggested themselves some time since for sports hats and have met with unqualified success.

"Another novelty feather effect which is more or less a newcomer in the arena but which is equally smart for the hat of sports conception is the lacquered quill, sometimes with one side marked out with a kaleidoscope of colors and the other merely shell-lacked, or again with the whole quill finished with the shiny covering. Small feathers outlined with a streak of contrasting color are other members of the novelty feather family and have a certain jauntiness which suggests them for the tailored hat.

"With the vogue of ornaments gaining strength there are many attractive variations which are beginning to make their appearance. Not the least of these is the ring of mosaic enamel, rather large in size, from which hangs a pendant drop of shimmering glass. Huge rings of amber, one dangling from the other, and the whole as large

as curtain rings, are fascinating adornments for a plain hat of fabric. The small steel rings from which dangle tiny balls of steel are another novelty just introduced.

"Round buttons of jet surrounded by a design of steel beads carry out the vogue for steel and jet which Paris is launching. Huge ornaments of jet somewhat like bowknots or buckles also show touches of steel and are very smart. Jet ornaments combined with brightly colored beads are made up in a variety of ways."

Van Duzer's Vanilla Is Absolutely Pure



Leaders
for over
70
years

Nothing but the best quality of Imported Vanilla Beans are used in Van Duzer's Extracts. Full strength, which never varies. Bottles are Full Measure. Make Satisfied Customers. Find most Favor in Best Homes.

A Steady, Year Round
Seller that Shows you
a Good Profit.

Van Duzer Extract Co.
Springfield, Mass. New York City

New Diamond Match Co. Products



CLOTHESPINS



TOOTHPICKS

Both of Selected White Birch—unusual quality and appearance at the price of ordinary goods.

AT YOUR JOBBERS NOW

Development of Youthful Pirates.

Probably, or rather certainly, everybody should have been shocked and saddened on reading the story of the four boys who discovered that a penny, when run over by a street car, would be enlarged to the size of a quarter, and that then, when dropped in a slot machine for the vending of postage stamps, would cause the disgorging from its mysterious interior of twelve stamps of the two-cent denomination. This discovery these too enterprising infants had proceeded to exploit with all the coolness and success that could have been shown, if a like opportunity had offered, by a Brindell or a dealer in building materials, and it was only after the stamp-vending company had suffered grievous loss through the large-scale use of the flattened pennies that a watch was set on the machines and the budding criminals were captured.

What emotion all good folk should have felt on reading this tale is obvious; what their reaction really was may have been quite different, and one observer noticed that in several instances—all those he had a chance to study—the response was a smile, not a frown, and the spoken comment was indicative of amusement and something very much like admiration rather than of the reprehension and apprehension that such precocious criminality theoretically should provoke.

This is a phenomenon deserving of investigation. Pessimists will say that it shows a general lowering of moral standards—that the whole world is running downhill fast. Others, how-

ever, can take a more cheerful view—can say that there is nothing new in theft by either children or adults, and nothing new, either, in the ability or the tendency to judge cleverness abstractly, as it were, and without regard to the purpose of its exercise.

To laugh at the thievish boys merely because they were "smart" in their thievery proves nothing more or worse about this generation than did the fact that a previous generation, not very remote, had a sort of respect for pirates and buccaneers. This it did because, in addition to being robbers and murderers, they, or some of them, were bold and efficient fighters in a world and time when fighting ability and courage outweighed all other virtues.

The pirate was hanged promptly, when caught, but he was a sort of hero, nevertheless, just as was the highwayman on his black horse, and to this day he is a poor boy who cannot see anything attractive in the careers of both those kinds of marauders.

Robbing slot machines is not more picturesque in itself than stealing doormats, but the device of the enlarged pennies gave it the interest of novelty and raised it to the level of adventure. Nobody really approves of theft or thieves, but when a thing is well and interestingly done, no matter what it is, that feature gets appreciation and deserves it.

If you allow a customer to see that you are peevish because he has patronized a competitor, he will probably keep on going to the other fellow.

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.

1000 letterheads or envelopes \$3.75.
Copper Journal, Hancock, Mich. 150

FOR SALE—Shoe stock in town of 13,000; 40 years established business. Manufacturing town. Good farming community around. Clean stock. Best location in town. Long lease. Reason for selling, want to retire. This will bear inspection. Attention W. B. Cain, Cain & Son, Canton, Ill. 414

Akron Williams shop vulcanizer, value \$475. Used only three weeks. Price \$325, F. O. B. Detroit. E. A. Bowman, Incorporated, 4815 John R. Street, Detroit, Mich. 415

For Sale—Grocery business, highest type, built on proper business principles, producing satisfactory return on \$6,000 investment. Located in one of the best small cities in Michigan. Will stand strict investigation. Best of reasons for selling. Address No. 416, care Michigan Tradesman. 416

Bell Phone 596 Citiz. Phone 61366

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SPECIAL SALE EXPERTS

Expert Advertising
Expert Merchandising

209-210-211 Murray Bldg.
GRAND RAPIDS, MICHIGAN

Forced to Sell—To close estate. Dry goods and gents furnishing store, situated in brick, steam-heated store on Division Ave., So. Now doing a good business. Will give term lease to store. Address Geo. B. Powell, Exec., 741 Division Ave., So., Grand Rapids. 417

Exchange—For farm, \$12,000 grocery stock in city of 15,000, well located for splendid trade. Must retire owing to poor health. Loder Real Estate Exchange, Homer, Mich. 418

Money Getting, Good WILL
HOLDING, COLLECTION LETTERS.
That's what you want. That's what our's do. Set of five, live pulsating, letters post paid for \$5.

A. C. SATHER
8th Floor

20 E. Jackson Blvd., Chicago, Ill.

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

SASH AND DOOR FACTORY FOR SALE OR LEASE—Buildings and machinery for manufacturing millwork. Cheap power, growing city; can be leased complete three to ten years. Address Box No. 1421, Tulsa, Okla. 410

MR. MERCHANT—Write at once for our new business BOOSTER PLANS. Will stimulate and increase your business wonderfully. Full particulars free, write today. Valley Manufacturing Co., Grafton, W. Va. 411

FOR SALE OR EXCHANGE—HIGH GRADE Southern Minnesota farm for stock of dry goods or general merchandise. Address P. A. K., Box 103, Algona, Iowa. 413

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—One of the best drug stores in Muskegon. Steady, all-year-round business. Best of reasons for selling. Address No. 337, c-o Tradesman. 387

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

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.

For Sale—Royal GAS coffee roaster twenty-five pound capacity, practically new; complete, \$275. Costs \$500 new. Evansville Tea & Coffee Co., 1220 East Oregon St., Evansville, Ind. 409

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.

WHY

Michigan People should use
Michigan Flour made from
Michigan Wheat

- 1—It excels all other flours in flavor.
- 2—It excels all other flours in color (whiteness.)
- 3—It excels all other flours for bread making.
- 4—It excels all other flours for pastry making.
- 5—It requires less shortening and sweetening than any other flour.
- 6—It fills every household requirement.
- 7—Michigan merchants should sell, and Michigan people should buy Michigan flour made from Michigan wheat for every reason that can be advanced from a reciprocity standpoint.

We Invite You to Test

OUR SPLENDID

NONE
BETTER

AT ANY
PRICE



4 AND 8 OZ. SEALED CANISTERS

DWINELL-WRIGHT CO.
PRINCIPAL COFFEE ROASTERS
BOSTON CHICAGO

ALL FLAVORS

Distributed at Wholesale by
JUDSON GROCER CO.
GRAND RAPIDS, MICH.

GROSS MISMANAGEMENT.

Harrison Parker Faces Petition For Receiver.

Chicago, July 12—The climax of litigations against the Co-Operative Society of America in Chicago has been reached, a bill of equity having been filed against its trustee, Harrison Parker, N. A. Hawkenon and John Coe, in the Circuit Court of Cook county, seeking to oust Parker and throw the concern into the hands of a receiver. Gross mismanagement is charged against Parker, and the bill intimates fraud on the part of the defendants.

Since the filing of the bill, H. M. Ashton, the Chicago lawyer, who prepared the petition in behalf of Edward Gentle and others, asserts that he learned that the 190 stores operated by the Co-Operative Society of America lost \$60,000 in May and yet during that month the concern declared a dividend. "Of course," remarks Attorney Ashton, "any company that will declare a dividend when it is losing money, is being operated in a fraudulent manner."

Among some of the startling allegations in the bill is that 66,000 investors, mostly people of moderate means, have sunk approximately \$8,000,000 in the venture, and that Harrison Parker is now endeavoring to sell certificates amounting to \$9,000,000 more. It is alleged that the stores have been losing more than \$20,000 a month, in spite of the fact that they have been charging from 2 to 16 per cent. more for groceries than similar products might be bought for at regular stores conducted by individual merchants. This allegation stands out in sharp contrast to the basic claim of the promoters that consumers would be able to buy cheaper at their own stores and at the same time earn handsome dividends doing it.

The Co-Operative Society of America ever since its formation about four years ago in Chicago was regarded as a business wonder by the uninitiated, and not only has its "beneficial certificate" or stock been sold like hot cakes, but it became a pattern for similar ventures elsewhere.

Its dazzling "success" was cited by imitators as an argument for launching consumer-controlled grocery stores throughout the country in a period of high prices and plentiful loose change. At first its stock was sold at \$25 per share, and then, wonder of wonders, while all other stocks were being hammered right and left under merciless market conditions, this "co-op" stock actually soared to the point where it was being sold at \$75 a share, or three times its original par value.

Among the investors was Edward Gentle, a Chicago mechanical engineer, who invested to the extent of several shares. It dawned on his mind to make an investigation for some reason or other. When he did he got other investors to join in to retain the services of Attorneys Henry M. Ashton and Gilbert F. Wagner, both of Chicago. The final result was a decision to file a bill in equity in the Cook County Circuit Court.

The bill goes into the history of the National Society of Fruitvalers, which was organized in 1917 by Parker and alleges that some 10,000 acres of land was acquired in Michigan, which was heavily incumbered. It charges Parker and his co-trustees with causing to place other large incumbrances against this real estate.

After the National Society of Fruitvalers became involved in various litigations, according to the bill, these lands in Michigan were turned over to the Co-Operative Society of America, and other large incumbrances placed against the same. The bill charges that these lands are of little value and are incumbered for far more than their actual value.

The complainants aver that Parker and his co-trustees have sold a large amount of "beneficial certificates," secured by this same worthless waste land in Michigan, and also organized a corporation by the name of Rochdale Wholesale Co., which opened up some 190 grocery stores in and about the city of Chicago. The bill alleges that certificates to the amount of about \$8,000,000 have been sold already, and Parker contemplates selling more to the extent of \$9,000,000.

The document, according to Attorney Ashton's summary of its twenty-five typewritten pages, then goes into the story of how the Co-Operative Society of America has conducted its stores.

The direct charge is made that these retail grocery stores are located in inaccessible places, and are only taking in on the average of \$475 a week each, while the expenses in operating them are about \$80 a week. The bill declares that the loss in operation of all of the stores exceeded \$20,000 a month.

The plaintiffs charge that certificate holders in the Co-Operative Society of America were led to believe that they could purchase merchandise at these retail grocery stores at less prices than other stores of like character, but that, in fact, "said retail grocery stores have been charging from 2 per cent. to 16 per cent. more than other stores of like character."

"Poor management has been used by Mr. Parker," says the bill, "and his co-trustees in the operation of said stores," and it is further alleged that they have paid more for merchandise than it could be purchased for in the open market; that they have employed large numbers of high-salaried men, who were incompetent and inefficient, and that business has been run in a careless and reckless manner and large losses have resulted therefrom.

Nevertheless, according to the summary of the complaint, during all this time the certificate holders have been led to believe that the retail stores were being operated at substantial profits and that the Co-Operative Society of America is making large amounts of money. The selling price of certificates, it is stated, has been increased from \$25 to \$75 in the past year. Dividends have been paid to the certificate holders for the purpose of stimulating the purchase of certificates of a beneficial interest, it is charged.

It is further charged that the dividends were not paid out of profits, but were paid out of moneys that were received from the sale of certificates. The bill asks that Parker and his co-trustees be removed from office and that the court appoint suitable and proper persons to act as trustees for the Co-Operative Society of America.

The bill recites, that Harrison Parker made a campaign for governor of Illinois last fall. It is charged that he used the office and employees of the Co-Operative Society of America in circulating campaign literature at the expense of the Society.

It is denitely charged that Parker is financially irresponsible, and that he has recently been adjudged bankrupt at Grand Rapids.

The bill charges that Parker and his associates have withdrawn large sums of money through corporations known as the Great Western Securities Company, which, it is also charged, is controlled by Parker and his employees.

In addition to the three trustees, other defendants' names in the case are Edith S. Parker, Rochdale Wholesale Company, Midwestern Advertising Company and the Great Western Securities Company.

Misrepresenting the goods may make a sale, but it will not make a satisfied customer.

Review of the Produce Market.

Apples — Red Astrachan and Duchess command \$2@2.50 per bu. Receipts thus far have been small in size.

Bananas—7½c per lb.

Beets—Home grown, 50c per doz. bunches.

Blackberries—\$3.75 per 16 qt. crate.

Butter—There has been a very good consumptive demand for all grades of butter the past week. The market is still very active for storage as well as consumptive purposes and rules about the same as a week ago. The recent hot weather has created a tremendous demand for cream. The make of butter is about normal for the season and the quality arriving is good. The market is in a healthy condition on the present basis of quotations and we do not look for much change from the present price. Local jobbers hold extra creamery at 40c in 63 lb. tubs and 41c in 40 lb. tubs. Prints 42c per lb. Jobbers pay 15c for packing stock, but the market is weak.

Cabbage—Home grown, \$2 per bu.

Cantaloupes—Imperial Valley stock commands \$4 for ponies, \$4.50 for standards and \$2.25 for flats.

Carrots—Home grown, 35c per doz. bunches.

Cauliflower—Home grown, \$3 per doz.

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@4 per 16 qt. crate; Sour, \$3.25@3.50 per crate. The crop is small.

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

Cucumbers—\$1.85 per doz. for Indiana or Illinois hot house; \$2 per doz. for home grown hot house.

Currants—\$3.25 per 16 qt. crate for red. No white or black currants have been seen in this market.

Eggs—The market is firm at an advance of about 2c per dozen over a week ago with an active consumptive demand. The bulk of the arrivals is showing the effects of the hot weather and good eggs are being sold on arrival. We are likely to have a good consumptive demand without much change from the present basis of quotations. Local dealers now pay 27c f. o. b. shipping point.

Gooseberries—\$3 per 16 qt. crate.

Green Onions—Silverskin, 20c per doz.

Green Peas—\$3.50 per bu. for home grown.

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

Lemons—The market has advanced to the highest price ever known at this market with one exception, when the price went to \$20. There is no prospect of lower prices for two or three months and every indication that the price may go to \$20 before the upward tendency is checked. Sun-kissed are now quoted as follows:

300 size, per box	-----	\$15.00
270 size, per box	-----	15.00
240 size, per box	-----	14.50
300 size, per box	-----	\$14.00
270 size, per box	-----	14.00
240 size, per box	-----	13.50

Choice are held as follows:

300 size, per box	-----	\$15.00
270 size, per box	-----	15.00
240 size, per box	-----	14.50

Lettuce—Leaf, \$1.50 per bu.; head, \$2 per bu.; Iceberg, \$6 per crate.

Onions—Texas Bermudas, \$3 per crate for Crystal Wax and \$2.50 per crate for yellow; California, \$4.50 per 100 lb. sack.

Oranges—Fancy California Valencias now sell as follows:

126	-----	\$6.50
150	-----	6.50
176	-----	6.50
216	-----	6.50
252	-----	6.25
288	-----	6.25
324	-----	6.25

Parsley—60c per doz. bunches.

Peaches—Georgia Elbertas command \$3.50 for fancy and \$3.25 for choice.

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

Pieplant—\$1.50 per 40 lb. box.

Potatoes—White Cobblers from Virginia fetch \$5.25 per bbl.

Radishes—20c per doz. for home grown.

Raspberries—Red, \$4 per 16 qt. crate; black, \$3.50.

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

String Beans—\$1.50 per bu.

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

Tomatoes—Florida, \$1 per 6 lb. basket; home grown hot house, \$1.85 per 7 lb. basket.

Wax Beans—Home grown, \$1.50 per bu.

Water Melons—60@70c for Georgia grown.

Whortleberries—\$5 per 16 qt. crate.

Sweet Grass Baskets.

The price of sweet grass used in the manufacture of baskets and mats has increased from 25 cents to \$1.25 a pound, but the Indians on the St. Regis Reservation at Hogsburg, N. Y., have been able to find a market for all the wares they can produce. Last year their trading company sold \$750,000 worth of sweet grass products in a variety of different designs, ranging from large wastepaper baskets to small trays. They have just arranged for the display and sale of their work at the Bush Terminal Sales Building.

Some 3,000 Indians are engaged in basketry at Hogsburg, the sweet grass being shipped over from Canada. It is dipped in water for weaving purposes and is dyed in the proper design with aniline colors. Vegetable dyes were formerly used, but are not now so plentiful. The weaving is done at a leisurely pace by the natives who, in the present hot weather, work in the cool of the evening.

Don't forget to ask your wife's advice in business matters which concern the trade of women. It is a mistake to think you know more than she because you are a merchant.

To get the most effective lighting in your store with the least expense seek the advice of a lighting expert. You are an amateur in such matters.



In Every Farm Home

Every farm home in your trade territory should have a Home Comfort Bread and Cake Cabinet. Our number 4 is a favorite on the farm, where big bakings are the rule and extra storage facilities are needed. This style is 30 in. high, 25 in. wide, 13½ in. deep; it has three shelves and bottom space, and like the other sizes, can be finished in either white enamel or aluminum. Shipped knocked down, saving freight and warehouse space.

The Home Comfort Company
Saint Paul, Minnesota

"When ordering direct, mention your Jobber"



A Profit on Sugar

Sugar represents 14% of the grocer's business. It is just as important that he make a profit on this 14% as on the other 86% and he can make it if he concentrates on the sale of

Franklin Package Sugars

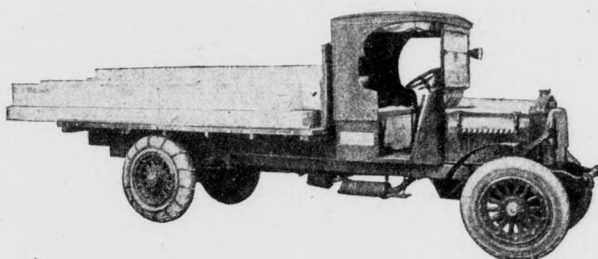
because:

- He saves the cost of labor necessary in putting up loose sugar.
- He saves the cost of bags and twine;
- He saves the cost of overweight and the loss by breakage, and
- He and his customers have *clean* sugar.

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

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.