

MICHIGAN TRADESMAN

PUBLISHED WEEKLY

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EST. 1883

Thirty-Eighth Year

GRAND RAPIDS, WEDNESDAY, JULY 20, 1921

Number 1974

STICK!

GRANT'S single sentence and proclamation, "I shall fight it out along this line if it takes all summer," may have done as much for the world as all his successes. It has heartened thousands to hold on when everything was dead against them. It will prove a perpetual inspiration to every brave soul fighting with his back to the wall. Grant won ultimately because preliminary defeats could not discourage him. He was always fighting and kept on fighting, no matter how the battle went. That is the secret of every great victory that ever was won—to keep on fighting.

GEORGE WASHINGTON is another great example of the important part the sticking faculty plays in the victorious life. Washington kept on fighting, losing and winning battles, but never becoming disheartened, for his final triumph was as certain as that day follows night. He knew that he was fighting for justice and that no just fight is ever lost.

JOHN BROWN, the negro's friend, did not win in his natural lifetime, but he did win by infusing his patriotic ardor into posterity, into the men who went with his spirit singing, "John Brown's body lies moldering in the grave."

COLUMBUS died in ignorance of the fact that he had discovered a new world, but his great work gave a new impetus to civilization. On his voyage of discovery, no peril or disaster could turn him from his purpose. Not even when his mutinous crew refused to go any further and threatened to put him in chains did he flinch or waver. When he quelled the mutiny and was trying to recharge the sailors with his own courage, hope and enthusiasm, one asked, "But, admiral, what shall we do when our hope is gone?" "Sail on, sail on, and on!" was the dauntless reply.

AFTER others have become discouraged and given up, many a persistent pearl diver has fetched up a valuable pearl that was waiting for just one more plunge. It is the persistent soul that wins the great prize in every line of endeavor.

But it is not always the prize won or the glory of victory which pays one for carrying on under the most discouraging circumstances until the goal is reached. It is the consciousness of the great moral victory over one's weaker, lower self; the joy of finding one's divine unconquerable self; the sense of power that comes from always fighting and sticking to one's aim in the face of all discouragements, when the prospect of success seems very dim and the shadow of failure constantly looms up before one. This is the great prize, the everlasting glory of every true victory.

YEAST THRIFT

Every customer added to your list adds a little bit more to grocer prosperity.

Grocers throughout the United States would make a *direct profit* of \$8,000,000 if every person in the country were to eat a cake of

FLEISCHMANN'S YEAST

just one day in the month. Multiply that figure by 30 days in an average month, and note the staggering profit that awaits grocers when they put on steam.

Ask the Fleischmann salesman for sales-helps.

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

JEWELLYN and COMPANY.
WHOLESALE GROCERS
GRAND RAPIDS MICHIGAN.

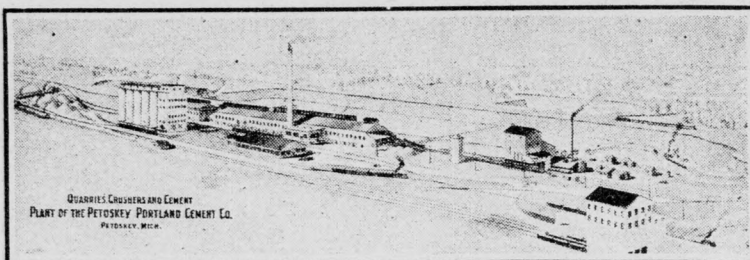
Now Is the Time to Increase Your Advertising

WHEN your car hits the up-grade, do you throttle down? Not if you want to make the grade! You step on the throttle and coax and jockey until you're over the crest. To-day, selling is on the up-grade and in sandy going. The public is muffling its ears against persuasive argument. If you cut down your sales effort, what chance have you to maintain your sales?

Now is the time to increase your advertising, when the faint-hearted and the weak are leaving the field to the courageous and far-sighted. Wise and seasoned advertisers who know what advertising is and can do, are now spending more to take advantage of their opportunity. Experience has shown them that advertising is not only the most efficient method of sales promotion, but the greatest insurance against future competition.

We should be glad to discuss with you your sales problem, and how advertising can aid you.

Michigan Tradesman
Grand Rapids



Petoskey Portland Cement

A Light Color Cement

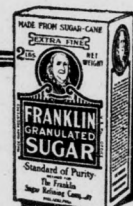
Manufactured on wet process from Petoskey limestone and shale in the most modern cement plant in the world. The best of raw materials and extreme fine grinding insure highest quality cement. The process insures absolute uniformity.

ASK YOUR DEALER FOR IT.

Petoskey Portland Cement Co.

General Office,

Petoskey, Michigan



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

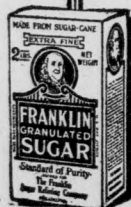
because:

- 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



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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.

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TRADESMAN COMPANY.

Grand Rapids.

E. A. STOWE, Editor.

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GRADUAL IMPROVEMENT.

A year or so hence, when many of the problems which at present vex the business world will be disposed of, will be a better time to understand and appreciate the influences that are now at work toward betterment of conditions. There is no one force in operation whose effect is apparent from week to week, and what improvement there is in any limited period is almost imperceptible. This is what leads many to believe that no progress is being made, a fallacy which a comparison between conditions and prospects at the beginning of this year and at the opening of the second half of it fully shows. From month to month are shown evidences of a continuance of the movement toward stability, which means something more than a comparative fixity of prices. The impatience shown in certain quarters because this movement is not more rapid does not take due account of the difficulties in the way. Readjustments of wages and the need of more activity in the building and construction lines are merely two of the drawbacks in the domestic field. The restriction of exports due to bad conditions abroad also operates to lessen output here and, to that extent, causes unemployment. It will take some time before these obstacles are fully removed, and, as a consequence, improvement in conditions must needs be gradual. This is recognized by merchants in making their future commitments. They continue to buy but in comparatively small quantities, and they are likely to continue doing so until the future is more clearly determined.

A change that is mental is beginning to be observable and is of happy augury to those who wish to see a return to the ways and methods of more normal periods. This is the disposition to consider the minor economies and the paring down of profits to more reasonable margins. More reliance is being placed by merchants on volume of sales than on percentage of gains, so that overhead expense is distributed over a larger number of transactions. Perhaps some of the

change of sentiment is due to the scrutiny of general trade statistics, especially those relating to foreign commerce. These are showing a constant decrease, partly due to the decline in the prices of commodities and partly to the reduction in the quantities dealt in. In both respects this condition is reflected in domestic trade. For only too long, during the boom period, the thinking was in terms of billions. Now we are getting to believe that millions or perhaps even smaller amounts are by no means negligible. When people get to that point they are more mindful of the economies that ought to play so large a part in the transaction of business if a dependable and enduring trade is sought. They become more watchful of the minor things, attention to which in the long run spells success and disregard of which means failure. To the extent that time-proved methods and practices are followed will business readjust itself and move forward in the sane and sober way which was its usual wont.

FUEL AND LUBRICATION.

The man who takes pains to explain everything to his son was especially careful to tell him all about the automobile. He showed him how the arrangement of cogwheels transmits the power of the engine to the revolving shaft running horizontally under the car and in turn from the revolving shaft to the rear axle, which turns the wheels and makes the car go. He explained how the long handle in front of the driver's seat shifts the cogwheels back and forth so as to change the rate of rotation of the shaft from "low gear"—slow, with power instead of speed—to "second gear"—faster, with less power—and to "high gear"—fastest revolution with least power. He explained why the points of the spark plug whose flash explodes the gasoline mixture in the cylinders must be clean. And he talked about fuel and lubrication.

"No matter how good your engine is, my boy, or how fine and polished your car," said he "it's no use, unless you have good gasoline and use proper lubrication. It's all a question of fuel and grease—fuel to explode clean and free from carbon and smoke in the cylinders and grease of various kinds to keep the bearings running smoothly. I have seen men spend hours cleaning the outside of the car, polishing the nickel, and wiping off the engine so that it shone, and then the fools would use poor gasoline and cheap oil and wonder why they couldn't get good results out of the car."

Haven't you seen games lost because it looked as if they were already won? Don't be too sure you have business coming your way.

COTTON AND COTTON GOODS.

The attention of those interested in cotton is directed to divers statistics of production and consumption, to the measures under way for financing exports and the situation in Great Britain following the termination of the strikes of the coal men and the Lancashire mill operatives. Weather and other conditions in the growing districts also claim their share of notice. The effects of some beneficial rains were offset, in a measure, by reports of further depredations by the boll weevil. But the general tendency was toward greater strength in the quotations, interrupted now and then by declines due to profit taking. Completed figures by the Census Bureau of the last crop showed a yield of 13,439,603 bales, which was an increase of about 70,000 bales over the amount given in the March report. The world's production of commercial cotton was estimated at 19,830,000 bales. Some little surprise was shown at the figures of cotton consumption in domestic mills during June. The amount so used was 461,656 bales of lint and 48,683 bales of linters, a decided increase over that of the month before and the largest of any month since August, 1920. The figures hardly bear out some of the reports of curtailment by the mills. A better feeling is manifest in the goods market, as is shown by the increasing price strength of printcloths and certain other constructions. Good sales of cottons at retail have helped to create a better sentiment, and so, too, have some recent shipments abroad. Some curiosity exists as to whether the dress fabric jobbers who are to meet this week will start buying dress ginghams on which orders are now taken subject to price making before Sept. 15. Buying of Fall underwear still continues freaky. The openings for Spring of such goods will take place on Aug. 15. Somewhat lower prices are expected.

WOOLS AND WOOLENS.

Nothing decisive was shown by the results of the auction sales of wool during the past week in London and Australia. At the former place Continental buyers were much in evidence. Prices were fairly well maintained, although at times there was some shading of them and there were a number of withdrawals. That the effort to market to advantage the vast accumulation of Australasian wool is not working as well as desired is evident from the discussions had between the growers and the Government authorities looking to new methods of disposal. One plan put forward involves control of wool supplies for five years to come. It begins to look as though the growers would insist on some quicker realization. In Argentina there is a proposition to barter wool supplies with Germany in

return for locomotives and other needed manufactures. Should the Fordney tariff bill wool schedule be adopted it will introduce another disturbing factor in the foreign wool situation. The result will be to depress prices abroad so that the wool can still come here with a chance of admission, even after the duty is paid.

The woolen goods situation remains as before, it being now between seasons. All the large mill organizations profess to be fully occupied with filling Fall orders and with preparations for the next Spring offerings, the openings of which are scheduled for a fortnight hence. Orders for tropical weaves have been placed in sufficient volume, so that further ones cannot be entertained for some time to come. The placing of orders for dress goods will probably be delayed for a while. Caution is still shown in the placing of clothing orders for Fall and the same is true of women's wear.

THE HUMAN ELEMENT.

That very alluring and elusive thing—efficiency—has been brought to the fore again recently by the publication of some reports showing the waste in many industrial lines. These reports are valuable where they show poor methods and the ways of correcting them. Certain of them, however, are apt to inspire false hopes in those tempted to be guided by them. Paradoxical as it may seem, all preventable waste is not preventable. It would be if only mechanism were involved. But there is the human element to be considered, and this is a variable quantity dependent on many circumstances. Even providing for a minimum standard quantity of output does not get the results aimed at any more than does the attempt at uniformity of production. Speeding up is not a desirable goal unless it is accompanied by a perfection that results in quality. Nor can all operatives keep up the same gait any more than horses can. Continuing the simile, it is a matter of experience that horses, if allowed to go their own gait, will do more and with less wear and tear than if they are pushed at a regular speed up hill and down. Breathing spells in the cases of both men and horses may look at first sight like waste, but they may prove quite the reverse when it comes to results. The weak point about many of the efficiency systems has been that they did not take into account human nature. Very often a bit of courtesy, a kindly word or an expression of approbation will go further than the most logical of systems. The arousing of a sentiment stimulating pride in craftsmanship and that makes for good will should be the basis of any system whose end is real efficiency.

Second-hand experience is almost as good as new, and it costs less.

Fred Mason and Walter Lipe Join Mr. Babst.

The surprise of the week in the grocery trade was the action of the American Sugar Refining Co. in adding Fred Mason and Walter H. Lipe to its official staff as Vice-Presidents; not wholly a surprise to a few insiders but greatly to the astonishment of the trade at large.

The big sugar company could hardly have picked two men better or more favorably known to grocers everywhere. Fred Mason has been for twenty years a National trade figure and known in more varied circles of the grocery trade than almost any man in the country. If the grocer, the manufacturer, the salesman, the jobber or the retailer has any trouble that Fred doesn't know all about it certainly is of new evolution. For forty-five years he has run the gamut from grocer's boy to manufacturer, taking in all ranks and having on the way become experienced in that most unusual stage of the business—the trade association.

Mr. Mason was in turn secretary of the St. Paul retailers, the Minneapolis State retailers and the National retailers. He was before that a salesman on the road, a grocer behind the counter, a broker and jobbers' salesman. For the past fifteen years he has had a varied career as a manufacturer. Few men have been called upon to address more conventions than he and none is more popular. As President of the Shredded Wheat Co. and as President of the American Specialty Manufacturers' Association he has only added to his hold on the grocery trade.

And Mr. Lipe is equally well known, although, perhaps, in less intimate relations with the grocers than Mr. Mason. Mr. Lipe is recognized as a man with peculiarly keen insight into the buyers' and trade psychology and as a specialty man has a reputation second to none. One has only to recall that he and one or two associates were the pioneers in the great "Beechnut" business, who brought it from nothing to its present international reputation, to realize his power as a manufacturer and salesman of specialized, high-grade products. He has long been known as a master of sales policies and a man of unusually far range and accurate judgment.

What President Babst has in mind in the sudden blossoming out with two such "Big Bertha's" in his organization is a matter of much speculation in trade circles. Already the American has raised the specialty end of its business to proportions quite beyond that of any other sugar refinery and its investment "Domino" suggests that perhaps it may have further expansion—both in the line of sugar and other allied products—in mind. In his announcement President Babst emphasizes the experience of both men in "National" merchandising and there is a disposition to find significance in this as to the future, but guessing is charmingly vague as to results.

The brokers have been trying to dig out of the situation something which would shed light on their own future relations with the refining company. The company has for some time

past been dealing directly with its customers, save in the case of its own exclusive brokers. Thus far it has been difficult to dig any answer to the riddle out of the personal side of the situation. Both men are known as champions of "legitimate channels of merchandising," which generally lends satisfaction to the jobbers, but sheds little light on the broker side of the question.

Who will succeed Mr. Mason with the Shredded Wheat Co. is not yet announced. It is not likely that Mr. Mason will resign as President of the American Specialty Manufacturers' Association, for the American Sugar Refining Co. is a member of that association, and Mr. Mason can, if he cares to, continue as head of the organization.

It is interesting, however, to note that the First Vice-President of the same association is W. W. Frazier, Jr., of the Franklin Sugar Refining Company of Philadelphia, a subsidiary of the American. It might be embarrassing for both chief officials to represent substantially the same company, but both men are so highly esteemed in specialty circles that there is already a demand that they both stay until at least the next annual meeting, in November.

As for Mr. Lipe he has been out of Beechnut for some time past, having sold his interest several months ago.

Live News From Central Michigan Towns.

Owosso, July 19—Murdick and Thomas E. Lewis, formerly from Saginaw, have built a new store building on Corunna avenue and will open an up-to-date and complete grocery July 1 under the name of Lewis & Son. With Corunna avenue dolled up with a new brick pavement, which is already under way from Owosso to Corunna, and a street car service every twenty minutes, this is one of the most desirable locations for a grocery business in the city.

We notice that they are raising chickens and ducks in Ionia with four wings and four legs each, and we don't doubt in the least but what there are several people being detained there who would not object to being rigged out with similar equipment for leaving town.

Nelson Smith, owner of the hotel property at Butternut, has purchased the furniture and interior furnishings of that hostelry of Ben Krause, late proprietor, and has taken possession this week and will run a real home tavern in that stirring hamlet. Boys, drop in and see him and get a good home dinner and a clean bed.

Ollie Fishbeck has sold the Star bargain house stock in Owosso and accepted a position on the road with the Owosso Baking Co.

We do not wish to be found in the class of pessimists. Neither are we a back number in style altogether, but if all of our American young ladies who wear great big thick gobs of hair over their beautiful shell like ears, when the thermometer registers 106, should become bald headed, we certainly would not cough up much sob stuff. Neither would we make sport of their condition to an extent that the bears would get us. Anyway it is a problem for contemplation.

We had a visit to-day with an old resident of Owosso who claims to be an authority on birds. He told us that the reason birds did not build any nests this season was because their natural instinct told them not to. They fly up to a certain height and lay eggs while on the wing and the air is so hot the eggs hatch before they reach the ground and the

young birds fly along after their mothers. Of course, this looks reasonable, in a way, but we haven't got it figured out to our entire satisfaction yet.

Birney Hopkins, Vernon Merchant, will make a trip to Sage Lake by auto in company with his family for an outing of two weeks. First time in four years that Birney has left his store more than long enough to attend a ball game.

Honest Grocerman.

New Freezing Process Better Than Canning.
Washington, July 19—Frozen fruit

has been added to the list of experiments in the Dept. of Agriculture. The fruits are frozen to a temperature of 10 degrees Fahrenheit or higher up to 32 and then stored in a temperature equally low. Baskets of small fruit which went through the freezing process were stored for three months without impairing their flavor or quality. Experts believe the new process more economical and satisfactory than canning.

If the traffic becomes worse it will become necessary to take children out "on leash."

INVESTORS Take Notice

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.

On July 15th, the common stock of the Transportation Company advanced to \$5.00 per share, and we are pleased to say that on the strength of the earnings up to that date, the common stock is worth considerably more than that price.

Five shares of common stock at \$5.00 per share can be purchased with every ten shares of preferred stock at \$10.00 per share.

Write immediately for full particulars.

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 _____

For Humanity's Sake.

Detroit, July 19—For the last five years the citizens of this State as well as all the Commonwealths of the Union have been appealed to in behalf of the people of the Near East—mostly Armenia—for funds to save millions from starvation. These poor people were driven from their homes—homes destroyed and many of the people butchered by the Turks. When the war came on what was left of those able to fight were given arms and joined the French troops to conquer Turkey.

Until the present time French troops have been protecting these people where they are congregated, and philanthropy has been feeding and clothing them. France is about to withdraw her troops and take from them their arms and ammunition and leave them without defense. The Turks have sworn vengeance against them and say they will rebuild their destroyed dwellings with the skulls of the Armenians.

We sent an army to make the world safe for democracy; why not send another to make the world safe for human beings? Is it possible that we will add to the Shantung shame, when we let Japan bleed China out of the nations that help win the war only to lose a province by so doing? Will we not add to our shame if we allow the Turks to annihilate the province of Armenia because she helped win the war? Let every mother's son of us ask our Congress to demand that we protect these people. That they be permitted to return to their farms and become self-supporting in peace and protection: if what we did to save France and England from the German hordes be not enough to back our demands in this matter, then give them due notice that we will do the job ourselves, and when we do it there will be no Turk power left to intimidate any other nation and earth.

We have put Cuba and the Philippines on the map as object lessons of what our Uncle Sam can do when he gets down to business. I misjudge my countrymen if we feed a nation for five years and then permit it to be exterminated. Just write to your Congressmen and tell them what you think about it. John T. Clarke.

Would Expedite Parcel Post Claims.

The new Third Assistant Postmaster General, Mr. W. Irving Glover, has taken definite steps to clear up the very serious arrearage in the payments of insured parcel post, concerning which so much complaint by the public has been made for a year or more. An appropriation for the employment of additional temporary assistance has been obtained and it is expected that this arrearage will be cleared up in the next sixty or ninety days.

There was a tremendous increase in parcel post business in the early part of last year following the railroad strike and consequent embargoes on freight and express, and this brought about a correspondingly larger number of losses and damages to parcels, with a depleted force of employees to handle the claims.

The principal cause of delay in adjustment of the claims at the present time is the failure of postmasters to complete the claims and forward them promptly to the department. This is particularly true in cases of postmasters at the smaller offices. Instructions are being sent to all postmasters to give immediate attention to the forwarding of these claims to the Department.

Tests Show That Quaker Food Products Sell Best

A test recently conducted by one of the weekly papers showed that sixty-four per cent. of the calls for spices over the counters of the grocers were for standard brands put out by houses of established reputation.

When you sell Quaker Spices you please all your customers because Quaker are the best spices that can be produced to be sold at reasonable prices.

The raw products from which they are made are carefully inspected and tested by expert chemists before the manufacturing process is begun and every step in preparing them for market and human consumption is carefully watched and critically supervised by expert workmen.

You make a mistake when you stock any other brand in place of Quaker. No other brand will sell so rapidly, nor please customers so well.

Quaker Spices pay you best, because their uniform quality enables the grocer to sell them at a fair profit. Because of their popularity Quaker Spices sell so well as to give you the greatest possible turnover.

WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers.

Movement of Merchants.

Howell—F. E. McClintock succeeds Fred Gardner in the restaurant and cigar business.

Williamston—Lone Dains will open a hotel in connection with his restaurant August 1.

Onota—L. C. Jacobson succeeds Charles A. Gogarn in the grocery and notion business.

Lansing—The Wolverine Auto Sales Co. has increased its capital stock from \$10,000 to \$50,000.

Grand Rapids—The Mather-Palmer Co. has changed its name to the Grand Rapids Knitting Mills.

North Branch—The North Branch Grain Co. is succeeded by the North Branch Producers' Association.

Holland—The Holland Silver & Black Fox Co. has increased its capital stock from \$20,000 to \$40,000.

Detroit—The Detroit Veterinary Instrument Supply Co. has increased its capital stock from \$2,000 to \$33,000.

Marquette—W. J. King has removed his hardware stock to his new location in the remodeled Huetter block.

Marquette—S. C. Boucher is remodeling his drug store. A hardwood floor will be one of the many improvements.

Charlotte—Spencer & Son have sold their vulcanizing plant to Robert Vickery, of Lansing, who has taken possession.

Bangor—The Bangor Co-Operative Association has purchased the store building which it has occupied since its organization.

Charlotte—J. M. Wheeler and son, L. H. Wheeler have purchased the Crystal Creamery station of Marshall & Newth, taking immediate possession.

Detroit—The Commercial State Savings Bank of Detroit will open for business August 1, with a capital stock of \$1,000,000 and a paid surplus of \$200,000.

Brighton—George Wood will remove his drug stock to the corner of Main and Grand River streets as soon as the store building has been thoroughly remodeled.

Owosso—The Robbins Furniture Co. has been incorporated with an authorized capital stock of \$15,000, \$7,500 of which has been subscribed and paid in in cash.

Manistique—Peter Gagner has leased the new building recently erected on West Deer street and will open a hotel under the style of the West End Hotel, July 23.

St. Johns—E. B. Parr has sold his store fixtures and grocery stock to S. D. Parr and F. J. Ridenour, who will continue the business under the style of the Celrite Grocery.

Lansing—Fire damaged the store building and grocery stock of Joe Oscarino, 903 South Pennsylvania avenue, July 15, causing a loss on the stock of about \$200.

Gobleville—Frank Fairfield, of Allegan, has purchased the Hutchinson interest in the Gobleville Milling Co. plant and will, with the assistance of his son-in-law, Will J. Adams, who has been connected with the business for the past three years, continue the business.

Lowell—The firm of Lasley & Son, owners of a confectionery store here, have dissolved partnership. The father J. L. Lasley, will continue business under his own name.

Charlotte—Thomas Gregory, proprietor of the Charlotte candy kitchen, has sold it to Angelus Spires and Peter Zourdos, who will continue the business under the same style.

Kalamazoo—B. E. Shutt, proprietor of the Rickman Hotel, has sold it to alter Barnes and R. Lee Pfeiffer, experienced hotel men from Texas, who have taken possession.

Houghton—The Superior Vulcanizing Co. has merged its business into a stock company under the same style with an authorized capital stock of \$10,000, \$5,750 of which has been subscribed and paid in in cash.

Eaton Rapids—John Bunker has become owner of the funeral and undertaking business of Hale, Pettit & Co., taking over the interest of his partners, with whom he has been associated for the past year.

Muskegon Heights—O. J. East is erecting a one-story brick store building on Hume avenue between Jefferson and Peck streets and will occupy it with a stock of groceries as soon as it is completed.

Alma—Loyal E. Thompson has purchased the interest of his partner, Verne M. Leary in the Republic garage and automobile supplies and accessories stock and will continue the business under the same style.

Detroit—The C. F. Battenfield Oil Co. has been incorporated to deal in oils, greases, soaps, etc., with an authorized capital stock of \$15,000, of which amount \$7,600 has been subscribed and \$3,005 paid in in cash.

Grand Rapids—The Grand Rapids Hotel Products Co. has been incorporated with an authorized capital stock of \$25,000, of which amount \$13,130 has been subscribed and paid in, \$1,595.33 in cash and \$11,534.67 in property.

Port Austin—Lawrence Yaroch has sold his stock of general merchandise to his brother, Stephan Yaroch, who will continue the business. Lawrence Yaroch has resumed his former position as assistant cashier of the Port Austin State bank.

Ionia—The Ionia Co-Operative Oil Co. has been organized to deal at wholesale and retail in motor fuels, oils and motor vehicle accessories, with an authorized capital stock of \$25,000, \$24,430 of which has been subscribed and paid in in cash.

Central Lake—F. J. Fessenden, whose drug store here is claimed to be the finest store of its kind in Michigan, has purchased the drug stock of F. G. Hines, at Charlevoix and will take possession Oct. 1. Mr. Fessenden has specialized his soda fountain and made it a very attractive place for Northern Michigan tourists, many of whom go out of their way many miles to partake of his concoctions.

Dimondale—W. J. Bateman, who has conducted a general store here for the past twenty-three years, has sold his store fixtures and stock to R. R. Smith, of Smith Bros. garage, Lansing, who will continue the business under the management of E. C.

Walworth, of Lansing and formerly engaged in trade here. Mr. Walworth will be assisted by Homer Bateman, who has been employed in the store for several years.

Lansing—G. C. Lum, proprietor of the Chinese Tea Garden, has leased the store building at 500 East Michigan avenue and will occupy it with a complete stock of staple and fancy groceries as well as a complete line of Chinese delicacies and foodstuffs. This will be the first Chinese-owned grocery store in the city and will be conducted under the style of the State Grocery Co., opening for business about July 30.

Detroit—William T. Moreland, 330 Hurlbut avenue, Secretary-Treasurer of J. L. Marcelo & Co., wholesale cigars and confectionery, died Monday in Colorado Springs, Col., whither he had gone in the hope of recovery from an attack of secondary anemia. Mr. Moreland came to Detroit eleven years ago from Adrian, where he was connected with Moreland Bros. & Co. in the same line of business. He left for Colorado Springs two months ago. His son, Edwin, abandoned his studies at the University of Michigan to accompany his father. The body will be taken to Adrian, where the funeral will be held Thursday afternoon. Beside his son, Mr. Moreland is survived by his widow.

Leslie—The stock and fixtures in the store conducted by the Universal Stores Corporation has been purchased by A. T. VanderVoort of Lansing, who will continue the business at the same location. His cash sales last Saturday were \$240. As this business ran for thirty-five years under private ownership—in fact, made one owner rich, only to be hopelessly wrecked by co-operative management—it ought to be an object lesson for consumers who feel that the middleman is an unnecessary burden. If this business could be put back on its feet and conducted successfully as a private enterprise again, it would be wholesome proof of our contention that honest, experienced, helpful retail merchandising has not yet been improved and probably never will be.

Jonesville—George W. Bowersox, a veteran retail grocer and real estate dealer, is dead at his home in Jonesville. Mr. Bowersox was widely known throughout Southern Michigan, having been proprietor in his time, of fifteen or twenty retail groceries, located in various towns. Through his speculations in real estate, he was also known over a wide area. He retired from the grocery business several years ago, when he disposed of his retail business in this village. The deceased was 71 years of age. Death resulted from a complication of diseases. The widow survives, also the following children: Nason Bowersox, of Alabaster, Michigan; Howard, of Jackson; Clayton, Walter and Mrs. Fred Benn, of Jonesville; and Mrs. Maude Baine, of Hillsdale.

Manufacturing Matters.

Flint—The Flint Bread Co. has changed its name to the Model Bakery.

Iron River—The Iron County Milling Co. has increased its capital stock from \$25,000 to \$45,000.

Detroit—The Power-Vosburg Co., manufacturer of machinery, etc., has increased its capital stock from \$12,000 to \$25,000.

Niles—The Niles Fence Co. has been incorporated with an authorized capital stock of \$25,000, \$1,500 of which has been subscribed.

Detroit—The Detroit Automatic Machine Co. has been incorporated with an authorized capital stock of \$15,000, \$1,500 of which has been subscribed and paid in in cash.

Escanaba—The Bloom Bros. Motor Car Co. has been incorporated with an authorized capital stock of \$50,000, of which amount \$30,000 has been subscribed and \$20,000 paid in in cash.

Benton Harbor—The Benton Tool Co. has been incorporated with an authorized capital stock of \$100,000 common and \$10,000 preferred, \$20,000 of which has been subscribed and paid in in property.

Detroit—The Peterson Spring Co. has been incorporated with an authorized capital stock of \$20,000, of which amount \$17,500 has been subscribed and paid in, \$14,609.10 in cash and \$2,890.90 in property.

Muskegon—The Rathbun Manufacturing Co. has been incorporated to manufacture automobile appliances, parts, etc., with an authorized capital stock of \$25,000, \$15,000 of which has been subscribed and paid in in property.

Lansing—The Lansing Creamery Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$100,000, \$75,000 of which has been subscribed and paid in, \$5,000 in cash and \$70,000 in property.

Grand Rapids—The Wood Batik Shops has merged its furniture manufacturing business into a stock company under the same style, with an authorized capital stock of \$150,000, \$90,000 of which has been subscribed and paid in in property.

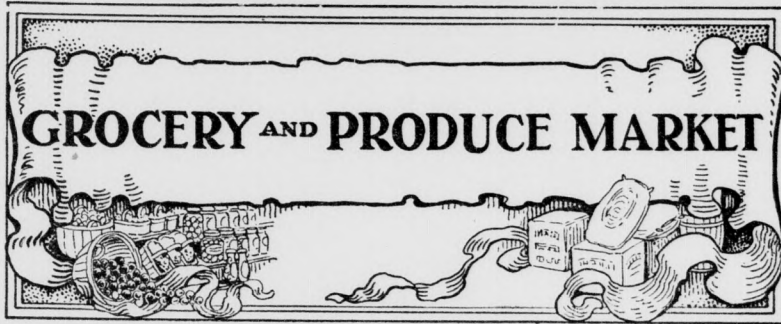
Detroit—The H. B. Howe Co. has been incorporated to manufacture and sell sectional display stands, etc., with an authorized capital stock of \$30,000 common and \$10,000 preferred, of which amount \$22,500 has been subscribed and \$12,500 paid in in cash.

Ithaca—The Photo Electric Bean Grader Co. has been incorporated to manufacture and sell machinery for grading and sorting coffee and beans, with an authorized capital stock of \$150,000, of which amount \$113,350 has been subscribed and \$110,000 paid in in property.

Tecumseh—The Lenawee Lumber & Supply Co. has sold the mill end of the business to the Lake View Sash & Door Co., of Lake View, Iowa, and it will be operated under name of Tecumseh Sash & Door Co. The Lenawee Co. continues the lumber and coal end of the business.

Adrian—The Michigan Producers' Dairy Co. has been incorporated to manufacture and deal in dairy products of all kinds including butter and cheese, with an authorized capital stock of \$120,000 common and \$9,000 preferred, \$12,000 of which has been subscribed and paid in in cash.

Karlin—John R. Felix succeeds Joseph F. Urban in general trade.



Essential Features of the Grocery Staples.

The apple crop of the United States is only 42 per cent. of normal, according to figures of the Department of Agriculture covering the entire country. It is better on the Pacific coast than elsewhere and the poor outlook probably explains the high prices at which future evaporated and canned apples are being held.

The old fashioned sun dried apples of the days of our youth are almost unknown and have disappeared with the ox wagon, the side saddle, corn bread and sassafras tea. Apples have become so popular that only the high grade evaporated qualities are in demand, to compete with fresh apples which are kept in cold storage and sold fresh all the year round, and the canned apples which are always available and equal in flavor to fresh apples. The sun dried apples are now almost a reminiscence.

Much of the crop of apricots that has been sunburned in the Santa Clara Valley in California will be used for drying as they cannot be used for canning purposes. A long period of hot weather has rendered most of the crop unfit for canning.

The prospects for a crop of pears in Oregon is superior to that of any other state, it is reported. The percentage is 78 as compared with 75 of last year.

The picking and drying of apricots in California is progressing rapidly.

There promises to be a good crop of plums in California and a good yield of figs is also expected.

The reduced freight rates from the Pacific coast on dried fruits, canned foods and beans which go into effect August 21, seem to have been first and almost exclusively announced yesterday in this paper. It was a matter of live and important interest to dealers in those articles.

There will be a large crop of dried prunes in California and Oregon, more than the consumers of the United States can absorb. Consequently a foreign outlet must be sought by growers and curers of prunes.

Why do not the prune growers and packers put on an advertising campaign for the purpose of educating the public as to the delicious and healthful quality of California and Oregon prunes. The raisin people have enormously increased the use of their product by educational and informing advertising; why cannot the use of prunes be increased by similar intelligent and enterprising methods.

There is no finer fruit grown or cured than our California and Oregon

prunes and growers and packers should let the people know it.

The Department of Agriculture has issued a report to the effect that 78,000 acres of corn for canning purposes have been planted in 1921, as compared with 226,000 acres in 1920.

Another report says the Interstate Cannery Association planted 110,000 acres in corn for canning purposes in 1921. Taking the second report as a basis, there will be packed, providing the yield an acre is the same as last year, an aggregate of 7,600,000 cases of canned corn.

This computation does not take into consideration injury to the crop of canning corn by the hot and dry weather. Many canners and brokers say the aggregate output of canned corn for 1921 will not exceed about 5,000,000 cases.

It is said the carry-over of canned corn from the 1920 pack has been gradually decreasing; so that the 1921 pack added to the reduced surplus will not exceed eight or nine million cases, or a quantity about three or four million cases short of normal.

If the warm dry weather continues there is likely to be speculation in canned corn. The canners are buying some with which to fill their future orders.

Sugar—The market has looked up somewhat during the week and some of the refiners have advanced their price of granulated to 5.90c. Some of the refiners, however, are still quoting 5.20. The consumptive demand for refined sugar is better, due entirely to the oncoming of the fruit season. Local jobbers hold cane granulated at 6.40c and beet granulated at 6.20c.

Tea—There is a small everyday business doing in tea, but there is nothing notable about it at any point. The average size of the orders is small. Prices are unchanged, but the undertone, if anything, is slightly firmer.

Coffee—There has been no particular change in the market for Rio and Santos grades during the past week. Futures, however, are lower and the situation is not particularly good from the seller's standpoint. The market is declining in Brazil, and that, of course, affects the situation in this country. Milds are very quiet, with prices unchanged.

Canned Fruits—After the California Fruit Packing Corporation and several of its nearest competitors named their firm opening prices on canned fruits the trade settled down again to strictly spot market dealing. Yellow cling peaches at \$2.25 for standard 2½s sold as fast as they could be found. Apricots remained firm, but the market did not show the strong undertone accompanying sales of

peaches. Apricots sold from \$1.75 to \$1.95, according to packer and label. Hawaiian pineapple continued steady and a heavy publicity campaign helped pineapple meet the competition of the better known fruits.

Canned Vegetables—Holders of canned corn of 1920 pack of good quality have had their ears to the ground and have heard something which is going down the line among the canners as to the very limited acreage and small output for 1921. They are pushing the price of their 1920 carryover corn up to the level with the future or 1921 output price. This is being done in every corn canning state, not suddenly but gradually. Tomatoes are strong and quotations are at top notch. Buyers do not pay much attention to new pack peas, although the shortage is an admitted fact among the jobbing trade.

Canned Fish—Pink salmon is active. Chums are in fair demand also, but prices are much easier and some near standard brands are offered as low as 45c f. o. b. Coast. New packs of tuna are still problematical, as the prices per ton between fishermen and canners have not yet been decided upon. Sardines remain firm, but outside stocks of doubtful age are offered at prices far below current quotations.

Dried Fruits—Apricots remain unstable as reports from California increase the doubt as to probable prices. Apricots are offered as low as 13c per pound for standards f. o. b. Coast and buying is regular, but limited to quantities which would protect the job in the event of a further drop. A very quiet dried fruit market is ruling in California. There has been considerable damage through hot weather to apricots in the Santa Clara Valley and some prunes are reported as having suffered from the heat damage. The apricot situation is rather peculiar in that the damage will probably result in increasing the quantity to be dried as canners have had to refuse many sunburned lots. This will make small fruit, however, and the increase in the dried will be in the lower grades.

Syrup and Molasses—Glucose and compound syrup, both of which are dull, remain unchanged. Sugar syrups are still very dull and still rather weak. Molasses is unchanged and quiet. Prices on the best grades are fairly well maintained.

Cheese—The market is somewhat firmer, prices ranging approximately ½¢@1c per pound higher. The receipts are about normal for this time of year and the quality good. There is a fair demand for cheese at this time and we do not look for any further change under the present conditions.

Rice—N. H. Winkler, President of the American Rice Growers' Association, reports encouraging prospects for a reasonably good price for this year's crop of rice. From the best information obtainable the approximate acreage in Texas will not exceed 40 per cent. of last year's planting, in Louisiana approximately 50 per cent. and in Arkansas not exceeding 60 per cent. Reports from Rio Grande do Sul indicate that the coming rice crop in that State will be more abundant than usual, it being estimated that the

crop will amount to 100,000 sacks. Domestic buying last week took a fair percentage of the jobbers' limited stocks and replacement prices were about ¼c higher.

Provisions—The market on lard is higher, quotations having advanced from 1@2c per pound. This is due largely to some export orders which are now being filled. Lard substitutes have advanced about 1c per pound during the last week, due to considerable strength being shown in cotton seed oil, the raw product. There is a fairly active trading in lard substitutes, the supply, however, being adequate to the present demand. The market on smoked meats is somewhat firmer, quotations about ½¢@1c per pound higher. There is a fairly active demand for smoked meats at this time and these is a moderate supply. Barreled pork remains firm at unchanged prices. Dried beef continues firm with quotations the same as a week ago. There is a light supply and a fairly active demand. The market on canned meats is firm but slightly higher.

Salt Fish—Mackerel, buyers are not specially interested, in spite of the fact that the new tariff will raise the price. Prices are exactly the same as a week ago; demand light.

Watch Eggs Carefully.

This is the time of the year when great care must be exercised to maintain the quality of market eggs. Fresh eggs must be handled as carefully as sweet milk or cream. There are five essentials for the production of top notch market eggs, as follows:

The production of infertile eggs by confining or killing old roosters and banishing the young ones.

By providing one nest for every four hens and gathering eggs at 1 and at 5 p. m. every day.

By confining all broody hens the first night found.

By grading eggs when gathered, keeping the small, checked or dirty ones for home use and putting the eggs to be marketed in a case which is always kept in a cool, dry place.

By marketing eggs at least three times a week, protecting the case from the sun and heat on the way to market.

Grand Rapids—J. M. Gezon has erected a new store building on Grandville avenue, near the Michigan Railway Co. tracks, and will shortly engage in the grocery business.

Grand Rapids—A. M. Smith, who was formerly engaged in the grocery business at Chase, has purchased the grocery stock of A. F. Meyer, 1153 Madison avenue.

Fountain—George A. Ulmer has purchased a store building here and engaged in the grocery and notion business.

Traverse City—Carrie L. Frazier succeeds A. M. Borden in the grocery business.

Cadillac—B. F. Curtis succeeds A. Lindstrom in the grocery business.

Sparta—J. H. Peacock succeeds Ray Eberly in the grocery business.

All But One Group Meeting Cancelled

Lansing, July 19—Since issuing Bulletin No. 24, some changes have been made with reference to our July group meetings. We sent out a statement of the group meetings to all of our members and others and have received very few acceptances. The excuses given in many instances were "the weather is too hot for programs," this is my vacation season," or "my help is going away and I must stay on the job."

After consulting with Acting President, Mr. Sperry, and Secretary W. O. Jones and with other directors, we decided to abandon the Benton Harbor and Harbor Beach group meetings and emphasize to the fullest extent the importance of the Traverse City meeting. Persons who were invited to participate gave the same reasons as above, but we are now pleased to announce that the stage is all set for a splendid meeting on beautiful East Bay at the Indian Trail Camp, near Traverse City at 12 o'clock, railroad time, Friday July 29. The program is as follows:

Chairman—J. T. Milliken, Traverse City.

Some Glad Hand Remarks—W. J. Hobbs, Secretary Traverse City Chamber of Commerce.

The Michigan Merchant and the Tourist—Hugh J. Gray, Secretary Michigan Tourist & Resort Association.

Financial Facts from Farley—Clarence J. Farley, President of the Grand Rapids Dry Goods Company.

Suggestions for Late Summer and Autumn Trade—L. W. Mills, Mills Dry Goods Company, Lansing.

The tendencies of the Times—A. P. Johnson, editor of the Grand Rapids News.

Of the above speakers it is expected that Mr. Johnson is to be the headliner. The other addresses will be comparatively brief. Mr. Johnson is one of the ablest thinkers and literary characters of Michigan. He is also a capable speaker. Do not think because he is not imported from Kansas, North Dakota or Indiana, that his address will not be worth traveling many miles to hear. I was very much delighted, indeed, to have Mr. Johnson accept this invitation.

The West Michigan State roads are in prime condition. Automobiling is fine. The climate of Traverse City in July is superb. The Pere Marquette runs a tourist special from Detroit and Grand Rapids, arriving in Traverse City early in the morning and returning at night.

Bring your wives, members of your family and store help. At Traverse City report at the store of J. T. Milliken. Transportation to the Indian Trail Camp will be provided for persons who come by rail. The meeting should begin promptly on time, or at least not later than 12:30 (railroad time.)

Dig up the postal cards which you received with Bulletin No. 24 and mail them to this office not later than Monday, July 25. If not mailed by that time, mail a postal card direct to Mr. Milliken, stating the number of plates you wish to reserve. Don't go to sleep on this point. This is very important.

I am enclosing a list of questions for round table discussions. Look them over carefully and mark those you wish to have discussed and bring them with you. Mr. Hammond will be there to answer your enquiries regarding our mutual fire insurance. There will be no formal discussion on this topic.

Virginia Wainwright has changed her post office address from county jail, Mason, to Detroit House of Correction, Detroit. She plead guilty before Judge C. B. Collingwood and received a sentence of from six to twelve months. She has been in the Ingham county jail since May 14. Her punishment, therefore, will aggregate about eight months. Sheriff Silsby

states that she has been a model prisoner and has been quite helpful in the kitchen department of the jail. He is glad, however, to have her discharged from his custody. Her two little boys are with friends in Detroit. Jason E. Hammond, Sec'y.

Questions For Group Meetings.

1. Direct advertising, at what expense will it pay?
2. Is it wise to advertise for charge accounts?
3. The local retailers have the advantage of the mail order houses—How best can we retain that advantage?
4. What is the best advertising in a town having only weekly paper?
5. Can a strictly cash business be done in a small town where other stores are doing credit business?
6. Is the pattern business really a paying proposition for the small store?
7. Which is the best advertising—selling leaders at cost or advertising in newspapers and charging more money?
8. Should we let goods go out of the store on approval?
9. What percentage on sales should be spent on advertising?
10. What percentage should clerk's salary be on sales?
11. Should separate charge be made for alterations?
12. Best method of advertising to convince the customers that goods are cheaper.
13. The turnover sales tax, its possibilities of assisting or injuring the retail merchants, with comparison to the mail order houses.
14. Have we reached bottom on dry goods prices?
15. Does it pay in small towns to put on sales?
16. Would it be a good thing to have sales ladies instructed by two or more towns getting together for a school?
17. What is the outlook for fall business?
18. What is a just compensation for store labor to-day?
19. How about future buying market conditions?
20. What is value of street fairs, ball games, homecoming, etc., as affecting business.
21. Should a merchant advertise in neighboring town newspaper, especially if both towns have members of the Association?
22. How to prevent fool employers from ruining help by excessive privileges and unwarranted salaries.
23. Relative value of newspaper, letters and outdoor advertising.
24. How far should the local merchant co-operate in advertising Nationally advertised merchandise?
25. How best can competitors be made co-operators?
26. How deal with outside firms who send merchandise out with auto truck and sell on the street?

Why the Lumber Tariff Is a Menace.

Grandville, July 19—A man elected to the United States Congress, whatever his party affiliations, should strive to aid in enacting laws that will be a benefit to the country at large and by so doing benefit both his country and his party. It is a hard matter to understand the workings of a mind which sees party first and country afterward.

Certainly that congressman is short sighted who seeks party advantage at the expense of the country at large. Such a man has no place in the National councils and never should have been elected. There are men of such small caliber, however, who slip in now and then and make trouble oft times for both the country and their party.

Joe Fordney has hitherto been held in high esteem by his political party friends; has, in fact, forged well to the front in other times because of his championship of the common peo-

ple as reflected through his tariff work. Times to-day are not what they were even ten years ago. The world war changed many conditions, so that what would have been statesman-like then becomes partisan narrowness now. It requires something more than ordinary capability to distinguish between good and bad legislation and we fear many of our august legislators, both State and National, have fallen down before the tremendous responsibilities at present resting upon them.

We know how it is in the bonus muddle in this State. In the National legislature there are too many small fry statesmen for the good of the country. Tariff for revenue has always been necessary and a tariff for the protection of American products of the farm and factories against competition of foreign goods made by cheap labor has always worked out to the satisfaction of all the people. There is, however, one article of common necessity which has no place in the tariff schedule, and which should be on the free list from this time on. Lumbermen have been protected in the past, not always wisely, as our depleted forests show.

To-day an act placing a duty on lumber is a direct slap in the face of every house builder, farmer and working man in America. It can result only in adding to the profits of the mill owners at the expense of every property holder in the land. It is unjust, uncalled for and suicidal where lumber supply is concerned. Nobody has been a more ardent advocate of protective tariffs than the writer, yet through it all he has never regarded a high tariff on lumber as at all necessary, nor in keeping with the best interests of the country.

Tariff for revenue only and a tariff for the protection of American industries have been the rival slogans of the two great political parties of the country from time immemorial, but right now, with the forests of the United States fast being obliterated, is time to call a halt to the destruction of our forests. The true policy for this Nation is to seek its supply of wood stuffs from other lands, giving our own land opportunity to recuperate, if that be possible, from the slaughter of its wood lots.

The time is not far distant when lumber of American production will be almost impossible to obtain at any price. To keep out foreign lumber for the purpose of aiding in the hastening of this time of lumber famine is not only unwise, but it is idiotic in the extreme. Even a child ought to be able to discern the danger and prepare to ward it off so far as possible.

Protective tariff advocates have always argued that a sufficient tariff on certain articles which can be produced in this country would tend to increase production, thus building up factories which would give employment to many workers. That which America can produce in increasing quantities as consumption demands should be protected. Articles like tea, coffee and the like which cannot be grown here should be on the free list.

Whatever America can produce, and by protecting with tariffs grow into large proportions, making new fields for labor and capital, should have the benefit of our tariff laws. All this is as plain as a pikestaff, but lumber does

not come under this head. Free trade in this commodity is really in a way protection to the industry, and serves to put off the evil day when the last log passes through the mill of the American producer.

See the point? A tariff on lumber is not protective. Per contra, it is destructive, and it is to be fervently hoped that our representatives at Washington will see the light and act accordingly.

Our country has prospered best under a protective tariff, yet because of this, under changed and heretofore undreamed of conditions, it is not necessary to close our eyes and enact prohibitive tariffs right and left without regard to common honesty or ordinary horse sense.

Admitting that tariffs have built industries in America where but for this protection such industries could not exist, we still insist that conditions are not what they were a score of years ago, and even then the lumber tariffs of former congresses were of doubtful utility.

Most tariffs have been enacted with a view to securing the greatest good to the greatest number of American citizens. The advocates of the lumber tariff have no argument of the kind. Such a tariff would, in a measure, shut out Canadian lumber and enhance the price of the home product, thus making it difficult for the ordinary citizen to build, benefiting solely the few men engaged in the lumber industry, at the same time hastening the destruction of the American timber tracts, leading finally to a complete famine in building material. Old Timer.

Simple Statements

NOTHING reflects the character of a corporation so admirably as the financial statement it issues to the general public from time to time.

The complex, technical, "too deep-for-the-lay-mind" type of statement is oftentimes likely to be misunderstood.

While the simple, clear and easily understood type creates for its organization a distinct impression of sincerity and straightforwardness.

Statements need not be complex to be accurate. The simpler they are, the more easily will they be understood and the greater, consequently, their general value.

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Accountants & Tax Consultants
Grand Rapids Savings Bank Bldg.
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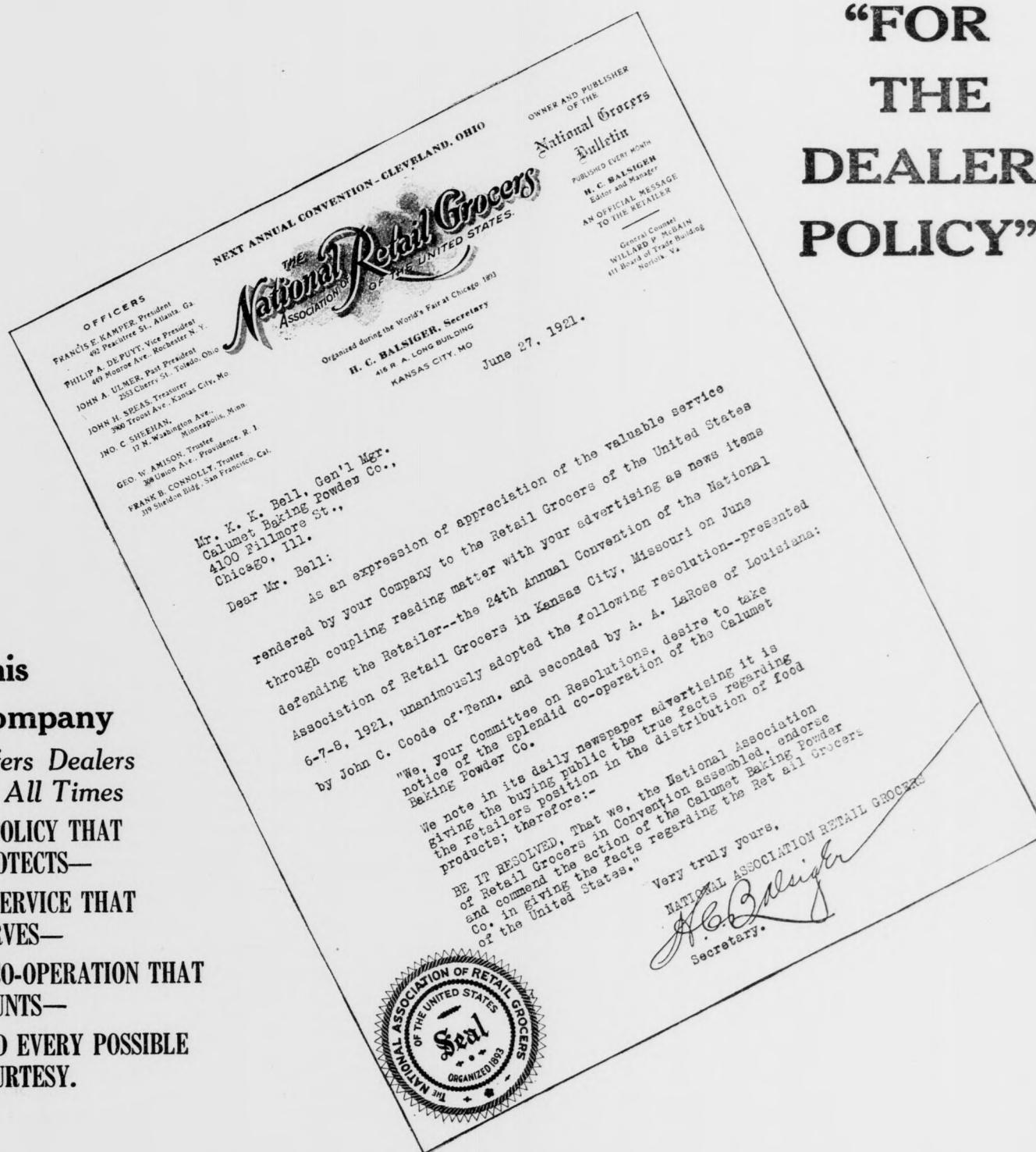
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"WHEN A FELLER HAS A FRIEND"

National Retail Grocers set a new precedent by taking official recognition of our

"FOR
THE
DEALER
POLICY"



**This
Company
Offers Dealers
At All Times
A POLICY THAT
PROTECTS—
A SERVICE THAT
SERVES—
A CO-OPERATION THAT
COUNTS—
AND EVERY POSSIBLE
COURTESY.**

**CALUMET BAKING POWDER CO.
CHICAGO**

WHAT MIGHT HAPPEN.

In view of the present spirit of unrest among the farmers of this Nation, due to the radical reduction in the price of farm products since the war, it is not at all unlikely that some comprehensive organization may be formed, designed to furnish relief from present unsatisfactory conditions peculiar to the farming business. One such organization styles itself the American Farm Bureau Federation. On June 1, 1921, it had 1,052,114 members, and was growing at the rate of 50,000 a month.

This organization recently sent out a questionnaire to a part of its membership asking for an expression "yes" or "no" on the legislative needs of the farmer. From the returns it is plain that the farmer wants legislation that will give him credit, that will remove his taxes, that will reduce rail rates and transportation charges and that will place packing plants and grain exchanges under governmental regulation.

The tabulated vote shows that the farmer wants "commodity financing based on warehouse receipts," 90,585 ballots favoring and 1617 opposing; livestock financing based on pledge of animals and feed, by 86,034 to 3619; a personal credits system, by 86,373 to 3267, and a proposal to give authority to the Federal Reserve Board to reclassify discounts to give priority to loans for basic production, by 84,174 to 2914.

So much for the production end of his business. In the matter of taxation the farmer has made up his mind also. He favors continuing the excess profits tax by a vote of 86,167 to 5849. He opposes a general sales tax, 88,307 to 7306. The farmer also favors the submission of a constitutional amendment prohibiting the issuance of tax-free securities, voting 72,207 for submission and 9400 against.

The farmer favors putting the packers under Government regulation by a vote of 83,965 to 6136. He votes 89,456 to 2902 to make short selling in agricultural products illegal, thereby smashing the power of the grain exchanges. On legislation for co-operative marketing he stands 93,837 for to 588 against.

Asked if they would be able to move more farm products if rail rates were lowered, 88,164 farmers said yes and 2688 said no. Farm-to-market roads were favored over trans-continental highways by 89,394 to 4956. The Great Lakes-St. Lawrence Waterway development for transportation, reclamation and power was favored, 41,741 to 13,584. On this and on the proposition to increase the limit of Federal Land Bank loans from \$10,000 to \$25,000 were the most noticeable differences of opinion. The vote to increase the loan limit was 71,809 yes to 17,160 no.

The truth-in-fabric legislation, the law to enforce the stamping of the amount of wool, shoddy and other materials in all fabrics, was approved by a nearly unanimous vote, 92,572 to 471.

The proposed legislation that is so solidly backed may be selfish and it may mean putting the Government in business at the very time when it wants to get out; but it is what the farm population wants. It is plain

that nine farmers in every ten ask and demand it.

There was a time when the farmer was voiceless, a day when he had many wants and many grievances, but no way of making them known. He is experimenting now with the power that lies in organization; he is discovering his wants and erecting a platform and a program from them.

He knows what he wants, and, furthermore, he is beginning to want what he wants—when he wants it.

It is the opinion of some authorities that the voting preferences above described do not accurately represent the real sentiment of farmers generally, because the membership of the Farm Bureau is made up mainly of the riff-raff in the country—the ne'er-do-wells who live from hand to mouth and whose unfortunate condition render them an easy prey to the blandishments of the cheap demagogues who appear to have worked their way to the front in the Farm Bureau movement. If so, such an expression of opinion has little significance. A better organization to test the sentiment of the farmers is the grange, which represents the intelligence and wealth of the farming interests of the country, just as the Farm Bureau represents the non-progressive and political elements of farm life.

The Tradesman shudders to think what the future holds in store if the Farm Bureau should happen to fall into the hands of an arrogant and irresponsible leader like Gompers, who would lead his followers out of the path of peace and involve them in the meshes of defiance to the law, disloyalty to the country and general demoralization to themselves and all concerned.

THE INCREASE IN CRIME.

William B. Joyce, President of the National Surety Company—who started on his business career as a hotel bell boy in Grand Rapids—has made a list of what he regards as the eleven principal causes of crime. The graphic curve shows a disturbing upswing of losses paid by insurance companies, from embezzlements of \$1,396,081 and burglaries of \$886,045 in 1910 to embezzlements of \$5,628,819 and burglaries of \$10,189,853 in 1920. There are said to be since the war seven burglaries to every fire, whereas before the war there were three burglaries to every fire.

Mr. Joyce ascribes to the war a general disregard of laws and legal penalties. There is not, he holds, the same regard for the value of human lives, while many have increased their skill in the use of firearms. Negotiable securities are circulated in abundance and indifferently protected. There is a slump from high war wages and prices, with resultant discontent and numberless instances of distress. Those who produced war munitions or worked in war offices at high pay are unwilling to accept the readjustment of the wage scale. Bolshevik doctrine and practice undermine the morale of the impressionable and enkindle the inflammable, so that in many places there is a Red army of insurrection on the qui vive to be mobilized by the demagogue. On the part of the newly rich and the profiteers there have

been shameless and heartless displays of wealth provocative of envy and reckless emulation.

All these things, and more, have been fingerposts to the commission of crime. Those who felt themselves falling behind in the economic race sometimes yielded to the lure, and caught at illegitimate ways of keeping up. They allowed themselves to be persuaded that none cared how you got your money—the sole question asked was, Have you got it? Therefore, they embezzled and burglarized and some paid the penalty and some still are fugitives from leaden-heeled justice.

There is no new brilliant suggestion of a way to diminish the losses of the insurance companies from human obliquity. Mr. Joyce would increase the penalties for crime to the point of life sentence for all burglars. That is going too far. He would set the unemployed at work. That is a measure more easily recommended than carried into practical effect. Few would disagree as to its desirability. Common sense on the part of the affluent is, as he holds, a measure of prevention; but this must be met half way by common honesty on the part of the indigent, and that is created by slow processes of social evolution and of personal education in which, for all our vaunted progress through the centuries, it would seem that we are not yet far from the rudimentary stages.

THE COAL PRICE QUESTION.

The latest statements on the coal price situation from Secretary of Commerce Hoover, Senator Frelinghuysen and George Otis Smith, director of the Geological Survey, are significant in that practical recognition is given of the fact that certain existing conditions, chiefly railroad freight rates, combine to make a drop in price of coal for the consumer improbable in the near future.

Senator Frelinghuysen's bill for so-called seasonal coal rates, a measure to authorize the Interstate Commerce Commission to order lower rates until the fall season commences, has been re-committed and, therefore, virtually blocked during the present session of Congress. With the so-called stabilization plan also shelved, it is practically certain that the status of the coal industry will remain unchanged during the remainder of the present year.

Secretary Hoover stated that he has just about abandoned the hope he had of lowering coal freight rates by the "seasonal" plan as a means of reducing coal prices for consumers throughout the United States. The coal operators, or at least a substantial body of the industry, are said to have indicated their assent to a drop in the freight rate as a means of stimulating summer buying for winter needs. But they are unalterably opposed to other proposed legislation, which would compel them to furnish a central government bureau vital statistics of their operations, which might be used to prejudice them. The operators do not question the good faith of such men as the Secretary of Commerce and the Secretary of the Interior, but their point is that the in-

formation collected by the Government for one purpose might eventually be used for another and possibly obscure purpose, to the detriment of the industry or some member of it.

Coal operators are frank in all statements to members of the Cabinet who now seek to stabilize the coal industry, that there is not to be any material drop in anthracite prices the coming winter, if any at all can be expected, and that very little reduction is possible in bituminous prices.

PUT CART BEFORE HORSE.

That a mistake was made when the Tariff Bill was put first and the tax revision measure thereby relegated to subsequent consideration now seems as plain to Washington as it has been all along to the country.

The tariff as a source of revenue is manifestly inadequate to meet the needs of the Government. It will help, but the chief reliance must necessarily be elsewhere. To put the minor and supplemental ahead of the major and the primary shows a queer disregard of proper sequences.

In the second place, the country's industrial welfare more demands a revision of the taxation system than it does new customs schedules. The country, if forced to, could get along with the present tariff. Factors other than those which relate to duties control in foreign and domestic trade. Europe is not yet able to dump much goods on us, and will not be so able or some time.

In the mean time the excess profits tax and excessive surtaxes continue to strangle business and to drive capital out of productive and employing establishments. Business is entitled to a chance to get its share of investment funds now diverted into non-income tax paying securities. It is denied this chance and cannot make plans for future activities, for it does not know what it will be required to pay for money. Every day and week that passes without tax revision postpones the return of good times.

The Fordney tariff should not have been reported until after general tax revision was disposed of. The present debate in the House is doing harm. It should be brought to an end. This will put nothing back, for it is known that the Senate intends to pigeonhole it if it passes the House. It may not be possible to drive through a motion to recommit the bill, but its sponsors would be wise if they would ask for its withdrawal.

Grand Rapids stands disgraced in the eyes of the world. When President Harding stated that the enactment of a bonus bill at this time would impair the credit of the United States to the extent that Liberty bonds would decline to unheard of depths, the head of the American Legion immediately announced that his organization would press the matter just the same, no matter what distress the act might bring on the country. Such a statement at such a time and in the presence of such an emergency as now confronts America can be construed only as an affront to civilization and an act of disloyalty to the flag. And the man who uttered such disloyal statements is a resident of Grand Rapids!

FIRE

TORNADO

BETTER INSURANCE AT LESS COST

For forty years the Michigan Millers Mutual Fire Insurance Company of Lansing has furnished to the flour mill and grain trade the highest grade of insurance at an average saving of 50 per cent. in cost.

We are now broadening the scope of our business and are offering our facilities to the merchants and manufacturers of Michigan.

We have associated with us eleven of the leading mutual insurance companies in the United States, as follows:

		December 31, 1920	
	Organized	Surplus to Policy Holders	Assets
Michigan Millers Mutual Fire Insurance Co.	1881	\$1,167,004.57	\$2,816,166.98
Millers National Insurance Co. of Chicago	1865	2,119,238.49	4,395,718.11
Lumbermen's Mutual Insurance Co. of Ohio	1895	621,755.24	1,729,750.98
Mill Owners' Mutual Fire Insurance Co. of Iowa	1875	938,341.73	1,656,989.42
Millers Mutual Fire Insurance Co. of Texas	1898	444,912.71	837,024.73
Ohio Millers Mutual Fire Insurance Co.	1885	1,050,880.52	2,301,440.36
Northwestern Mutual Fire Association of Washington.....	1901	506,656.07	1,763,434.97
Merrimack Mutual Fire Insurance Co. of Massachusetts.....	1828	151,453.04	582,258.47
Fitchburg Mutual Fire Insurance Co. of Massachusetts.....	1847	154,048.77	532,669.87
Grain Dealers' National Mutual Fire Insurance Co. of Indiana.....	1902	1,195,110.40	1,739,484.76
The Central Manufacturers Mutual Insurance Co. of Ohio.....	1876	915,766.82	2,083,269.08
Pennsylvania Millers Mutual Fire Insurance Co.	1887	863,478.94	1,317,099.30
Total Financial Strength		\$10,128,647.30	\$21,755,307.03

In addition to the substantial saving in cost, we are offering our policy holders the protection of more than \$20,000,000 of cash assets and over \$10,000,000 of cash surplus, thus combining the strength of the old line stock companies with the saving and service of the best mutuals.

Our risks are carefully divided into different classes, the mills and elevators being kept in one class, the general manufacturing risks in another, the retail stores and stocks in another and the wholesale stores and stocks in still another. While all our financial strength is back of each and every policy of insurance we write, yet the cost varies in each class in accordance with the losses and expenses incurred therein. The dividends paid to the retail merchants will thus be determined by the losses that occur in that class and the retail stores will not be affected by the losses in the manufacturing class.

We will use as our basis the present stock company rate and declare at the end of each year such dividend as the experience of the class warrants. It is our intention to pay no dividends less than 25 per cent. and as much larger as conditions may justify. The fact that we are at present paying 65 per cent. dividends to our mill and elevator policy holders affords some idea of what we have in store for the merchants and manufacturers.

All adjustments will be made by our own officers or employees, who have had long experience in work of this character and can be depended on to deal justly, fairly and promptly with our patrons.

We feel no hesitation in referring any merchants unfamiliar with our methods and record to the Michigan Tradesman.

We accept no business until after personal inspection.

If you need only \$1,000 on your store building or stock;

If you need \$500,000 on your warehouse or factory, we can write it if it comes up to our standard of excellence.

We deal direct with our patrons, not through local agents. The local agency commission thus saved goes back to the policy holder in increased dividends.

If you wish to secure the benefits we can give you, write us, stating the earliest dates on which your present insurance expires. Our representative will then call on you with a view to making you the greatest immediate saving in your insurance cost, and may possibly be able to inform you how to improve your risk so as to secure still further rate reductions.

THE MILL MUTUALS

AGENCY

120 W. Ottawa St.,
A. D. Baker, Sec'y.

Lansing, Michigan
Robert Henkel, Pres.

STRENGTH

ECONOMY



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.

Buying Shoes To Sell At Retail.

Eben P. Brown, for forty years owner of the "Brown Front Shoe Store" was about to retire. He had made more money than he could possibly spend legitimately during the remainder of his period of life, he told some of his friends in confidence, and, besides, he further asserted, modern competition had turned the retail shoe business from a gentleman's game into a kind of cut-throat proposition.

The real trouble, however, was that modern competition was a little too swift for Eben P. Brown, especially that of the new store just opened by the man from New York, and Eben P. was secretly apprehensive for the future of his business. His pride in it and the years he had spent in developing it, however, made him unwilling to take cover by selling out, so he decided to make his chief clerk, George Baker, the "goat." Baker was just the type of man to fill the position, being young, ambitious and a hustler, but hampered by being trained only in the warped and rutted methods learned or devised by his boss during the latter's long control of the store.

For a moment or two after Eben P. had broken the news to him, young Baker was somewhat groggy. Coming out of a clear sky, the news that henceforth he was to be in entire charge of the "Brown Front" had exactly the same effect on him as if he had received a heavy blow on what boxers call "the button." His brain soon cleared, however, and he found himself thanking the boss for his opportunity and at the same time wondering just how he was going to make use of it in the way that would doubtless be expected of him. Had he known that he had been given charge with the idea of letting the business die as slowly and painlessly as possible, he would not have considered the future so seriously, but he didn't.

A few days after young Baker had assumed charge he was called on by J. P. Snowden, star Eastern salesman for Nelson & Co., the big shoe jobbers. When Snowden found how the land lay he was profuse in his congratulations. Baker, however, did not "warm up," and Snowden, noticing it, asked why.

"To tell you the truth, J. P.," said Baker—they had known each other for several years—"I'm scared to

death. I don't know anything about running a store the right way. All I know is what the old man taught me, and I guess Noah must have shown him the ropes. This place is just naturally due to blow-up in a few months. It has been slipping for some time. The old man has enough cash salted away to put things straight, but he prefers to hang on to the money and retire. He is too proud to sell out or close up, although he thinks nobody is on to him."

"Just what do you feel shaky about?" queried the salesman.

"Everything," came the reply. "I don't know the right way to buy. I haven't any modern methods or records to guide me. I am not even sure that I know how to sell properly."

"I'm glad I happened along," said Snowden. "I think I've got exactly what you need. I've taken too many good orders from this store to let it fizzle out now. In my bag over at the hotel I've got the 'inside story' of one of the best-known shoe retailers in the United States. It is real stuff, and

you ought to eat it up. Come over tonight about 8 o'clock and we will have a shy at it."

The clock had hardly finished striking eight when Baker knocked on the salesman's door. Lying on a writing desk before the latter was a little booklet. After greeting the younger man, Snowden immediately got down to business.

"What you've got to have, first of all, according to this little bible," he said, "is a set of cards. On them you should keep all the information you have concerning each type of shoe, including such data as the kind of shoe; the leather in it; whether single or double soled; the name of the last; the name of the seller; the cost price; the selling price and the terms. You want to fight for a 6 per cent. discount. Most sellers will give it to you, but if you can't get it from some of them you want to be sure that the difference between the discount obtained and 6 per cent. is added to the purchase price to produce the proper cost at which the shoe is charged into stock. This is the cost used for inventory. Another good thing to have on your cards is the percentage of profit each style is earning for you.

"On the front of each of these cards you should have room for entering monthly the number of pairs or items

Shoe Store and Shoe Repair Supplies

**SCHWARTZBERG & GLASER
LEATHER CO.**

57-59 Division Ave. S. Grand Rapids

The H. B. Hard Pan (Standard Screw) Service Shoe is a really wonderful work shoe. Your customers know what it is. They and their friends have been wearing it for years. Solid leather—honestly made. It's a combination that can't be beat anywhere.

Herold-Bertsch Shoe Co.

Manufacturers of Serviceable Footwear

11-13-15 Commerce Ave.

GRAND RAPIDS, MICH.



YOUR sale --

This year --

Must not only repay you -

For an unfavorable season -

But an unfavorable year.

What's more --

It must be the means --

To a very necessary end --

And that end is --

Bringing back --

The old buying confidence --

Of your public.

In other words --

Your sale must be --

The SALE of sales --

In your store.

Can't send a boy --

To do a man's work, and so --

With our quarter century's

Experience and record --

We're ready to lend --

A helping hand.

I want you --

By the return --

Of the coupon --

To know KELLY SERVICE --

As it is.

Kelly's Ad Man

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

Size of my stock _____

Name _____

City _____ State _____

sold on every lot in stock, with totals by the season. On the reverse side of the card you should have entries in red showing the quantity on hand at the two inventory dates, followed by further entries, in black, showing your purchases from time to time. These cards will be found of incalculable value in estimating requirements for the season ahead. They also show at once the slow sellers and help to regulate buying by basing it on actual demand.

"Each month, according to the system covered by this little book, a report should be drawn up. On the first sheet of this should be shown the number of pairs, by class, of shoes on hand on the last day of the month. There should also be shown on this sheet the number of pairs, by class, sold since the last previous inventory date, with comparisons with the corresponding period of the year before. These data can easily be obtained from the card showing the record of sales, as the information on them is cumulative and the totals are always available.

"Even more important than this, however, is a chart which depicts the course of the business from the viewpoints of profits, investment and turnover. This chart will be found indispensable in planning a stock with a view to obtaining the greatest possible turnover. A season's purchases should never be made without first totaling the contemplated orders and trying them against the chart to make sure that the intended investment will be profitable.

"Another point you want to watch very carefully is your arrangements with the manufacturers or the jobbers from whom you buy. No buyer can be too specific in his instructions concerning quality and detail, if he wants to handle quality goods, nor can he afford to take anything for granted in the way of terms, discounts and price. A big buyer never takes less than 6 per cent. discount, payment on the tenth of the following month, with all the extra dating he can squeeze. If he can buy his goods free on board his town, so much the better. But here is something to paste into your hat for ready reference: When dealing with a new manufacturer or jobber for the first time, always get the price before talking terms. If you do not, you will likely find, when it is too late, that the terms have been figured into the price. Also don't forget that anything less than 6 per cent. in the way of discount should be added to the cost when the shoes covered by that purchase are charged into stock. If the discount obtained should be 4 per cent., for instance, then the other 2 per cent. should be added to the purchase price of the shoes.

"It doesn't take long to say what should be said about profits, especially in a store like yours. They ought to range, gross, from 35 to 40 per cent. on the selling price. In some cases, especially on the cheaper lines, a gross profit of 33 1-3 per cent. will be sufficient to supply the required net. An average mark-up of about 35 per cent., covering your entire stock, will be found a good one.

"As for buying, remember that too

many styles generally mean too few sizes. The reverse means fewer customers whom you are unable to fit. There are only about three basic lasts, and the majority of the shoes made on these three lasts will fit about 8 per cent. of your customers, if the styles are carefully worked out. The remaining 20 per cent. can be suited with novelty or freak lasts. Concentration of styles in running a shoe stock is the order of the day. 'Companion' shoes are great things to have in stock, for if a customer, more particularly a man, buys a pair of black shoes and decides that he also wants a pair of tans, he will be pleased if he finds that he can get both pairs on the same last. Conversely, he will be disappointed if he cannot.

"With a word about keeping the necessary findings, etc., in stock, I shall end the lesson. Findings are not a large item in the volume of business, but they are very important just the same. They seem hard to keep in stock, but the results of having them are well worth the effort."

Hoover Denies Report of Attack on Retailers.

Washington, July 18—"The statement that I had charged retailers with failing to reduce their prices in a degree equal to that in which wholesale figures have dropped was a misinterpretation of my Atlantic City speech," was Secretary of Commerce Hoover's reply to a question as to whether he had been correctly quoted in connection with his recent price remarks.

"What was evidently referred to was the portion of my speech in which I stated that it was to be regretted that the public, as a whole, does not do its buying as carefully as those who are trained in this art. The merchant, as I stated, is a shrewd judge, both of prices and values. He checks up the manufacturer very carefully and sees that he gets full returns for every dollar he spends, while the public, as a rule, is guided by a number of considerations which do not have a direct bearing up value. If the consumer would learn what to buy and how to buy it, he or she would soon force all stores to follow the wholesale market very closely, thus bringing into line the isolated dealers who have not sufficiently reduced their figures."

Figures made public by the Department of Commerce at the time of Mr. Hoover's statement showed a drop of 33 points in the index figure of retail food prices—the only phase of the market which the department has investigated—since December of last year. During the same time the wholesale figures have dropped 39 points, leaving a margin of 6 points, which is more than adequately covered by rentals, labor costs, transportation, service charges and taxes to which the wholesaler is not subjected. The present price index of retail food prices is 145, as against 178 in December last and a peak figure of 219 in last June and July, so that, in the last year, retail food prices have decreased 74 points, all of the index figures being based on the 1913 average, which, as Mr. Hoover stated, "is the year one, so far as normality is concerned."

It is also significant that the retail figures show a steady, healthy decline, averaging about 6 points a month, while the wholesale figures slumped heavily last summer and then hung fire this spring, the food figures for February and March being precisely the same, although the drop was resumed in April and continued through May.

The business failures during May of the present year were only 1 point above the 1913 average, while the

number of failures in March were exactly the same as in the "normal year." The amount of liabilities, however, was greatly in excess of the 1913 average, March showing an increase of 197 per cent. and May of 151 per cent., while April, which had 11 per cent. more failures than the normal, only exceeded the average liability loss by 70 per cent.

"But," stated Mr. Hoover, in analyzing these figures, "there is certainly no basis for the wave of pessimism and depression which seems to have overswept the country during the last few weeks. The impression seems to have gained ground that the Nation has entirely collapsed while, as a matter of fact, we are very much alive—making and selling huge quantities of materials. In fact, we are getting back on a much firmer basis than we have been on since 1913."

If you're doing good work, don't worry; somebody will find it out.

The Dreamers.

They dream by day, they dream by night,
And strange their dreams appear.
To them the whole broad world is bright
And all is beauty here.
They read on fancy's glowing wall
Their dearest wishes writ,
But do they labor? Not at all—
They simply sit and sit.

And dream by night and dream by day
Of things they can attain;
And, oh! the wondrous things they say,
And say and say again!
They see success at every gate
And cures for human ills—
But do they labor while they wait?
Not much! We pay their bills.
Laura W. Sheldon.

Home Ease

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

BRANDAUS SHOE CO., Detroit, Mich.

Strap Sandal in Stock



We suggest to the dealer whose shoe business lags to stock **MORE MILEAGE SHOES**. They have earned the patronage of sensible people because of their good looks, good materials, honest workmanship; and because they stand up under hard wear in all seasons. Thousands of families wear no other shoes. All sizes and styles in stock. Prompt deliveries.

HIRTH-KRAUSE

Tanners—Manufacturers of the
MORE MILEAGE SHOE

GRAND RAPIDS

MICHIGAN

WOMEN'S Comfort Oxfords IN STOCK



Four Old Reliabilities 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.

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GRAND RAPIDS, MICHIGAN



Expert Opinions on the Making of Wills.

In human affairs it is not safe to label anything a trifle. Thaddeus Stevens once saved a prisoner's life by the use of a single letter, contending that the alleged murderer had exclaimed, "My God, I have shot him," and not as was charged, "By God, I have shot him."

Men will struggle for fifty years to build an estate and then leave the disposal of it entirely to strangers through their neglect to make a will. Probably in no other field do the sins of omission cause such havoc and create more genuine distress than in the failure so common in all ranks of life to have a will properly drawn and executed.

A death-bed will is as sorry a substitute for a carefully prepared instrument as a death-bed repentance is for a well-ordered life.

The sad policy of putting off until tomorrow a duty that should be done to-day is responsible each year for sending millions of property into the courts where it may be disposed of "according to law," but not at all according to what were the desires of those who owned the properties but had failed to make proper wills.

Men of the keenest business instinct, however, have a clear notion of the importance of disposing of one's property according to one's wishes, and not according to the plans of a state legislature.

Charles M. Schwab said to the writer on this subject:

"It seems to me that a will is of great importance as a safeguard against litigation over an estate, if it is legally drawn, and that it also discharges an obligation on the part of any one who should make provision for the future of relatives, dependents or others."

You will notice that this great steel magnate refers to making a will as an "obligation." How could the apportioning of an estate to widow and children or other dependents be anything but an "obligation" of the highest order?

Making a proper and legal will is the simplest thing for one who knows how.

Lord Cope, who is quoted a thousand times a day in the courts of the world, declared: "Make your will according to law and thereby prevent questions and controversies."

But as George Wharton Pepper, one of the leaders of the American bar, puts it: "If the process styled making a will were accurately described, it would be called declaring one's will."

In discussing this topic further, Mr. Pepper declared: "It would then be-

come clear that most people who die intestate are either too flabby to have a will of their own or too lazy to give effect to it."

It is a poor thing to be either flabby or lazy and worse to be both.

Various excuses for intestacy are given. Almost all boil down to two: indecision and procrastination.

Indecision usually results from lack of courage. If a man has within reach the data requisite to a wise decision, he ought not to shrink from the task of deciding property questions and family questions. If the data are lacking he should indicate his general plan of disposition and confer upon a selected trustee all the discretion necessary to deal with situations as yet undetermined.

Procrastination is usually due to the impression that it is wiser to defer the declaring of one's will until something happens which is expected to happen presently. It is far better to attend to the matter now, in the light of facts as they exist to-day. If and when the future event happens, the will can easily be redrawn or a codicil made adapting the instrument to the changed circumstances.

Of course, a man may say, "The State makes a good enough will for me." It is to be noted, however, that he seldom acts upon this principle in his lifetime. By representing himself as having too little will to manage his estate, he could get the State to appoint during his lifetime a guardian to attend to his affairs. This he would not do for the world. Yet the will that he likes to declare from day to day is the same will that can be made to regulate his property interests for a long time after his death.

Even if a man has no will to declare respecting the disposition of his property, he ought at least to select the person who is to administer his estate, and the guardian who is to



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Kent State Bank

Main Office Ottawa Ave.
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Capital - - - \$500,000
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Resources

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Capital \$ 100,000.00
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We pay **4%** on savings

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

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What We Can Do As Your Agent

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

Keep safely stocks and bonds and sell, if directed—the proceeds to be deposited, remitted or re-invested.

Manage real estate, collect rents, pay taxes, make repairs.

Pay from funds as designated, life, fire, or burglary insurance premiums; dues, taxes or other debts.

Prepare and file Income Tax returns and pay tax.

Carry out existing contracts until fully discharged. Use power of Attorney, when given, for protection of business or personal interests.

Act as Executor and Trustee under Will in case of death.

One or more of the above services are available, if all are not required. Complete detailed record kept and statement rendered regularly. The charge is small—based upon the extent of service desired.

Full information given upon request.

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICH.

OTTAWA AT FOUNTAIN BOTH PHONES 4391

INSURANCE IN FORCE \$85,000,000.00

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President

RANSOM E. OLDS
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MERCHANTS LIFE INSURANCE COMPANY

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GREEN & MORRISON—Michigan State Agents

have the care of his minor children. Apart from the important fact that by appointing an executor a man saves the expense and trouble of an administration bond, it is certainly true that a person chosen by the testator has a more lively sense of loyalty to his trust than one who is appointed under the terms of a general law.

If you have no will, form one. If you have a will, declare it.

A wide observer of men and affairs uttered the following opinion on the importance of having a will legally drawn and, above all, drawn in time:

"Most men put off making a will to protect their dependents until it is too late. If there is no will, then it frequently happens, as we all observe, that those whom the decedent would probably not have considered in life, come into control of his affairs. The result is not always bad, but it frequently means unnecessary expenses and limitations upon the widow or the heirs, and it frequently means waste in fees and charges which might have been avoided if there had been a clear-cut will."

There are many reasons why every man or woman who possesses property, whether rich or in modest circumstances, should have a will, and there is not a single reason for not having one. When asked to sum up the reasons for making a will, a distinguished judge said:

"By so doing the testator passes his property on in accordance with his own wishes and desires, and to those who, in his opinion, are most entitled to it.

"By so doing the interests of children can be safeguarded through the creation of trusts.

"By a will testamentary guardians can be created for children, and thus parents can put in control of their children those who, they think, will best care for them.

"Heirlooms, jewelry and personal possessions can be given to those who will value them for the association's sake; if no will is made, the chances are such possessions will be sold.

"The administration and settlement of an estate is best promoted by the making of a will. Thus an executor can be created who is of the testator's personal choice, instead of having an administrator appointed after death by the judge of probate.

"In many instances, it is desirable to keep an estate together, particularly where it is invested in business, rather than to have it sold at a sacrifice. This can be accomplished by the making of a will."

Along the same line another judge says: "If the testator is in active business it is frequently necessary to direct how it shall be wound up or continued, and the executors should have power given to them corresponding with their duties and responsibilities."

If the testator has partners, his partnership articles should be examined as they may contain important provisions.

During his life no man would ever dream of permitting outsiders to step in and say what should be done with even a small part of his money. Neglecting to make a will, however, puts the whole burden of dividing his es-

tate upon those who have no interest in it, and who must act according to the statutes of the commonwealth.

It is a common error that "anybody can write a good will." True, a will was sustained which had been written on an old gas bill. There is record of a will drawn upon a visiting card, and another where a codicil of a will was penned upon a blank check.

But it happens far more frequently that the real intentions of a testator are nullified because his wishes were not explicitly set forth in a will or because there had been a slip in the proper witnessing of the instrument.

Judges and lawyers agree that nearly all men and women wish to divide their estate fairly. If it is not divided in that fashion it is in ninety-five per cent. of the instances due to faulty or to no wills.

In declaring one's will, it is well to keep in mind the advantage to be derived from having an institution administer it that knows business values as well as financial conditions.

Rare Opportunity.

Little Jane had long desired a baby sister, and one day she came rushing home in high excitement.

"Oh, mother; come downtown quickly!" she exclaimed. "There are splendid bargains in babies and you can get one while they are cheap."

"What in the world are you talking about, my dear?" the mother asked in astonishment. "Somebody must have been playing a joke on you."

"Truly, truly!" the little girl declared, jumping up and down in her eagerness. "Great big sign about it, on the top of the skating rink. It says, 'This week only, children half price.'"

A hotel dinner is never a success with some men unless they have a fight with the waiter.

IMPORTERS AND EXPORTERS



ESTABLISHED 1853

OUR FOREIGN DEPARTMENT

is well equipped and always glad to assist any customer in the financing and development of Foreign Trade.

STEAMSHIP TICKETS

to and from all foreign lands may be secured of the agent at our Foreign Department.

CLAY H. HOLLISTER
PRESIDENT

CARROLL F. SWEET
VICE-PRESIDENT

GEORGE F. MACKENZIE
V.-PRES. AND CASHIER

Grand Rapids National City Bank CITY TRUST & SAVINGS BANK

ASSOCIATED

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

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

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

GRAND RAPIDS NATIONAL CITY BANK CITY TRUST & SAVINGS BANK

ASSOCIATED

CLAIM DEPARTMENT

Second to none for prompt and fair settlements.

Live Agents Wanted.

MICHIGAN AUTOMOBILE INSURANCE CO.
Grand Rapids, Mich. A Stock Company.

Grand Rapids Merchants Mutual Fire Insurance Company

Economical Management
Careful Underwriting, Selected Risks

Affiliated with the
Michigan Retail Dry Goods Association,

OFFICE 320 HOUSEMAN BLDG.

GRAND RAPIDS, MICH.

"The Know How"

Federal Tax matters deserve the best study of specialists. Our experienced tax accountants thoroughly understand the Federal Tax laws and are competent to get needed facts from your books.

Our direct legal and professional representation at Washington, D. C., New York and Chicago, brings us in close touch with the latest rulings and interpretations of those laws immediately upon their issue.

For reliable service call our Public Accounting Department.

"Oldest Trust Company in Michigan"

THE
MICHIGAN TRUST
COMPANY

Grand Rapids, Michigan

MEN OF MARK.

A. D. Baker, the Well-Known Fire Insurance Authority.

A. D. Baker was born at Lansing July 28, 1869. His ancestors were descended from the English on both sides. His father, Lieut. Baker, captured J. Wilkes Booth on the Garrett farm, in Virginia and held the assassin of Lincoln in his arms until he died. Ray Stannard Baker and his gifted brothers are cousins of Mr. Baker. He received a high school education in the public schools of Lansing, subsequently completing the agricultural course at the M. A. C. On his graduation from college in 1889 he entered the office of the Michigan Millers Mutual Fire Insurance Co. as office boy at a salary of \$25 per month. He has since acted as policy writer, solicitor, inspector, adjuster, director, Secretary, Manager—in fact, about every position in the gift of the company except that of President. He was Assistant Secretary ten years and has been Secretary for the past twenty-two years. Under his direction and control the company has changed from a State to a National company, doing business in forty-one states. During his connection with the company, it has increased its surplus from \$35,207.44 to \$1,070,882. The dividend rate (to policy holders) has been increased from 30 per cent. to 65 per cent. The amount of dividends returned has been increased from \$11,810 to \$639,842. This remarkable showing is due largely to the energy and efficiency of Mr. Baker, who has come to be regarded as one of the most able fire insurance executives of the country. He now has seventy people employed in his office, which is owned by the company. As soon as building conditions improve the company will erect a \$125,000 building for the use of its officers and employees.

Mr. Baker organized the Michigan Commercial Fire Insurance Co., with a capital of \$400,000. He built up a surplus of \$300,000 and sold the business three years ago to the Boston Fire Insurance Co.

For many years Mr. Baker acted as Western General Agent for the Boston Fire Insurance Co. and the Old Colony Fire Insurance Co. His jurisdiction comprised fourteen states.

Mr. Baker has been a director of the City National Bank of Lansing eleven years and has been a director of the Union Building and Loan Association twenty years. He was also President of the latter organization.

Mr. Baker was President of the Western Insurance Bureau one year and for ten years acted as President of the Western Sprinkler Risk Association. He was also a director in the National Board of Fire Underwriters.

Mr. Baker was for two years a director in the Gier Pressed Steel Co., of Lansing, until it consolidated with the Motor Wheel Corporation.

Mr. Baker is President of the F. B. McKibben Co., of Lansing, a real estate and financial corporation having \$200,000 of paid in capital. He feels that all these activities are of great help to an insurance man, as they bring him in contact with the many

interests regarding which he should have as accurate a knowledge as possible.

Mr. Baker was married twenty-six years ago next October to Miss Edith Cooley, who was a grand daughter of the late Judge Cooley, Chief Justice of the Michigan Supreme Court.

Mr. Baker was for many years a devotee of fishing and hunting, but at present he devotes his spare time largely to golf, of which he is an ardent disciple. He was President of the Riverside Country Club for two years, during which time the extensive building projects of that organization were carried into effect.

Mr. Baker attributes his success to hard work and to his determination to give everybody a square deal.

Not content with building up one of

time he has saved them nearly a million dollars more which has been returned to them in the form of dividends on their policies—return premiums, if you please, on money they would never have seen again if they had done business with stock companies, instead of a mutual company. Still further, Mr. Baker has shown his associates how they could reduce their premium payments fully 50 per cent. by improving their risks. Talk about growing two blades of grass where only one blade grew before, Mr. Baker has doubled this ideal desideratum by bringing about four distinct accomplishments in the course of his long and exceedingly valuable business career.

Mr. Baker is the ideal business man and executive. He loves truth and



A. D. Baker.

the largest and most profitable mutual fire insurance companies in the world, Mr. Baker has recently conceived the idea of grouping a dozen of the strongest mutual companies in America in a State-wide insurance agency to be conducted under the style of The Mill Mutuals. This is one of the most ambitious projects ever put into execution and few men are adapted, either by experience or executive capacity, to work out the details connected with so comprehensive an undertaking. Mr. Baker has already launched his new project and makes formal announcement of same elsewhere in this week's paper.

Some men acquire fortunes for themselves at the expense of their associates and customers. Mr. Baker happens to be one of those rare men who has accumulated a fortune for himself and at the same time has accumulated a \$1,000,000 surplus for his business associates. At the same

practices continuously to make it prevail. He hates cruelty, sham and pretense and all bogus infallibilities. He is considerate of everyone about him, affectionate and charming. He maintains about him an atmosphere in which minds can work with confidence and in tranquility.

Par Check Payment Big Aid To Business.

With the establishment and operation of a check collection system by the Federal Reserve Banks, one of the major purposes of the Federal Reserve act has been fulfilled. Officials of the board point out with satisfaction that the new system cuts in half the time required for collecting the country's checks, and that checks on more than 90 per cent. of all banks are payable at full face value. With the bank check an instrument of growing financial importance, and with currency being re-

stricted more and more to minor transactions, bankers wonder how they could have transacted business without the system.

Just as in 1863 the notes of most country banks circulated at less than face value, in 1913 the checks of most country banks and some city banks were paid at less than face value. These deductions, known as exchange charges, were explained on the theory that currency might have to be shipped in remitting for checks presented for collection. Besides being an element of expense to business, exchange charges were the direct cause for the development of an indirect method of collecting checks. These exchanges charges varied in different localities, and banks having checks to collect on points where exchange charges were high, sent them to banks in other places where checks were received at par or at a low rate of exchange. These banks sent them on to other banks, until at last they were presented for collection at the banks upon which they were drawn. Thus exchange charges operated like mountains in the path of a river, forcing it to take a roundabout course, instead of a straight route to the sea.

Obviously, the time taken in collecting checks was unnecessarily extended, which meant that the period during which funds were unproductive was protracted. The loss of interest involved, and the exchange deducted, amounted to a considerable annual tax upon business, paid sometimes in money and sometimes by maintaining balances large enough to take care of the loss.

The Federal Reserve act sought to eliminate exchange on checks presented by the Federal Reserve Banks. This permitted direct collections. All member banks may, if they wish, send checks on other member banks, or on most non-member banks, to the Reserve Bank for collection, receiving credit for them according to a published time schedule. The Reserve Bank generally sends such checks as are drawn upon the banks in its district to those banks individually, and sends to other Reserve Banks the checks drawn upon banks in other districts.

The process of settlement upon the books of the Reserve Bank is simple. A bank, upon receiving from the Reserve Bank a letter containing checks presented for collection, remits in currency or by check upon its balance at the Reserve Bank, or upon a suitable correspondent bank. Time and distance, which are the warrant for collection charges now made by the banks, as distinguished from the so-called exchange charges, have not been eliminated, but with the reduction of the time element, collection charges have been much reduced.

A large proportion of all checks circulating in the country is handled by the Reserve Banks. In 1920 the twelve Reserve Banks handled for collection 447,000,000 checks having a value of \$157,000,000,000.

STRAIGHT LINE METHODS

Competition

In competition, *knowledge of your business is power to win.* Timely and dependable facts and figures from every department, obtained thru the application of sound methods of cost accounting, give exact costs and overhead, and establish the basis of fair profit. They reveal inefficiency, weakness and waste. Knowledge, and the practice, of better methods eliminate these; and the bugaboo of competition disappears.

Grand
Rapids
304 Nat'l City
Bank Bldg.

ERNST & ERNST
AUDITS - SYSTEMS
TAX SERVICE

Detroit
Dime Bank
Bldg.

OFFICES IN 23 OTHER CITIES
STRAIGHT LINE METHODS

Fenton Davis & Boyle

MICHIGAN TRUST BUILDING
GRAND RAPIDS

Chicago

First National Bank Bldg. Telephones { Main 656
Citizens 4212

Detroit
Congress Building

7.37%
with Safety

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

Ask any of our employees for information.

Consumers Power Company 26



Fourth National Bank

Grand Rapids, Mich.
United States Depository

Savings Deposits

Commercial Deposits

3

Per Cent Interest Paid on
Savings Deposits
Compounded Semi-Annually

3½

Per Cent Interest Paid on
Certificates of Deposit
Left One Year

Capital Stock and Surplus
\$600,000

WM. H. ANDERSON, President
J. CLINTON BISHOP, Cashier
HARRY C. LUNDBERG, Ass't Cashier
LAVANT Z. CAUKIN, Vice President
ALVA T. EDISON, Ass't Cashier

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

Bristol Insurance Agency

"The Agency of Personal Service"

Inspectors and State Agents for Mutual Companies

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

The Michigan Shoe Dealers Mutual Fire Insurance Co.
and

The Central Manufacturers' Mutual Insurance Co.

The only companies which have allowed

30% DIVIDENDS
for many years.

C. N. BRISTOL,

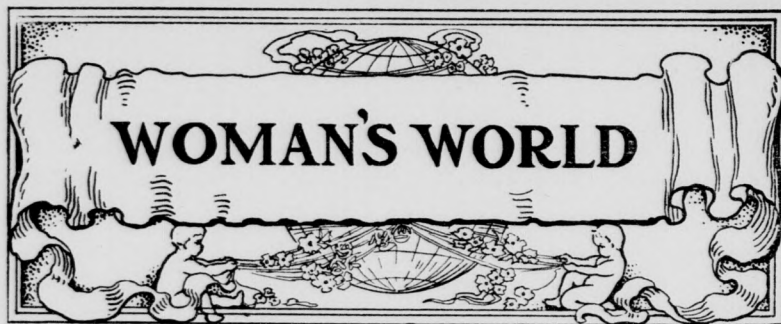
A. T. MONSON,

H. G. BUNDY,

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

FREMONT.

MICHIGAN



Your Boy May Never Come Back To You.

Written for the Tradesman.

One of the best mothers I know failed in a crisis of her son's life, and I am not sure she ever will recover what she lost there. The emergency comes to nearly all mothers of sons sooner or later, and upon the way in which they meet it depend to a great extent the relations between mother and son for all time thereafter.

This boy—a very fine boy he is, too—brought home with him for a visit last summer the young woman with whom he thought he was desperately and finally in love. He was, as is usually the case, very proud of her; in his eyes she eclipsed all the rest of the world, and he expected of course, that his parents and sisters would see her as he did.

But they didn't. The fact is that all who saw her recognized immediately that she was not the girl for him; not at all the girl he thought she was. We watched her behavior with a growing dismay, and hoped that somehow he would be disillusioned before it was too late. Nevertheless, most of us did our best to make her welcome and to find in her the qualities that the boy saw.

His mother, however, was just plain jealous. The girl's character had little to do with her attitude. Her boy, idol of her eyes and companion of almost every waking hour since his birth, had found somebody to take her place in his devotion, and she could not bear it. She did little to conceal her feeling, and the rest of the family took their cue from her.

Son could not understand. Never before had his mother failed him. From his earliest babyhood she had shared his interests; had eagerly taken her place beside him in every new enthusiasm. His father was coolly civil, but he never had played any great part in his son's life. It was his mother's defection that the boy felt.

After a few days of ill-concealed coolness, and a miserable time all around, the girl returned to her home and the young man went with her. A fortnight later he sent word home that he had got employment in the city where she lived, and he did not return all summer, but went from the job to his final year in college.

He is at home this summer. Some time during the winter he and the girl discovered that they were not intended for each other, and the engagement was broken off. His mother realizes now that she made a terrible mistake in her attitude, but it is too late to restore the old relationship. Something is gone that never will return. The boy feels that his mother failed him at a critical time in his life.

"I suppose it would have seemed very hard to me if mother had told me she didn't think Harriet was the right girl for me; but I think I would have stood for that, and maybe she could have made me see it, too," he said to me. "But what broke me all up was to come home full of pride to show off the girl I had chosen, and have the whole family treat me like some kind of a burglar, and her like an interloper. Mother, most of all, just acted as if I had no right to care seriously about any girl. You bet it will be one while before I will try that again. I can't imagine the girl I would submit to such a humiliation. Next time—"

I do not know how we can save our boys from making the wrong choice of wives. But I do know that there is no time in a boy's life when he needs his mother's friendship and counsel more than when his heart is glowing with what he imagines to be his first real love. Then is the time for her to steel her heart to every selfish thought, put on her wisest thinking cap, and prepare to be to her boy all that she ever has been. Never will he need her more.

The wise mother will take the girl in and give her every chance to show, right in the family circle, what sort of a person she is. There is no better way to disclose to a boy the real character of his sweetheart than against the background of his own family. Her reaction to the things and people who have made up his life will show her to him in a new and revealing light.

Oh, mother, the finest thing that can happen to your boy is to find or even stumble upon the right girl to be his wife. The finest thing that can happen to you is to have him bring home such a girl to be your daughter. But whether she is right or wrong, you must not flinch. You cannot be selfish now. Above all, you must not alienate him, for he may never come back to you.

Prudence Bradish.

The Better Business Bureau of Oakland, Cal., runs a shopping service to give merchants of the city a personal, unbiased woman's constructive criticism of the store service. Two shoppers go from store to store and shop. One of them is the type of a wealthy young debutante, hard to please, but with plenty of money. The other represents the working girl class. They hand in a report which is sent confidentially to the manager of the store which has been visited. The names of the salespeople who are criticized are never given, but suggestions for improvement are offered.

Dollar Day Opportunities.

Dollar Day has changed from its original character into a general sales day, retaining some of the old characteristics. Advertisements still show the dollar mark in various degree and there are still dollar bargains. Dollar day is not essentially a profit-making day. It is a time of missionary work. The better the dollar day values, the more powerful the trade magnet.

The first thing to do in staging a dollar day is to get all reputable merchants to pull together. Not in a general way, but in a plain agreement set down in black and white. Have a distinct understanding as to price limits, values and advertising. Financing can be arranged for by providing for totaling all general expense, that is, expense incurred for the benefit of all participating. This sum should be paid into the committee's hands by pro-rating it among participants according to the business done on dollar day. If cash is needed before sales are figured up, a subscription should be taken, each contribution to be repaid from the fund later.

Advertising should come out on Saturday morning with the sale to

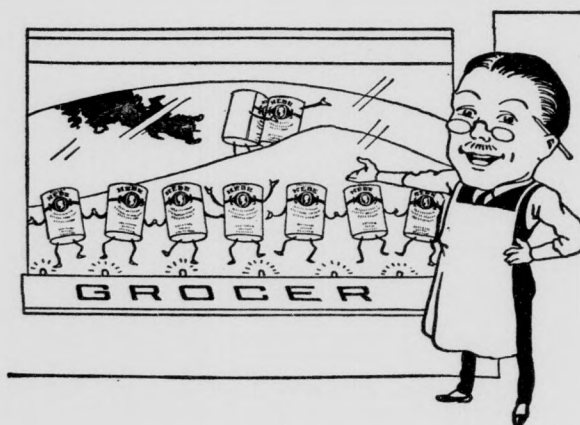
take place on Wednesday. It should be kept a secret until the moment of announcement in order that sales may not drop off too long beforehand in anticipation. From Saturday to Wednesday gives time for publicity but does not interfere with the usual Saturday trade.

Arrangements for reduced fares for out-of-town customers should be made if possible with transportation companies. Where this is not feasible a refund or part of the fare can be given upon presentation of one of the postcards sent out or of clipped advertisements from out-of-town papers. The advertisement should state facts plainly, without exaggerating qualities, quantities, or values. All advertising must be submitted to the committee.

Competent Instruction.

"I am glad indeed that you find my sermons instructive, Mrs. Goodley," the young minister declared with deep appreciation.

"Indeed I do, sir," the old lady repeated enthusiastically. "Why, we never really knew what sin was in this place until you came among us, sir."



Put on a HEBE Show

THERE is no better salesman for HEBE than a show window attractively decorated with cans of this wonderful, economical and nutritious food product. Trim your window with HEBE.

HEBE

— a distinctive product for distinctive uses
— without a competitor

Sell HEBE for just what it is and as it is labeled—"a compound of evaporated skimmed milk and vegetable fat." Recommend it as an economical liquid ingredient for cooking and baking and for use in coffee.

HEBE gives you a new profit without cutting into the sales of any other article in your store. It is a nationally advertised product with a rapidly increasing demand. For attractive window and wall hangers, counter cards, leaflets, etc., address 3938 Consumers Bldg., Chicago.

THE HEBE COMPANY

Chicago

Seattle

I t H a s N e v e r F a i l e d

Tests without number have proved
that

RED CROWN

The High Grade Gasoline

Gives greater mileage than its
rivals.

Red Crown has a full measure of
power in every drop; it is a true effi-
ciency motor fuel; starts easily—
picks up quickly. To insure oper-
ating economy, adopt Red Crown as
your standard fuel, stick to it and
you will get the utmost of service
from your engine.

Red Crown is uniform in quality and
it may be bought everywhere.

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



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.

Problems of Costs Absorb Retailer.

Several weeks ago it was pointed out in these columns that silk manufacturers in Paterson who had never given much thought to the problem of costs were making an extensive study of this phase of their business with a view to getting manufacturing costs down to a minimum, so that prices on the fabrics might be made attractive. Department store owners are just now going through the same process, because the all-important and dominating question in retail selling circles is. How can we price goods so as to bring the consumer to the counters?

Obviously, the great difficulty lies in the numerous complexities that have risen as the result of the transition from war methods to peace methods. It has not been merely a simple proposition of bringing a store back into a peace-time groove, for the condition which prevailed during the days before the war came do not exist now, and the methods in vogue then are not applicable now.

During the war department stores and the larger specialty shops were conducted on a rather free basis, which is to say, that competition was so limited and consumers were so eager to buy at almost any price that the cost question did not require much consideration. All this has been changed; merchandising men cannot follow the line of least resistance as in the times of war; they must blast their way through to the confidence of the consumer, who is short of money in the first instance and inclined to be rather suspicious because of the past performances of some establishments with reference to unduly high prices.

The consumer has been told frequently in the past that the retailer has "been holding on by his teeth;" that he was determined to extract the last penny of profit, and that declines in the prices in the wholesale markets have not found their way into retail channels. Whether this has been true or not is, of course, another question; but the fact remains that the shopper is suspicious and that she no longer takes things for granted; she wants to be shown beyond peradventure of a doubt that she is getting the best merchandise at the lowest possible prices.

Then again, the purchasing power of the consumer has been reduced. Wages have been cut and many have been thrown out of work, and the

aristocratic silk shirt has given way to the cheaper cotton shirt; cotton frocks are wanted instead of silk dresses, as a result of the diminished spending power of the buyer. Every shopper, and this means those of moderate means as well as those in the poorer classes, when venturing forth on a shopping expedition says to herself: "In what store will my dollar do the most work?"

It is therefore, plain that the merchandising men must consider the two salient features of the shopper's position in offering his goods, namely, lack of confidence and reduced buying power. Competent observers in the retail field who have given the subject much thought lately have reached the conclusion that only by arriving at the lowest basis of cost can an establishment catering to the ultimate consumer hope to price goods so attractively that the former will be unable to keep away.

It is held that for the time being profits must be put aside, which does not mean that profits must be eliminated, for no store can run along such lines and exist. It means, according to many department store managers, that stores must operate on a narrow margin of profit, and that in order to do business on a small profit the volume must be large, and that to increase the volume crowds must be brought in the store through the attraction offered by low prices.

Carrying this thought further, merchandising men say that small profit means small costs. Small costs mean a thorough study, first of all, of existing conditions in the retail field, secondly, economy of operation, and finally, ability to give the most for the least. Obviously, familiarity with actual conditions will help the store manager to introduce methods which will make for the reduction of overhead costs, and must necessarily lead to the offering of merchandise of substantial quality at prices that will soon break up the suspicion that has been acquired by the consumer.

The problem is much more difficult than it appears on the surface. The big stores in this city, have been occupied with it for many months. It is more than likely that the results will be more apparent this fall than they have been in the spring, and when the cold weather sets in the retail interests of this city will probably have reached a point where they will be able to meet the consumer on his own ground.

Mabel Hawkins Blazes New Trail In South Bend.

South Bend, Ind., July 19—Mabel Hawkins, a retail merchant of this city, never has any difficulty in getting the crowds to come and look at her lingerie.

GET Topkis Athletic Underwear

The niftiest suit you ever saw in fancy crepe patterns

\$8.50 per dozen

ON THE FLOOR

The "hit" of the year. Big sales for two months yet.

Daniel T. Patton & Company

GRAND RAPIDS
 59-63 Market Ave. North

The Men's Furnishing Goods House of Michigan

It pays to sell **WELL ADVERTISED** lines of **UNDERWEAR**.

We can make deliveries on lines such as:—

**B. V. D.
 Setsnug
 Fitrite**

**Navicloth
 Lawrence
 Cumfy Cut**

Write for prices and samples.

Quality Merchandise — Right Prices — Prompt Service

PAUL STEKETEE & SONS

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

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

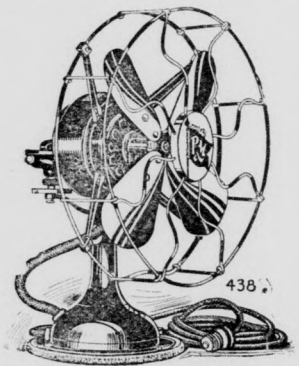
A Circular on request
 with some interesting in-
 formation as to the progress
 of this Theatre.

INTERSTATE SECURITIES CORPORATION

431 KELSEY BUILDING
 GRAND RAPIDS, MICH.

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

A. B. KNOWLSON CO.
 Grand Rapids Michigan



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

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.

Why?

Because she specializes exclusively in lingerie and because she stages fashionable style shows with living models, music and dancing, and admits gentlemen as well as ladies to the exhibits.

"The idea was entirely my own," says Miss Hawkins, "to give a lingerie revue with nothing but lingerie shown. I have put on one each year for the last two years, and this year I expect to change my plans a bit by charging admission, since the former shows have been so successful in drawing crowds and producing sales.

"The show will be sponsored by the society women of South Bend, who will occupy the boxes, and men, as well as women, will be invited.

"I have been giving these shows in the tapestry room of the Oliver Hotel, which affords a beautiful setting. Using three models, the exhibition continues from 2 to 6 p. m., no garment appearing twice, so that in all about 8,000 worth of lingerie is exhibited daily.

"Yes, men will buy a great deal of lingerie if you give them the opportunity to do so without embarrassment, although they are a little shy about doing it in shops or department stores where they are likely to become a center of interest in doing it. But my shop is in suite 505 of the J. M. S. building, and I found out quickly that if you give the men a chance to enter a shop such as this where they are not subject to the public gaze, it is not at all difficult to relieve them of their embarrassment. And so for quite some time I have been catering strongly to a men's trade with splendid results.

"This gave me the idea which I have worked out of admitting men to the fashion shows also between the hours of 4 and 6 in the afternoon.

"My invitations go out on hand-sketched notepaper, of course, to a selected list of prospects. It would never do to make these affairs completely public institutions. No lingerie is sold during the exhibition, and to give the models a rest and make the affairs more attractive I have a three-piece orchestra to play during intermissions, and very often introduce a clever ballet dancer between numbers.

"Women do not realize as much as they should how much men are interested in pretty lingerie. If they did there would be fewer divorces and a smaller number of 'affinities,' and in view of this, I feel that my policy in this respect is truly for the good of society."

Sale of Knitted Outergarments Only Just Started.

The public in 1920 bought knitted underwear to the extent of \$287,000,000. This represents the production of approximately 108,000,000 pieces knitted by 58,000 employes in 1176 factories. If knitted outer apparel were given a proper merchandising push, an average turnover of four times a year might be expected in place of last year's turnover which was only one and one-half.

Advertising plays an important part. Window displays do much to stimulate demand. Sales persons should be informed as to just how knitted outerwear should be taken care of and they should be instructed to pass this information on with every sale. The buyer should insist in placing his orders that knitted outerwear should be made carefully with due regard to execution of details. Seams, especially arm and shoulder seams, should be reinforced but not bulky. Silk sweaters made with narrow shoulders do not sag like those made with long shoulders. The buyer

should purchase frequently and in small quantities. This puts him in a position to pick up the latest novelties and to be able to show his customers the latest styles.

To Clean a Panama Hat.

Scrub with castile soap and warm water, using a nail brush. Then place the hat in the sun to dry. The cleaned hat will be a trifle stiff at first, but will soon grow supple. Some hats acquire this stiffness more than others. A little glycerine added to the washing water will generally prevent this. A small quantity of ammonia water may also be added to assist in the cleaning process. It is well to rinse the hat a second time, adding the glycerine to the water used at this stage. Immerse the hat completely in this rinsing water, moving it about constantly to get rid of the dirty water. When the hat has been thoroughly rinsed, press out the excess water, using a Turkish bath towel for the purpose, and let it rest on the towel while drying in the sun.

More than 3000 children were entertained at a theater party given by the Killian Company, of Cedar Rapids, Iowa, recently. The entertainment was for Killian's Birthday Club, organized five years ago for the purpose of gaining the friendship of the children. All that was required was that the children be under 14, and call at the store for registration. During the week of registration and giving out of tickets, the Boy Pioneers, an organization of school boys, gave interesting demonstrations in wood craft, and kept a camp fire burning. Names of the members of the club are filed, and indexed according to dates of birthdays. A few days before the birthday of a member, a post card is sent to him, with an invitation to call at the store. He is given an attractive, though inexpensive gift. The Birthday Club is five years old, and its membership is close to the 5000 mark. Membership is restricted to children between 5 and 14. The project has proved most successful to the firm, and will be continued indefinitely.

A Paterson store capitalized the curiosity of women and their interest in gossip to put over a big sale. Advertisements announced that "the biggest gossip in the city" would be at the store at 2 o'clock on a given day; and patrons were urged to come to meet her. "Mother Gossip" was there, and whispered to each woman the tale of a 10 per cent. discount on each purchase of more than \$1 valuation in a given department. Each day the department was different: The women who did not wait to speak to Mother Gossip did not get the advantage of the discount.

Knitted garments of the luxurious variety, dignified by the name of "sports wear" are bought chiefly by the upper classes who either indulge in sports or pretend to. The buyer of this line will do well to study the personal habits and likes and dislikes of this class. Motor apparel leads in sports wear because of its variety.

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.



United Trucks

Why you will be interested:

1. We aim for quality not quantity.
2. Each truck is given individual attention to insure uninterrupted use.
3. We build a size to fit your requirements.
4. We build each body special to your specifications.
5. We have an outlet for second hand equipment which enables us to make you a maximum allowance.
6. We have a special time payment plan.
7. We would like to get acquainted and talk things over, even though you do not buy a UNITED.

Write us a letter or call on the telephone.

UNITED MOTORS COMPANY
Grand Rapids, Michigan

Bell Phone, M 770

Citz. Phone, 4472

Danger in Return To High Butter Prices.

The bulls have dominated our butter market for the past two weeks. Current prices on the leading grades of fresh creamery have advanced since the close of June 6½c per pound.

There have been three prominent factors back of this substantial recovery from the sharp spring slump. Of first importance we would place the increase in domestic consumption caused by a heavy swing away from substitutes and back to butter after the spring break. Judging from reports of dealers this swing was not confined to the family trade, but extended to the restaurants, hotel kitchens and bakeries, which are important and large users of cheaper cooking butter when the price is reasonable, but which employ substitutes largely during periods of high prices.

The second important factor in the price advance has been the cessation of important imports, for which the present 6c tariff is in a measure responsible, although the improvement in the foreign exchange markets during the spring and the reviving English demands have had considerable influence. With a present duty of 6 cents. on butter and possibilities of a further advance to eight or even ten cents many dealers have reached the conclusion that we will not attract heavy importations this year unless our market rises to a level well above that now prevailing. Last season from July 1 to the close of March we imported roughly 32,900,000 pounds of butter, and it is argued by some that the shutting off of this important quantity of butter in the face of the present large domestic demand would have marked influence. This prospective large curtailment in total supplies compared to last year certainly makes the modest excess in present storage holdings seem insignificant.

The third important factor in forcing the recent advance has been hot and unfavorable weather with a good many complaints of drought. Hot dry weather not only reduces milk flow but increases the demand for market milk and ice cream at the expense of butter production. And it has had its effect. Butter production is now running lighter than at this time last year—probably somewhere around three per cent. lighter—and we are now accumulating stocks in the warehouses less rapidly than a year ago. On June 30 holdings in public warehouses of New York, Chicago, Boston and Philadelphia were 5,500,000 pounds heavier than last year. By July 11 the excess over a year ago had been reduced to 3,100,000 pounds. The July 1 excess over last year in storage holdings in the entire country was 11,224,000 pounds. Using the above figures for the four markets as an index this excess is today probably only about 6,000,000 pounds and if this rate of excess reduction is continued we will have less butter in storage on August 1 than a year ago.

Let us now briefly consider the other side of the argument. First, as to the use of substitutes. The industrial outlook in this country is far

from secure. It is believed by the party in power that the proposed tariff will increase industry and reduce unemployment. There is possibility that by discouraging exports it may not have its effect. Higher tariffs are likely to advance the level of food prices, at least temporarily, but if this advance comes in the face of industrial inactivity it may discourage consumption and start a strong movement back to cheaper substitutes. Even with a substantial duty on copra and vegetable oils for which the dairymen are now working we cannot escape competition from oleo; and the substitute manufacturers are planning a very extensive and intensive advertising campaign for their products. We are of the opinion that retail butter prices over 50c per pound will very materially increase substitute consumption and a swing back to substitutes might easily more than offset the cutting off of our imported butter supplies. In the three months of February, March and April alone, according to figures sent out by National Dairy Union, the shrinkage in substitute production in this country was over 40,000,000 pounds. If it can shrink that quantity in three months it is not unreasonable to assume that it can gain 32,000,000 pounds in an entire season under favorable price conditions.

Second, as to imports. There is no certainty that they will be completely shut off. High duties help keep foreign goods out, but these might be offset in a measure by lower money exchange rates, and recently foreign exchange has dropped quite sharply. Further it is unwise to figure on the cutting off of imports without giving some consideration to the prospective reduction in our dairy exports. Last season from July 1 to March 31, while we were importing 32,900,000 pounds of butter, we were exporting 213,000,000 pounds of condensed milks. These exports contained roughly 17,040,000 pounds of butterfat or an equivalent of 21,300,000 pounds of butter. The last report of condensed milk exports before us is for May. Our exports for that month were but one-fifth of those of the preceding May. If this shrinkage is to continue we may lose an outlet the coming season for an equivalent of around 20,000,000 pounds of butter which is equal to about two-thirds of the shrink in our butter imports.

Finally as to weather conditions. Certainly they have been unfavorable, and production, present and prospective, has suffered severely. But rains have broken the drought over wide territories the past week and so much of the producing season lies ahead of us that there is still possibility of a heavy fall production. Definite figures are scarce but it was rather a surprise to many that the seventy-seven centralizing plants reporting to American Association of Creamery Butter Manufacturers for week ending July 2 showed a decrease compared to same week last year of only 2.9 per cent.

We are not alarmists, and there are undoubtedly many features of the butter situation that warrant the payment of higher prices than ruled earlier in the season, but there is

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

Grand Rapids Distributor

Blue Grass Butter

Good Luck Oleomargarine

Procter & Gamble Full Line of
Soaps, Chips, Etc.

Flake White and Crisco

Southern Cotton Oil Trading Co.'s Scoco and
Snowdrift

Oxford Brand Oranges

KENT STORAGE CO.

GRAND RAPIDS

MICHIGAN

danger in sharp, unreasoned, excited advances, which may eventually do more harm than good to producer, manufacturer and storer alike. The situation demands reasoned caution.—N. Y. Produce Review.

Inadequately Sterilized Products Taboo in Michigan.

With the opening of the canning season this year the pure food bureau of the State Department of Agriculture is following a new policy. This is for a systematic and thorough inspection at the canning factories. In other years too much has been left to inspection of products when they reach the distributing places, that is, wholesale and retail stores. Canning factories quite generally are in hearty accord with the new policy, which the Federal Food and Drug Bureau and the pure food bureaus of many states have adopted. Reasons for the new policy in Michigan were furnished by the case of members of a prominent family at Grosse Pointe Farms, near Detroit, a year or two since being poisoned by olives packed by one of the largest canning factories in California, and by inmates and attendants of a Grand Rapids hospital dying from eating canned spinach packed also by a California company. Investigation, says Commissioner Woodworth, of the pure food bureau, revealed that the poisoned olives in the Grosse Pointe Farms case came from a single vat, and that no other olives packed by the company the same season were tainted. Also that the poisoned spinach in the Grand Rapids case came from one kettle and that only the contents of this kettle were harmful. In both instances the heat, when sterilizing the two batches of products, had not been strong enough to kill the poisonous germs. Those germs, Commissioner Woodworth explains, comes from the soil in certain sections of California, and to be killed the products must be thoroughly sterilized at a temperature not below a specified degree. The poisonous germs that in some cases affect California spinach, Commissioner Woodworth adds, are also found in some Michigan soils. Presumably because soils in Michigan freeze in winter, but California soils do not, the Michigan soil's death dealing germ is so weak that, in laboratory tests, it will not kill guinea-pigs. However, it has been shown by tests that the Michigan cultures can be developed so to be as virile as those in California soils. The certain guard against poison in all cases of these germs, is thorough sterilization, and that is what the Michigan bureau, through systematic inspection at the canneries, is going to do. In California and other states the sterilization must be as thorough as in Michigan, and if not the inadequately sterilized products in these states will not be permitted to be sold in Michigan.

The Pie of Commerce.

As a man grows older he becomes suspicious of pie, attributes to it the origin of many indigestions and discomforts and views it with displeasure. It is usually the combination of crust and content that causes the trouble. We have never yet seen an innocent

pie crust, and now we are wondering just how guilty the pie substance has been. This thought follows the news that a standard filler for professional American pie makers has been adopted by the National Association of Master Pie Bakers. "No more substitutes. Eggs must be eggs and sugar sugar. Peaches must resemble more closely the original product," says the chairman of our piemen.

Aha! the secret is out. The filler has been tampered with. With a guilty crust and an untrue filler no wonder the consumer of 180,000 pies a day in the public eating places of three cities alone have been driven to pepsin and other medicaments! A guilty pie, unfaithful within and without, is indeed an abomination. The true love of the people has been flouted—at dinner, at lunch—yea, even at breakfast, by false pies.

Adopts Definition of Transient Merchant.

St. Joseph, Mo., July 19—On account of the fact that the phrase "transient merchant," which applied in former local legislation to fly-by-night concerns which invade the city and take away a considerable amount of business from the local stores was entirely too vague, a new ordinance has been passed by the City Council defining a transient merchant as

Any person, firm or corporation who sells or offers for sale merchandise or wares at retail direct to the consumer, either by sample, catalogue or delivery either at the time of sale or in the future, from a location either in a hotel, rooming house, residence or store room, any person, firm or corporation who sells or offers for sale goods, wares or merchandise by house-to-house canvass from sample or through any other medium of taking orders.

Moreover, the City Council has ordained that whenever a transient merchant registers at any hotel or rooming house in the city the person or firm conducting the hotel must report the name and location of the merchant in order that the latter may not evade the license prescribed in such cases.

Advertising On Wrapping Paper.

Buffalo, N. Y., July 19—A special wrapping paper is one of the advertising stunts of the Flint & Kent department store of this city for its infants' wear department.

Printed in the center of each sheet in blue is a stork bearing a card upon which is printed this verse:

I'm just a little wrapper,
The best that can be seen,
To cover up the baby's clothes,
And keep them looking clean.
For of whom in this wide, wide world
Should we most careful be—
If not the little baby
Who depends on you and me.

On the lower end of the wrapper is a picture of a tiny baby lying in a blanket attached to a baby scale. Tin toys are pictured around the border, but on no place upon the wrapper appears the name of the store—Flint & Kent.

COLEMAN (Brand)
Terpeneless
LEMON

and Pure High Grade
VANILLA EXTRACTS

Made only by
FOOTE & JENKS
Jackson, Mich.



YELLOW KID

BANANAS

VINKEMULDER'S

Grand Rapids Mich.

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

Salesbooks
THAT GIVE
100 PER CENT PLUS SERVICE
ALL KINDS, SIZES, COLORS, AND
GRADES. ASK FOR SAMPLES AND
PRICES.
THE MCCASKEY REGISTER CO.
ALLIANCE, OHIO

"Business without confidence is like a tree without sap."

The life blood of business is confidence—mutual confidence on the part of both buyer and seller.

The seller operates his affairs on the knowledge and belief that the buyer will take his merchandise as agreed and pay for it as agreed.

The buyer conducts his business on the assurance that the seller will deliver when agreed and ship the proper quality.

Friend Buyer, you are sure of getting proper quality, you are sure of getting the quality represented, when buying from

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.

Hardware Store Should Cater To Women Customers.

Written for the Tradesman.

There is still a certain tendency on the part of some hardware dealers to regard their business as one which caters exclusively to men. That tendency dates back to the time when the hardware store was a dirty, dingy institution, before the age of modern show windows and modern store fixtures, when its very aspect was, as a rule repellant to women.

That age has, however, passed away. The hardware store of to-day is as bright as any other store, and brighter than most. And women are among the most valued customers of the shrewd, wide-awake hardware dealer.

There may have been a time when men did all the buying for the household, even of kitchen utensils. But now the woman has the deciding voice, not merely in the purchase of articles in which she is essentially interested, but in a great many purchases that, not so long ago, she left unquestioningly to the discretion of her lord and master. In fact, there are a good many town and city homes where the wife handles the purse, determines the buying, and has practically the final say in all such matters.

Hence, it is worth while to cater to feminine trade; and the wide-awake hardware dealer is rapidly improving his knowledge of how to do it.

The first step toward interesting the women folks is to brighten up the store. No woman likes to buy in a dirty or unattractive store. But nowadays the old-fashioned, unattractive, dingy hardware store is, even in the most backward communities, practically a thing of the past; and the problem is, not to make the store bright and outwardly attractive, but to provide that consistent cleanness and brightness that appeals to the woman customer.

What the merchant nowadays requires is, not to put in bigger windows and more modern and expensive fixtures, but to pay close attention to the lesser details. These count for a great deal more with women than they do with men. The dusty stove, the specks of rust on the pan that should be bright and new, the unnecessarily dirty shirt the salesman wears, these things are noticed by women, and help to subconsciously repel or antagonize them. To a man they may seem small matters; but they exert a, perhaps unconscious, but none the less important influence on the woman customer.

A great deal depends on the merchant's attitude toward feminine trade. Some merchants still regard it as a mere incident. If the women come and buy, all right. If they don't, no special efforts out of the ordinary are put forth to interest them. The merchant goes ahead, advertises the goods he wants to sell in the way he has always advertised them, and trusts to luck in so far as his share of the feminine trade is concerned.

Now, a difficulty in this connection is that the sort of advertising that appeals to men does not always appeal to women. Moreover, the average hardware dealer, while he knows pretty well what will appeal to men, has never got the woman's viewpoint on such things. It is worth remembering that certain lines—such as kitchen utensils—are bought almost entirely by women. Women, too, are an important buying factor in connection with stoves, electrical goods, washing machines, paints, floor finishes, and the like. So it is worth while to put forth some effort to interest them particularly. Get the women interested, and they will interest the men.

A few points are worth remembering in appealing through your newspaper advertising, window displays and circular letters to feminine trade.

First, the price appeal is important. Women are, as a rule, bargain hunters. This does not necessarily entail price cutting in order to appeal to them; but they want to know the price, almost invariably. So, as a rule, it is desirable to advertise specific prices, or at least a specific range of price. Dry goods advertisers, who cater almost wholly to women, realize this. The fact that their advertising is fairly studded with price quotations, points its own lesson for the hardware dealer appealing to the feminine trade.

Then, back up your price quotations with brief descriptions of the most popular-priced articles. In advertising to reach women, pick out the goods that are in common use in the home. Select a few real bargains as "leaders" and feature these prominently. That will bring customers to your store; and good salesmanship can do the rest. The good salesman can in a large number of cases sell a better article than the one featured for a price that leaves the store a fairer profit.

One instance I remember some years ago, before prices really started to climb. The hardware advertiser featured a double chopping knife at 19 cents. It was, in those days, a 25-cent article, regularly. But on the counter, close to the chopping knife display, was staged a demonstra-

tion of food choppers, at prices ranging from \$1.50 up. Every woman who looked at a chopping knife was shown the food chopper, shown how it worked, and usually lingered to see it demonstrated. The result was that by tactful efforts, a lot of food choppers were sold to women who came to buy the bargain chopping knife.

This illustrates the method by which a "leader" can be used to interest a bargain-hunting customer in an article of real value. It can be applied to numerous other articles. Feature the leader in your advertising, but sell the better article wherever possible.

In catering to women customers, demonstrations are always helpful. Thus, you can demonstrate washing machines, or your new model kitchen



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.

Foster, Stevens & Co.

Wholesale Hardware



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

Grand Rapids, Mich.

Brown & Sehler Co.

"Home of Sunbeam Goods"

Manufacturers of

HARNESS, HORSE COLLARS

Jobbers in

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

GRAND RAPIDS,

MICHIGAN

Michigan Hardware Co.

Exclusively Wholesale

Grand Rapids, Mich.

range, or some similar labor saving device. Numerous ingenious stunts are used to interest women in demonstrations, and through them in the goods.

Thus, one hardware dealer offered his store, with counter space and a share of window display, to a Women's Institute for a cooking sale. He supplemented this by providing a demonstration of a range in making fresh biscuits, and a coffee percolator for making coffee. The women in charge of the cooking sale provided the raw materials, biscuits were sold at a fair price and the proceeds went to the women's institute, etc.

Another stunt in connection with demonstrations for women is to send out formal invitations, printed on good paper, to a selected list of prospects and others whose word-of-mouth advertising may be of value.

In advertising labor saving devices, remember the woman's viewpoint. She is not so much interested in the component parts of the article, its strength, durability or ease of operation, as in the actual results it will produce for her. So feature the fact that the electric washing machine takes the blue out of Monday, that the new kitchen range makes cooking a delight instead of a chore, that the electric iron does away with hot stove in sweltering midsummer, and so forth. Visualize for yourself what the article you are advertising will mean to your own wife; and then tell the women of your town about it in plain, simple words. That is excellent advertising if you want to appeal to and interest women customers.

A great thing is to let women know what you have in stock that is of interest to them. A catalog with prices, or even a list of articles, might be prepared for distribution. Then, feature your small wares of the cheaper kind on easily accessible tables, and plainly priced, after the fashion of the ten cent stores. These bargain tables will bring women to your store, although they will buy a good many other articles as well.

Victor Lauriston.

Toys Invading Hardware Field.

Western hardware retailers, it came out at a recent meeting of Wisconsin men in Milwaukee, are inclined to handle toys as features rather than a side line. Western manufacturers have started a campaign with jobbers and hardware men to put toy departments into hardware stores on a greater scale than ever before. The strongest demand in years for American made toys, with the exception of dolls, is predicted.

A "Keep-fit" week conducted by the exponents of physical education in Seattle, Washington, to emphasize the importance of all persons getting the proper amount of exercise was utilized by the merchants of advertising. Retailers of sporting goods and shoe stores were especially able to interest passersby through their window displays.

About the time you see something interesting out of a car window, the train runs past two miles of box cars on a siding.

Life, Death and Taxation.

Detroit, July 19—The two surest things on earth, as doubtless you know, are death and taxes. On the first of these ills (if ills they are), poets frequently dilate, it being evidently regarded by them as the more poetical theme of the two. Yes, poets I notice, have nothing to do with taxes—that is, as a theme. They let it alone. But neither taxes nor death, though lets them alone. No mortal, whether he be a poet or not, or rich or poor, or young or old, can escape taxes; he may escape death for many years, but he never can elude the clutch of taxes, which is really surer (and perhaps more necessary) than death. "The moment we begin to live that moment we begin to" (let me change the line's end somewhat) be taxed. Infants and children happily do not realize the tax infliction which they nevertheless indirectly bear.

But taxes are absolutely necessary, especially when men engage in wars; therefore we ought not to regard taxation as an evil, nor death either, for death, as theologians and scientists will both agree, is also absolutely necessary. Let us then all be—or try to be—happy.

One does not have to be a sociologist to see that it always did and always will take money to run governments—all kinds of governments that ever were or ever will be conceived. Hence the need for taxation, to which all must submit who wish to live on earth. True, there is no necessity for any of us to live, but (and here's my point) while we do live there is a necessity to be taxed. I do not mean that taxation is more important than life. I merely mean that in this world life and taxes are inseparable and that we cannot live without being taxed. Neither can we be taxed without we live.

Of course, the dead—their estates, that is to say—may be highly taxed, as, indeed, is the case, note the inheritance tax imposed in this and other countries; also the tombs in which the dead rest may, as has been suggested, be taxed; but it is the living who pay these taxes. Those who fortunately (or should I say unfortunately?) are dead escape such taxation. I might also say, in this connection, that we cannot live without dying. This at first seems a little paradoxical, yet it is a stern, hard fact. But what is death? Only transition, as a poet very nicely puts it. This idea of the poet, which is that entertained by most theologians, is exceedingly comforting to all those who dread the thought of annihilation. No sociologist or scientist can object to the idea. If, however, transition means going into a spirit world to be called thence whenever it suits a money-making medium or an overcurious, morbid-minded living mortal to "commune" with us, then I would find transition highly objectionable. I would infinitely prefer annihilation.

But the poet's idea of transition, I am glad to think, does not mean fitting, like a dumb, uneasy ghost, around this little globe and responding, willy-nilly, to the beck and call of vulgar male and female charlatans. Such a fate would be appalling.

To us who are not poets nor theologians nor scientists, nor sociologists, who do not belong to these higher callings and professions, the prospect of a future life free from taxation and from death is very alluring. Let us lesser mortals then, who probably find taxes harder to bear than the thought of death, look forward unapprehensively to a future (surely it will be a blissful one) beyond the grave.

Clifford Phillips.

The first dealer to advertise and display the seasonable goods is the first to sell them, and gets the best of the continued trade.



IF YOU BUY an Electric Coffee Mill without investigating this one you will do yourself an injustice.

It has taken 14 years to make Holwick Electric Coffee Mills and Meat Choppers what they are today.

Tangible evidence of those 14 years is apparent in the design and finish of the new models just out this season.

Send for catalog of mills for every requirement.

Single and double mills on ball bearing, double automatic nail release, steel burrs, etc.

Write me today for prices and liberal selling plan.

SALESMAN WANTED.

B. C. Holwick,

Canton, Ohio, Dept. F

Sand Lime Brick

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

Brick is Everlasting

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

Signs of the Times Are Electric Signs

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

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

THE POWER CO.

Bell M 797

Citizens 4261

HOT WEATHER CANDY

We have a large line made especially for the hot summer months.

Also everything needed for the resort trade including

LOWNEY'S CHOCOLATES

5c and 10c bars.

SODA FOUNTAIN SUPPLIES

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

RAMONA THEATRE

This week Ralph Dunbar presents

The Dunbar Opera Co.

in the beautiful new operetta in two acts entitled

"THE ROSE MAID"

Book by Harry B. Smith and Raymond Peck.

Lyrics by Robert B. Smith.

The melodies inspire. A super-production in point of art and picturesqueness.

An entertainment for the most critical.

Afternoons—Vaudeville, Pictures.



Do Salesmen Call On Retailers Too Often?

How often should a wholesale grocery salesman call on a retailer? This question is put up to every sales manager in a bulletin issued by Dr. C. S. Duncan, director of the Bureau of Research for the Southern Wholesale Grocers' Association. Dr. Duncan does not attempt to decide the matter, but lays down some of the problems involved in a study of them by the sales manager. He recently sent out a questionnaire on the subject and got 189 replies.

According to Dr. Duncan "the frequency of calls will be determined by numerous things. Some of the main factors are: (a) whether city or country trade, (b) the general density of the market, (c) the kind of goods handled, (d) the keenness of competition. The importance of these elements will vary under varying conditions. Efficiency in salesmanship is measured by sales volume and sales cost."

He summarizes the number of calls made by the salesmen on their trade, as follows: in the city trade, 44 jobbers reported daily calls; 37, three times a week; 91, twice a week; 96, weekly; 2, every two weeks; in the country trade 7 jobbers reported calls twice a week; 176, weekly; 93, every two weeks; 4, monthly. Dr. Duncan said:

"It will be seen from these figures that the number of calls on customers by city salesmen ranged from one every day to one every two weeks. Country calls varied from twice each week to once each month. Between these limits there are differences in practice, but the city calls appear to center around once or twice per week, and country trade shows a clear majority of weekly calls.

"Now, retail grocers are reported to buy from 2 to 15 or more wholesalers, and on the average to buy from 4 different sources. This means that every retail grocer in the city should expect from 2 to 4 salesmen to come in every day, and ought not to be surprised if 10 or more showed up. The country retailer should expect from 2 to 4 salesmen each week, and need not be surprised to see one every day.

"Problems involved: There are some problems involved in the above facts that should engage the attention of every salesmanager. Let him ask himself the following questions and attempt to answer them:

"1. Am I overdoing sales service to the retailer? He may desire more time to sell goods. How often, anyway, do my salesmen find that his

stocks are not sold out? Have I tried to get the reaction of the retailer on this point?

"2. Is my sales cost accumulating too rapidly due to unnecessary traveling expense? This question is to be answered only after a careful re-study of sales territory and sales routes in connection with question one.

"3. Am I fighting my competitor on this sales service basis alone? If so, won't this inevitably lead to our both overdoing it? Business done at a loss may prove to be as bad as business lost.

"4. In any case, do my salesmen make the most of this frequent personal contact with the retailer? He may need to be taught how to sell. He may need some instruction in buying. The retailer might appreciate some caution against over-buying. There are many ways in which jobbers' salesmen could be helpful to their customers."

Bonus Money Exempt From Attachment.

Oramel B. Fuller, Auditor General, is getting many letters every day from persons who represent that they are creditors of former service men entitled to bonus money. Being, as they allege, creditors they ask the director general to deduct from the debtor service man's check the money he owes them so they can get it. Also he is receiving letters from women who say they are deserted wives of service men and want some of the money. It is waste of time for any one to write such letters, for the bonus law is explicit that all the bonus money due a former service man must be paid to him. The Auditor General has no authority to divert any of it to a creditor. The law is also explicit that a creditor can not garnish or attach any bonus money due a former service man. Too, a former service man's claim for bonus money is not negotiable, for no money will be paid to anyone purchasing such a claim.

Thinks Eating Prices Too High at Manistee.

Big Rapids, July 19—As a salesman I have been interested in your articles about food prices at the hotels. I enclose a menu card from the Chippewa, at Manistee, where the war is still on.

It seems to me with grape fruit retailing at 10c each in small lots, 25c is too much for one-half of a grape fruit.

Two eggs, 25c. They buy them at 30c per dozen.

All through the entire menu it is just as bad. Tell the boys about it, so they can use their influence with the landlord to bring about a reduction of prices more in keeping with present conditions.

C. N. Christian.

CUSHMAN HOTEL

PETOSKEY, MICHIGAN

Commercial Men taken care of the entire year. Special Dinner Dances and other entertainment During the Resort Season. Wire for Reservations.

OCCIDENTAL HOTEL

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.00 and up

EDWARD R. SWETT, Mgr.

Muskegon

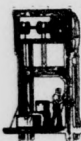
Michigan

CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION



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

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.



"The Quality School"

A. E. HOWELL, Manager

110-118 Pearl St. Grand Rapids, Mich.

School the year round. Catalog free.

HOTEL WHITCOMB

St. Joseph, Mich.

European Plan

Headquarters for Commercial Men making the Twin Cities of

ST. JOSEPH AND BENTON HARBOR

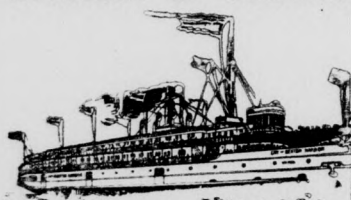
Remodeled, refurnished and redecorated throughout.

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.

Graham & Morton



City Ticket Office PANTLIND HOTEL

Tel. Citz. 61111; Bell, M 1429

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.

The Newest In Grand Rapids Well Known for Comfort and Courtesy

HOTEL BROWNING

Three Short Blocks From Union Depot

Grand Rapids, Mich.

150 FIRE PROOF ROOMS—All With

Private Bath, \$2.50 and \$3.00

A. E. HAGER, Managing-Director

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

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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

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.

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.

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

Advised To Carry Fair Stocks of Flour.

Written for the Tradesman.

Wheat has been showing considerable strength of late due to reiterated and in many cases confirmed damage reports. News on the whole has been rather bullish, for while there has been a good winter wheat crop raised and harvested, the spring wheat crop in the Northwest is not in any too good condition from drought and rust. The trouble with these reports is, however, in many cases they are exaggerated and threshing returns can only tell just what the out-turn of the crop will be.

Stocks of flour in dealers' hands, however, are probably the lightest, comparatively speaking, they have ever been. The writer has just completed a tour of New England and found flour stocks in all sections very light, indeed. He visited one town of 2,500 people, in which were located seven dealers handling flour, none of which had a sack of flour in their place of business. They had pooled together and purchased a car, which had not arrived, but everyone of these dealers was entirely out at the time, and while this is an exaggerated instance, compared to conditions in general, it does represent in a way the tendency of the flour trade to buy only as required.

The consumers stocks of flour have also disappeared. While they are buying in only a small way, they are buying and will continue to buy; will be forced to do so, as their surplus has been consumed. The low stocks of flour, coupled with a rather active demand for wheat for export, are factors that are bound to make themselves felt in the price situation. They are very bullish, and should the crop prove up to have been seriously damaged and rather active buying develop, higher prices would certainly result. On the other hand, stocks of wheat carried over were heavier than last year and we have a fairly good crop of wheat in sight. An active demand for flour, coupled with heavy receipts of new wheat and the realization of a good crop in the ultimate returns, would tend to cause lower prices.

There is one factor in the price of flour to-day, so far as the cost is concerned, that did not exist last year to that extent—the exceptionally low price at which mill feed is selling compared to a year ago. The value of mill feed represented in the reduced cost in the manufacture of a barrel of flour was \$2.10 per barrel last year; to-day it is only 60c. In other words, the lower price on mill feed to-day makes flour cost \$1.50 per barrel more than it did a year ago, basis same price for wheat this year and last year, with high priced mill feed, and this condition must be taken into consideration, together with the increased freight rates, when figuring out what flour ought to bring. Another factor is the low world stock of wheat, which on July 1 stood at 163,000,000, against 192,000,000 a year ago, 287,000,000 in 1919, 253,000,000 in 1918, 214,000,000 in 1917, 280,000,000 in 1916, or the lowest since July 1, 1915, when the world stocks were 118,000,000.

Offering advice as to buying of

wheat or flour is rather precarious business; at the best, it is only a guess, but in view of conditions, it does seem advisable to carry fair stocks of flour. It is possible that buying at present prices for future delivery would prove very profitable, yet believe the experience of the trade in general during the past twelve months would tend to cause conservatism in all purchases, and we question if heavy buying for future delivery is really advisable just at this time; although, it is possible, as stated above, that such a policy might win out. As a matter of fact, with Russia out of the market, so far as selling of wheat is concerned, and in the market in some cases on the purchase side, flour will probably bring as much or more next spring than it is selling for at the present time.

Lloyd E. Smith.

Hide Prices Still Advance Steadily.

The hide market continues active and prices tend to advance. A sale was made of a car of outside small packer calfskins at 21c, which registers an advance of three cents a pound since active trading was resumed after the extremely quiet month of June.

A sale is also reported of a car of kip from an outside country dealer at 12c, which is 2c higher than recent prices paid for similar goods.

There is good call for light calfskins and nearly all brokers have orders that cannot be filled.

Since the big sales of packer hides a quiet spell is to be expected, but it is announced that 6,500 light Texas steers sold at 11½c, which is half a cent better than last sale price. A car of heavy Texas steers went at 14c for July stock.

It is a great many years since packer hides of summer take-off were selling so cheap, and packers are trying hard to get prices up something like the cost of preservation. The talk of a duty being placed on foreign hides seems to have no effect, no doubt for the reason that hides are now cheaper than in any other part of the world, and under this condition a duty would make no difference.

It is reported that German buyers are still active in New York buying foreign hides that were consigned to that port for sale to American tanners. Many thousand such hides are reported being reshipped to Germany.

Eastern buyers have entered the Chicago horse hide market and prices have moved up a trifle, but still are lower than the cost of production, and thousands of hides are being destroyed.

Mr. Eddy Is Fully Authorized.

Grand Rapids, July 19—Enquiries have recently reached the Secretary's office in regard to E. W. Eddy being licensed in the State of Michigan to write druggists' liability insurance. This seems to have been brought about by the party making enquiry at the State Insurance Department at Lansing getting the names Druggists Indemnity Exchange and Casualty Indemnity Exchange confused. The writer finds, upon investigation, that the Casualty Indemnity Exchange, of which Mr. Eddy is attorney and manager, is licensed to write druggists' liability insurance.

Louis V. Middleton, Sec'y.

Gabby Gleanings From Grand Rapids.

Grand Rapids, July 19—Thomas B. Carlyle (Worden Grocer Co.) has taken a cottage at Whitefish Lake for the summer months.

Walter E. Cummings, who was engaged in the wholesale crockery business here under the style of Cummings & Yale for some years prior to 1891, when he left Grand Rapids, was in town this week, calling on the friends he knew here more than forty years ago. He is now a resident of Billings, Mont., where he has resided for the past eleven years. His present occupation is selling stock in the Montana Refining Co.

Rev. Raymond Dark, Assistant Priest at St. Peter and St. Paul's church, Bay City, is spending his fortnight's vacation with his parents, Moses Dark and wife, at their summer cottage on Point Paulo, Reed's Lake. Father Dark is repeating the remarkable record he made at Alpena in his new charge at Bay City.

With all the talk about profiteering and the failure of retailers to reduce their selling prices as rapidly as their own costs of supply justify, there is a growing feeling in grocery trade circles that critics had best pay a little more attention to hotels and restaurants. After all, so far as food stuffs are concerned, the hotel and the restaurant are functionally retailers, although in the process of distribution they perform also the work of conversion and special preparation. Nevertheless it is sharply evident that hotels have by no means reduced prices to the public as fast as their supplies, not only foods but everything else, would warrant.

People who want money solely to spend it seldom have it, while people, who have and hold money, usually dislike to spend it. 'Tis a queer world but the holders and "havers" get the better of it.

Our heart longings, our soul aspirations, are something more than mere vaporings of the imagination or idle dreams. They are prophecies, predictions, couriers, forerunners of things which can become realities. They are indicators of our possibilities. They measure the height of our aim, the range of our efficiency.

The report that Landlord Mills had relinquished the management of the Winter Inn, at Greenville, was a little premature. Mr. Mills has a lease of the building which runs two years longer. He likes the business and has no expectation of giving it up before the expiration of his lease. As a side issue, he has erected seven cottages on Baldwin Lake this summer, all of which were sold or leased as soon as they were ready for occupancy.

Landlord Burns has made many changes in the Phelps House (Greenville), which contribute to the comfort of his guests. His dining room is now a bower of beauty, instead of a bare interior, and his kitchen is the acme of neatness.

Hon. Fred M. Warner, who has been taking treatment at the Burleson Sanitarium for a couple of weeks, has returned to his home at Farmington. He leaves this week for Northern Michigan, where he will devote the remainder of the summer to the pursuit of health.

R. H. Bennett writes: When you go into the "other fellow's pasture"—play fair. You have no moral right to trample down his grass, but you should eat as he does. A wholesale dealer who sends his salesman into another jobber's home territory should instruct that salesman to use salesman-like methods, and not play the pirate by ruthless cutting. It cannot do his house any good or make profit, but it can demoralize conditions for the home jobber. If you cannot send a REAL salesman into your neighbor's territory—stay at home.

Mr. William Woodhead who was Voight Milling Company representative in the Southeast for a number of years was stricken with apoplexy re-

cently at Greenwood, S. C., from which he did not recover. He was a father of a large family and his home residence was Manistee.

One may glimpse the part the palate plays in American life when a cut in price of soda water gets prominent and extended pure reading matter in the press. What a change from the times when Grandma kept hidden away a bottle of cherry bounce for the occasional delectation of good little boys and girls!

Learned physicians now assert that women do themselves grave injury by powdering their noses, as the powder enters the nostrils, irritating the membranes which line the nasal cavity. It has taken the doctors a long time to discover this peril of women. Nose powdering has been indulged in for a good many years in which the improving health of women has been a source of general congratulation. The sex is likely to survive with powder puff triumphant this disclosure of danger.

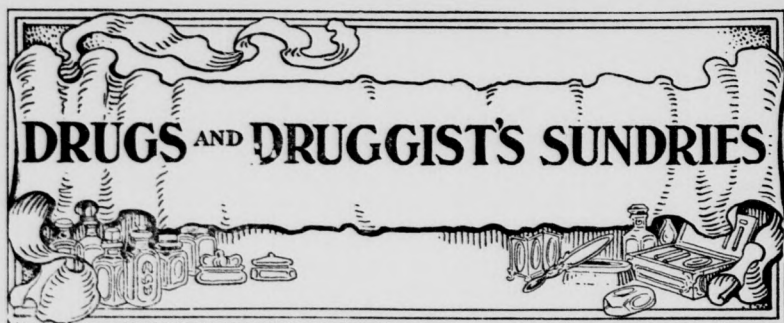
The Hotel Northern, at Manistee, has been closed. The reason is a leaky roof. J. H. Bidleman, of Thompsonville, who has been manager for more than a year, states that he has been persistently urging the owners to repair the roof but without success. The building is owned by the Baur estate and Miss Rose Baur is in charge of the renting. The hotel has been doing a successful business for many months. On several nights practically all of the sixty-two rooms were taken. The hotel caters to the traveling public as well as overnight tourists. It also has twelve to fifteen regular roomers and boarders who make their home there.

State Dairymen To Meet in Saginaw.

The Michigan Allied Dairy Association, which numbers among its affiliations all branches of the dairy industry in Michigan, will hold its 1922 annual convention and dairy show in Saginaw in February. The tentative dates are February 14-17, both inclusive, according to an announcement made by H. D. Wendt, General Secretary of the Association, which has headquarters at Lansing.

The municipal auditorium which is almost ideally suited for the purpose in question has been made available by the Saginaw Board of Commerce. This building has available for exhibit purposes approximately 20,000 square feet of floor space, a convention hall for meeting purposes seating 600 people and several smaller rooms suitable for sectional meetings of the Association. The main balcony has a seating capacity of more than a thousand. The total seating capacity of this building, where no space is used for exhibit purposes is 4,000.

Tentative plans now being developed by the several committees who are co-operating with Mr. Wendt, who will be the show manager, are designed to fully mirror the importance and diversification of the dairy industry in Michigan. The dairy department of the State Farm Bureau is actively and enthusiastically co-operating with the State Dairy Association designed to assist in making the Michigan dairy show second only to that of the National, which this year is to be held in the Twin Cities, October 8-15. The border states of Ohio and Indiana will, undoubtedly, be prevailed upon to take an interest in the Michigan dairy exposition, which will be built along the lines of the progress which has been made in the production, manufacturing and marketing of milk and milk products in recent years.



Coloring Electric Light Bulbs.

1. White shellac, 3 oz.; powdered rosin, 1 oz.; benzoin, 1 dr.; alcohol, 10 oz.; aniline dye (any color), enough. Apply to the bulbs.

2. First, make a solution by mixing the white of 1 egg, previously beaten to a froth, with 1 pt. of soft water. Filter, and be sure that no bubbles remain on the surface of the liquid. The globes should be carefully cleaned and polished, and then dipped into this solution and hung up by a string to dry. After about half an hour they should be dipped the second time, to insure a perfect coating. When perfectly dry they are ready for the coloring solution. This is made by dissolving from 10 to 30 gr. (according to the density of color desired) of any soluble aniline dye in 4 oz. of collodion. Dip the globes in this solution and hang up to dry again. If they are not dark enough they can be dipped again after the first coat has become dry, which usually requires about six hours.

3. Aniline dyes are used for coloring the bulbs of incandescent lamps. These may be dissolved in amyl acetate or in photographer's collodion. The bulbs should be cleaned thoroughly and dried, coated with the white of egg and again dried. The dye will then adhere firmly to the glass.

4. Bulbs may be colored temporarily by coating them with collodion in which has been dissolved aniline dye. Such a coloring soon bakes and peels off, and it has been suggested that it may ignite, and set fire to anything combustible which may be near it. The possibility of accident from this source, however, seems remote. Water glass in place of collodion has been suggested.

5. Another method is to dip the bulb into a saturated solution of alum and allow the liquid to dry on it. The solution may be colored with cochineal for red, turmeric for yellow, indigo for blue, and so on. Aniline dyes may be employed. Epsom salt in hot solution has been tried in place of the alum, but presumably with less satisfactory results.

Whole Mixed Spices.

The following mixture represents what is sold in the market for whole mixed spices:

Black pepper	2 pounds
Ginger, cut size of bean	1 pound
Cinnamon, 1 inch quills	8 ounces
Allspice	8 ounces
Nutmegs, cut to size of pea	8 ounces
Cloves	1 ounce
Cayenne pepper	1 ounce
Laurel leaves, broken	1 ounce
White pepper	1 ounce
Mace, fragments	½ ounce
Caraway	½ ounce
Cardamoms	½ ounce

Coriander	½ ounce
Mustard	½ ounce

The whole fruits and seeds are taken, unless otherwise stated. The whole is to be as thoroughly mixed as though you were making a species on a larger scale. If you should so desire, you may grind the above mixture and sell it as ground mixed spice. In this case, an addition of 8 ounces of dry salt may be made, which will add to the flavor of the spicy mixture.

Starch Shaving Lotion.

A shaving lotion containing starch may be made according to the following formula:

Starch, powdered	1 part
Glycerine	10 parts
Alcohol	25 parts
Water, to make	100 parts
Perfume as desired.	

Make a solution of the starch by boiling it with the water and glycerine until clear; cool and add the alcohol. There may be some precipitation, so the mixture should be allowed to stand for several hours and then filtered. A suitable perfume would be carnation or lilac extract, or bay rum may be substituted in proportion for the alcohol and water menstrum. If the mixture is too thick, use less starch or dilute the starch solution with a mixture of alcohol and water in the proportions given in the recipe. Starches vary in thickening properties, so some experimenting may be necessary. Alternative formulas for perfume may be worked out by dissolving essential oils or synthetic perfumes in the alcohol, adding coloring if desired.

Black Ink For Hand Stamps.

Aniline colors are usually employed as the tinting agent for these inks. The following makes a black ink:

Nigrosin	3 parts
Water	15 parts
Alcohol	15 parts
Glycerine	70 parts

Dissolve the nigrosin in the alcohol; add the glycerine, previously mixed with the water, and rub well together.

To see whether the ink is properly made spread some of it on a strip of cloth and try it with a rubber stamp. On paper the separate letters must be sharp and distinct. If they run at the edges, there is too much glycerine, and more dye must be added; if the impression is indistinct and weak, the ink is too thick and must be diluted with glycerine.

There may be some difficulty in securing nigrosin at the present time. Lampblack mixed with glycerine to the proper consistence might be used, but it rubs off more readily than does the aniline ink, which sinks into the pores of the paper to a greater extent.

Fruit Can Wax.

A fruit can wax may be made according to the following formula:

Resin	16 parts
Tallow	1 part

Melt the resin, then add the tallow and pour into forms of suitable shape, which have been slightly greased with tallow. It seems to us that there would be more profit in buying the prepared wax from your wholesale druggist than to make it yourself, unless you should make the material in a reasonably large quantity. The casting forms should be of such size as to hold a quarter pound of wax, which will measure about 6 inches in length by 1 inch in width, and ½ inch in depth.

The cheap grocery fruitcan waxes usually contain from 60 to 70 per cent. of mineral matter, mainly carbonate of lime; and some are colored with dead-head or colcothar to give a red-brown color. If you desire a product of this kind, we would suggest that you add whiting, and make it after the following formula:

Whiting	32 parts
Colcothar	1 part
Resin	16 parts
Tallow	1 part

To make a white wax, drop the colcothar from the above formula. The cost will not exceed 1½ cent per pound to make the above. The grocers usually give three quarter-pound sticks for a nickel, which should leave some profit for one who makes fruitcan wax of their quality.

Iron Paint For Damp Walls.

A paint composed of pulverized iron

and linseed oil varnish is intended for painting damp walls, kettles, outer walls, or any place or vessel exposed to the action of the open air and weather. Should the article be exposed to frequent changes of temperature, linseed oil varnish and amber varnish should be mixed with the paint intended for the first two coats, without the addition of any artificial drying medium. The first coat should be applied rather thin, the second a little thicker, and the last in a rather fluid state. It is not necessary to free iron from rust, grease, etc., by means of acid before applying the paint, as a superficial cleaning is sufficient. The paint is equally adapted as a weather-proof coating for iron, wood and stone.

When crab meets crab the sidestep.

Fiegle's

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design

What Would Business and the Individual Do Without the Telephone?

The Citizens Telephone Company furnishes an essential service and is constantly expanding to meet a growing demand.

This increased business necessitates new equipment and the Company is offering for sale \$300,000 First Mortgage Gold Bonds to yield the investor 7.20%.

These bonds can be bought in \$100, \$500, and \$1,000 denominations.

They are secured by over \$6,000,000 of property of the Company.

They are an excellent investment for your savings.

Price 98 and interest, to yield 7.20%.

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Pharmacist's Apprentice Registration.

Muskegon, July 19—A few points in connection with the registration of Pharmacist's Apprentices have been so generally misunderstood that the following information will be of interest to many druggists and clerks.

The sentence on the Apprentice's certificate that causes the trouble is, "When applying for examination the time of experience required shall be computed from the date of this certificate." Several hundred anxious apprentices have asked me, "Do I then lose all the time I have put in previous to the date that the law went into effect?" The answer is, you certainly do not. If you would only read the instructions on the application blank you would see that, "After July 1, 1921, the drug store experience required of applicants for assistant or registered pharmacist shall be computed from the date of registration as apprentice. (Sec. 5a.)"

"Experience gained by an apprentice previous to July 1, 1921, should be furnished with this application using the blank printed on this page. Additional blanks will be furnished upon request."

This information is put into the application blank, rather than on the certificate, for the reason that the certificate is a form which is engraved for use probably for years to come, while this experience acquired previous to July 1 is something that will not be in evidence for more than a couple of years, as all present clerks will by that time have become full registered pharmacists.

Again, the fact that on the application blank is a space set apart to be filled out with "Experience acquired previous to July 1, 1921," should be sufficient evidence that such time was intended to be properly credited. I have nearly 100 applications on file in which this blank was not filled out at all. I cannot believe that in all cases the applicant had had no previous experience, but what shall I do? The instructions inform the applicant to furnish affidavits for all time served previous to July 1. If any apprentice reads this notice who has failed to furnish past experience to which he is entitled, I wish he would write me for blanks for that purpose and have the affidavits filed with his applica-

tion. Send for "time blanks, not "applications."

Much confusion was also caused by the wording of the experience affidavit where it reads, "The time served by this applicant previous to July 1, 1921, computed on the basis of forty-eight hours as the equivalent of one week's work, amounts to * * etc." This clause was intended to apply to clerks who attended school and worked in the store after school and on Saturdays so that they would get all the credit that they could possibly be entitled to. Most applicants have used this method of computation as was intended, but many have taken it to apply to all cases and have computed full time on this basis and are able to get a claim for from sixty to seventy-five weeks in a calendar year.

I trust that the above explanations may set many minds at ease and also be productive of good in the matter of computing time correctly.

Charles S. Koon, Sec'y.

Next Examination Session at Houghton.

Muskegon, July 19—The Michigan Board of Pharmacy will hold a meeting for the examination of candidates for registration at the Michigan College of Mines, Houghton, Tuesday and Wednesday, August 16 and 17, 1921, beginning at 9 o'clock on Tuesday morning. Candidates must file their applications at least one week before the examination. Apply to the secretary for blank applications.

Fee for Registered Pharmacist, \$15, with the application and a certificate fee of \$15 after passing; for Registered Assistant Pharmacist, \$10, with the application and a certificate fee of \$10 after passing. Fee for re-examination Registered Pharmacist, \$3; Registered Assistant Pharmacist, \$2.

Charles S. Koon, Sec'y.

Paints For Glass.

1. Dissolve tragacanth in white of an egg, beaten up to a froth. Allow it to stand for twenty-four hours.

2. Pulverize a quantity of gum adragant and let it dissolve for twenty-four hours in the white of eggs, well beaten up; then rub it gently on the glass with a soft brush. Not recommended.

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 @ 3 25	Aloes	21 85
Carbolic	31 @ 36	Amber, rectified	3 50 @ 3 75	Arnica	21 50
Citric	65 @ 70	Anise	1 50 @ 1 80	Asafoetida	23 90
Muriatic	40 @ 6	Bergamont	8 00 @ 8 25	Belladonna	21 35
Nitric	10 @ 15	Cajeput	1 50 @ 1 75	Benzoin	22 40
Oxalic	27 1/2 @ 35	Cassia	2 50 @ 2 75	Benzoin Comp'd	23 15
Sulphuric	40 @ 6	Castor	1 20 @ 1 44	Buchu	23 15
Tartaric	58 @ 65	Cedar Leaf	1 50 @ 1 75	Cantharides	23 00
Ammonia		Citronella	65 @ 1 00	Capsicum	22 80
Water, 26 deg.	10 1/2 @ 20	Cloves	2 25 @ 2 60	Catechu	21 50
Water, 18 deg.	9 @ 15	Cocunut	30 @ 40	Cinchona	23 10
Water, 14 deg.	8 @ 13	Cod Liver	85 @ 1 00	Colchicum	22 00
Carbonate	22 @ 26	Croton	2 25 @ 2 50	Cubebs	23 00
Chloride (Gran)	11 @ 17	Cotton Seed	1 00 @ 1 10	Digitalis	21 80
Balsams		Cubebs	11 00 @ 11 25	Gentian	21 40
Copaiba	70 @ 1 00	Eigerson	6 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	21 50
Soap Cut (powd.)	20 @ 25	Lemon	1 50 @ 1 75	Opium	23 50
Berries		Linseed Boiled bbl.	97 @ 1 05	Opium, Camp.	21 80
Cubeb	1 50 @ 1 75	Linseed bld less	97 @ 1 05	Opium, Deodor'd	22 00
Fish	40 @ 50	Linseed raw, bbl.	88 @		
Juniper	8 @ 15	Linseed raw, less	95 @ 1 03	Paints	
Prickly Ash	30 @	Mustard, true oz.	22 75	Lead, red dry	13 @ 13 1/2
Extracts		Mustard, artifi. oz.	1 10 @ 1 30	Lead, white dry	13 @ 13 1/2
Licorice	60 @ 65	Neatsfoot	1 10 @ 1 30	Lead, white oil	13 @ 13 1/2
Licorice powd.	21 @ 00	Olive, pure	4 75 @ 5 50	Ochre, yellow bbl.	2 @
Flowers		Olive, Malaga,	2 75 @ 3 00	Ochre, yellow less 2 1/2	6 @
Arnica	75 @ 80	yellow	2 75 @ 3 00	Putty	5 @ 8
Chamomile (Ger.)	50 @ 60	green	2 75 @ 3 00	Red Venet'n Am.	3 1/2 @ 7
Chamomile Rom	40 @ 45	Orange, Sweet	5 00 @ 5 25	Red Venet'n Eng.	4 @ 8
Gums		Origanum, pure	2 50 @ 2 75	Whiting, bbl.	5 1/2 @ 10
Acacia, 1st	50 @ 55	Origanum, com'l	1 25 @ 1 50	Whiting, P. Prep.	3 00 @ 3 25
Acacia, 2nd	45 @ 50	Pennyroyal	6 00 @ 6 25	Rogers Prep.	3 00 @ 3 25
Acacia, Sorts	20 @ 25	Peppermint	15 00 @ 20 00		
Acacia, powdered	30 @ 35	Rose, pure	2 50 @ 2 75	Miscellaneous	
Aloes (Barb Pow)	30 @ 40	Rosemary Flows	2 50 @ 2 75	Acetanalid	48 @ 55
Aloes (Cape Pow)	30 @ 35	Sandalwood, E.	12 00 @ 12 25	Alum	10 @ 18
Aloes (Soc Pow)	90 @ 1 00	Sassafras, true	2 50 @ 2 75	Alum, powd. and	11 @ 20
Asafoetida	1 00 @ 1 25	Sassafras, artifi	1 00 @ 1 25	Bismuth, Subli-	2 76 @ 2 93
Pow.	1 25 @ 1 50	Spearmint	8 00 @ 8 25	trate	
Camphor	97 @ 1 00	Sperm	2 75 @ 3 00	Borax xtal or	
Guaic	1 @ 1 25	Tansy	11 50 @ 11 75	powdered	7 1/2 @ 13
Guaiaac, powd'd	1 25 @ 1 50	Tar, USP	50 @ 65	Cantharides, po	1 50 @ 1 50
Kino	85 @	Turpentine, bbl.	73 1/4 @	Calomel	1 36 @ 1 45
Kino, powdered	1 @ 00	Turpentine, less	80 @ 83	Capsicum	40 @ 45
Myrrh	90 @	Wintergreen,	9 00 @ 9 25	Carmine	6 50 @ 7 00
Myrrh, powdered	1 @ 00	tr.		Cassia Buds	40 @ 50
Opium	9 00 @ 9 40	Wintergreen, sweet	6 00 @ 6 25	Cloves	35 @ 45
Opium, powd.	10 00 @ 10 40	birch	6 00 @ 6 25	Chalk Prepared	16 @ 18
Opium, gran.	10 00 @ 10 40	Wintergreen art	75 @ 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	3 @ 10
Insecticides		Bronze	60 @ 70	Copperas, Powd.	4 @ 10
Arsenic	12 @ 25	Carbonate	45 @ 50	Corrosive Sublim	1 17 @ 1 25
Blue Vitriol, bbl.	9 @ 08	Chlorate, gran'r	35 @ 40	Cream Tartar	50 @ 55
Blue Vitriol, less	9 @ 15	Chlorate, xtal or	25 @ 30	Cuttle bone	50 @ 60
Bordeaux Mix Dry	17 @ 30	powd.	25 @ 30	Dextrine	06 @ 15
Hellebore, White	25 @ 35	Cyanide	35 @ 50	Dover's Powder	5 75 @ 6 00
powdered	25 @ 35	Iodine	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	Prussate, yellow	60 @ 65	Epsom Salts, bbls.	3 @ 3 1/2
Lime and Sulphur	11 @ 23	Prussate, red	1 00 @ 1 10	Epsom Salts, less 4 1/2	09
Dry	31 @ 43	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,	23 @ 30	Glauber Salts less 04	10
Bulk, Grape-Nut	1 20	powdered	23 @ 30	Glue, Brown	21 @ 30
Bulk, Strawberry	1 25	Ginger, Jamaica,	40 @ 45	Glue, Brown Grd.	17 @ 25
Bulk, Tutti Frutti	1 25	powdered	42 1/2 @ 50	Glue, White	35 @ 40
Bulk, Vanilla	1 40	Goldenseal, pow.	7 50 @ 8 00	Glue, White Grd.	80 @ 85
Brick, Fancy	1 60	Ipecac, powd.	3 75 @ 4 00	Glycerine	23 @ 27
Ices	1 10	Licorice	40 @ 45	Hops	1 00 @ 1 25
Sherbets	1 10	Licorice, powd.	25 @ 30	Iodine	5 26 @ 5 72
Leaves		Oris, powdered	30 @ 40	Iodoform	6 69 @ 7 00
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	87 @ 70	Rhubarb, powd.	85 @ 1 00	Mace	75 @ 80
Sage, 1/4 loose	72 @ 78	Rosinwood, powd.	30 @ 35	Mace, powdered	95 @ 1 00
Sage, powdered	55 @ 60	Sarsaparilla, Hond.	1 25 @ 1 40	Menthol	5 50 @ 6 00
Senna, Alex.	1 40 @ 1 50	Sarsaparilla Mexican,	30 @	Morphine	8 33 @ 9 03
Senna, Tinn.	80 @ 85	ground	30 @	Nux Vomica	3 @ 30
Senna, Tinn. pow	85 @ 40	Squills	35 @ 49	Nux Vomica, pow.	30 @ 40
Uva Ursi	20 @ 25	Squills, powdered	60 @ 70	Pepper black pow.	22 @ 25
Oils		Tumeric, powd.	20 @ 25	Pepper, white	40 @ 45
Almonds, Bitter,	16 00 @ 18 25	Valerian, powd.	75 @	Pitch, Burgundy	10 @ 15
Almonds, Bitter,	2 50 @ 3 75	Seeds		Quassia	12 @ 15
Almonds, Sweet,	1 00 @ 1 25	Anise	32 @ 35	Quinine	99 @ 1 72
true		Anise, powdered	38 @ 40	Rochelle Salts	35 @ 40
Almonds, Bitter,	2 50 @ 3 75	Bird, Is	13 @ 19	Saccharine	2 @ 22
Almonds, Sweet,	1 00 @ 1 25	Canary	10 @ 15	Salt Peter	14 1/2 @ 25
true		Caraway, Po.	16 @ 20	Selditz Mixture	30 @ 40
		Cardamon	2 @ 25	Soap, green	15 @ 20
		Celery, powd.	45 @ 50	Soap mott castile	22 1/2 @ 25
		Coriander pow.	25 @ 30	Soap, white castile	12 @ 50
		Dill	15 @ 25	less, per bar	05 @ 10
		Fennell	30 @ 40	Soda Ash	3 1/2 @ 10
		Flax	06 1/2 @ 12	Soda Bicarbonate	3 1/2 @ 10
		Flax, ground	12 @ 15	Soda, Sal	2 1/2 @ 5
		Foenugreek pow.	8 @ 15	Spirits Camphor	04 @ 10
		Hemp	8 @ 15	Sulphur, roll	04 @ 10
		Lobelia	2 @ 00	Sulphur, Subl.	4 1/2 @ 10
		Mustard, yellow	15 @ 20	Tamarinds	25 @ 30
		Mustard, black	30 @ 40	Tartar Emetic	1 03 @ 1 10
		Poppy	30 @ 40	Turpentine, Ven.	50 @ 60
		Quince	1 25 @ 1 50	Vanilla Ex. pure	1 50 @ 2 00
		Rape	15 @ 20	Witch Hazel	1 60 @ 2 15
		Sabadilla	30 @ 40	Zinc Sulphate	06 @ 15
		Sundew	7 1/2 @ 15		
		Worm American	30 @ 40		
		Worm Levant	2 00 @ 2 25		

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

Clicquot Club Ginger Ale

White Rock Root Beer

Vernor's Ginger Ale

Apollinaris Water

Hazeltine & Perkins Drug Co.
Grand Rapids, Michigan

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

Canned Apples
Cheese
Some Flour
Wheat
Oats
Corn

DECLINED

Canary Seed
Hemp Seeds
Horse Hides
Tallow
Milk Choc. A. A.
Bonnie Butter Bites

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 Cerl 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 3 50
Krumbs, 24s 2 80
Krumbs, 36s 4 20
Krumbs 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. Fey, Parlor 26 lb 10 00

BRUSHES

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 2 00
No. 10 6 00

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 1 00
Van Camp, medium 1 30
Van Camp, large 2 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 Boullion

Burnham's 7 oz. 2 50
Standard 1 10@1 75
Country Gentin 1 85@1 90
Maine 1 90@2 25

Hominy

Van Camp 1 50

Lobster

1/4 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 60
Sur Extra 80

Plums

California, No. 2 2 50
Pears in Syrup 4 00
Michigan, No. 2 4 25

Peas

Marrowfat 1 35@1 90
Early June 1 35@1 90
Early June sild 2 25@2 40

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
Lane 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 4 50@5 00
California Soused 2 00
California Mustard 2 00
California Tomato 2 00

Sauerkraut

Hackmuth, No. 3 1 50
Silver Piece, 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, 16 oz. 1 35
Royal Red, Tins 8 00

CHEESE

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

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 48
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
Pals, 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.

Diplomatics, 50s 112 50
Reina Gira (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
Cavateros, 50s 70 00
Rouse, 50s 115 00
Peninsular Club, 25s 150 00
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
Lioba, 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) 57 60
Stephan's Broadleaf,
50s 58 00
Knickerbocker, 50s 58 00
Broquois, 50s 58 00
B. L., 50s 58 00
Hennmeter Cham-
pions, 50s 57 50
Templar Blunts, 50s 75 00
Templar Perfecto,
50s 105 00

CLOTHES LINE

Temp, 50 ft. 3 25
Twisted Cotton, 50 ft. 2 15
Twisted Cotton, 60 ft. 3 00
Sash Cord 2 60@3 75

COCOA

Baker's 1/4s 52
Baker's 1/2s 48
Bunte, 15c size 55
Bunte, 1/2 lb. 50
Bunte, 1 lb. 48
Cleveland 41
Colonial, 1/4s 35
Colonial, 1/2s 33
Droste's Dutch, 1 lb. 9 00
Droste's Dutch, 1/2 lb. 4 75
Droste's Dutch, 1/4 lb. 2 00
Epps 42
Hersheys, 1/4s 42
Hersheys, 1/2s 40
Huyler 36
Lowney, 1/4s 43
Lowney, 1/2s 47
Lowney, 1/4s 46
Lowney, 5 lb. cans 31
Van Houten, 1/4s 18
Van Houten, 1/2s 16
Van Houten, 1s 65
Wan-Eta 36
Webb 33
Wilbur, 1/4s 33
Wilbur, 1/2s 33

COCOANUT

1/4s, 5 lb. case Dunham 50
1/4s, 5 lb. case 48
1/4s & 1/2s, 15 lb. case 49
6 and 12c pkg. in pails 4 75
Bulk, barrels 24
48 2 oz. pkgs., per case 4 15
48 4 oz. pkgs., per case 7 00

COFFEE ROASTED

Bulk
Rio 11
Santos 15@22
Maracaibo 22
Mexican 25
Guatemala 26
Java 46
Bogota 28
Peaberry 22

Package Coffee

New York Basis
Arbuckle 23 00

McLaughlin's XXXX

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

Coffee Extracts

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

CONDENSED MILK

Eagle, 4 doz. 9 50
Leader, 4 doz. 8 00

EVAPORATED MILK

Carnation, Tall, 4 doz. 5 60
Carnation, Baby, 8 doz 5 30
Pet, Tall 5 60
Pet, Baby 4 00
Van Camp, Tall 6 50
Van Camp, Baby 4 50
Dundee, Tall, doz. 6 60
Dundee, Baby, 8 doz. 6 00
Silver Cow, Baby 4 00
Silver Cow, Tall 5 60

MILK COMPOUND

Hebe, Tall, 4 doz. 4 75
Hebe, Baby, 8 doz. 4 00
Caroline, Tall, 4 doz. 4 25

CONFECTIONERY

Stick Candy
Standard 17
Jumbo Wrapped 19
Pure Sugar Stick, 600's 4 20

Mixed Candy

Grocers 13
Kindergarten 22
Leader 18
Century Creams 22
X. L. O. 15
French Creams 20
Cameo Mixed 23

Specialties.

Auto Kisses 22
Bonnie Butter Bites 25
Butter Cream Corn 27
Caramel Bon Bons 30
Coffy Toffy 28
Cream Waters, Pep.
and Pink 24
Fudge, Walnut 26
Italian Bon Bons 22
Marshmallow Peanuts 26
Manchus 24
National Cream Mints,
7 lb. tins 34
Nut Butter Puffs 24
Persian Caramels 30
Snow Flake Fudge 24
Sugar Cakes 24
Toasted M. M. Drops 34
A. A. Jelly Beans 17
Wintergreen Berries 22
Sugared Peanuts 22
Cinnamon Imperials 22

Chocolates.

Champion 22
Honey-Suckle Chips 40
Klondikes 30
Nut Wafers 30
Ocoro Caramels 30
Peanuts, Choc. Cov'd 35
Quintette, Assorted 25
Mount Royals 35

Fancy Chocolates.

5 lb. Boxes
Bittersweets, Ass'ted 2 00
Choc. Marshmallow Dps 2 00
Milk Chocolate A. A. 2 25
Nibble Sticks 2 25
Primrose Choc., Plain
Dipped 1 45
No. 12 Choc., Plain
Dipped 2 00
Chocolate Nut Rolls 2 00

Gum Drops.

Anise 20
Raspberry 20
Favorite 24
Orange Jellies 20
Butterscotch Jellies 21

Lozenges.

A. A. Pep. Lozenges 18
A. A. Choc. Lozenges 18
Motto Hearts 22
Malted Milk Lozenges 22

Hard Goods.

Lemon Drops 19
O. F. Horehound Dps 19
Anise Squares 19
Peanut Squares 18
Horehound Tablets 23

Pop Corn Goods.

Cracker Jack, Prize 7 00
Checkers Prize 7 00

Cough Drops

Putnam Menthol Hore-
hound 1 30
Smith Bros. 1 45

CRISCO

36s, 24s and 12s 16 1/4
6 lb. 15 1/2

COUPON BOOKS

50 Economic grade 2 50
100 Economic grade 4 50
500 Economic grade 20 00
1,000 Economic grade 37 50
Where 1,000 books are
ordered at a time, special-
ly printed front cover is
furnished without charge.

CREAM OF TARTAR

6 lb. boxes 55
3 lb. boxes 60

DRIED FRUITS

Apples
Evap'd. Choice, blk. 14

Apricots

Evaporated, Choice 25
Evaporated, Fancy 30

Citron

10 lb. box 52

Currants

Packages, 14 oz. 20
Boxes, Bulk, per lb. 18

Peaches

Evap. Choice, Unpeeled 18
Evap. Fancy, Unpeeled 23
Evap. Fancy, Peeled 25

Peel

Lemon, American 32
Orange, American 33

Raisins

Fancy S'ded, 1 lb. pkg. 27
Thompson Seedless,
1 lb. pkg. 27
Thompson Seedless,
bulk 26

California Prunes

80-90 25 lb. boxes @08 1/2
70-80 25 lb. boxes @10
60-70 25 lb. boxes @12
50-60 25 lb. boxes @14
40-50 25 lb. boxes @16
30-40 25 lb. boxes @18

FARINACEOUS GOODS

Beans
Med. Hand Picked 05
Madagascar Limas 05 1/2
Brown, Holland 06

Farina

25 1 lb. packages 3 20
Bulk, per 100 lbs. 3 00

Hominy

Pearl, 100 lb. sack 3 00

Macaroni

Domestic, 10 lb. box 1 00
Domestic, brkn bbls. 8 1/2
Golden Age, 2 doz. 1 90
Fould's, 2 doz., 8 oz. 2 00

Pearl Barley

Chester 4 75

HIDES AND PELTS

Hides	
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 00
Horse, No. 2	1 00

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

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

JELLY	
Pure, Silver Leaf, per	
pail, 30 lb.	4 00

JELLY GLASSES	
8 oz., per doz.	44

MINCE MEAT

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

MOLASSES

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

NUTS—Whole

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

Shelled

Almonds	55
Peanuts, Spanish	2 75
10 lb. box	25
Peanuts, Spanish	25
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.	54.5

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	13 1/2
Good	14 1/2
Medium	12

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
Sparrers	08
Neck bones	04

PROVISIONS

Barreled Pork	
Clear Back	23 00@24 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 1/2
Pure in tierces 13 1/2	@14
Compound Lard 10 1/2	@11
69 lb. tubs	advance 1/2
50 lb. tubs	advance 1/4
20 lb. pails	advance 3/4
10 lb. pails	advance 1/2
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, 18-20 lb.	28 @32
Ham, dried beef	
sets	38 @39
California Hams	16 @17
Picnic Boiled	
Hams	34 @36
Boiled Has	47 @49
Minced Hams	14 @15
Bacon	20 @43

Sausages

Bologna	13
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

Mince Meat

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

Pig's Feet

1/4 bbls.	2 15
1/4 bbls, 35 lbs.	3 75
1/2 bbls.	7 00
1 bbl.	14 15

Tripe

Kits, 15 lbs.	90
1/4 bbls., 40 lbs.	1 60
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	
oSlid Dairy	28@29
Country Rolls	30@31

RICE

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

ROLLED OATS

Monarch, bbls.	6 50
Rolled Avena, bbls.	7 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 lbs.	3 00

SAL SODA

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

SALT

Solar Rock	
56 lb. sacks	75

Common

Granulated, Fine	3 00
Medium, Fine	3 85



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
3 lb. pails	1 40
Cut Lunch	1 10
Scaled, per box	20
Boned, 10 lb. boxes	24

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

Mackerel

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

Lake Herring

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

Handy Box, large 3 dz.	3 56
Handy Box, small	1 25
Bixby's Royal Polish	1 85
Miller's Crown Polish	90

SEEDS

Anise	30
Canary, Smyrna	07
Cardamom, Malabar	1 20
Celery	40
Hemp, Russian	06 1/2
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	
Sapallo, gross lots	12 50
Sapallo, half gro. lots	6 30
Sapallo, single boxes	3 15
Sapallo, hand	3 15
Queen Anne, 60 cans	3 60
Snow Maid, 60 cans	3 60

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

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

CLEANSERS.



80 can cases, \$4.80 per case

SODA

Bl Carb. Kegs	4
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SPICES

Whole Spices	
Allspice, Jamaica	@15
Cloves, Zanzibar	@30
Cassia, Canton	@22
Cassia, 5c pkg., doz.	@40
Ginger, African	@15
Ginger, Cochin	@20
Mace, Penang	@70
Mixed, No. 1	@17
Mixed, No. 2	@16
Mixed, 5c pkgs., doz.	@45
Nutmegs, 70-8	@45
Nutmegs, 105-110	@45
Pepper, Black	@16
Pepper, White	@40
Pepper, Cayenne	@22
Paprika, Hungarian	@80

Pure Ground in Bulk

Allspice, Jamaica	@17
Cloves, Zanzibar	@40
Cassia, Canton	@22
Ginger, African	@24
Mustard	@32
Mace, Penang	@75
Nutmegs	@32
Pepper, Black	@20
Pepper, White	@32
Pepper, Cayenne	@32
Padrika, Hungarian	@80

Expanding Usefulness of Postal Savings System.

Our energetic Postmaster General, who has spared no effort to speed up his department, now proposes a plan to lure the hoardings of a host of potential depositors into the coffers of the postal savings system.

The best asset of that system is the implicit confidence of depositors of foreign extraction in the best credit in the world—that of the United States Government. That confidence accounts for the fact that of more than half a million depositors, nearly three-quarters are of such nativity.

A fundamental reason why this savings bank under Government auspices has not been more attractive is the low rate of interest. Two per cent. hardly could be expected to compete with 3 or 4, offered by private concerns. Mr. Hays' first recommendation is that the rate should be raised from 2 to 3 per cent. He wants to reach the short-term depositors by a proviso, granting interest even though the deposit is withdrawn in less than a year. Moreover, he recognizes the growing inculcation and practice of juvenile thrift by arranging to let children less than ten years of age have their own bank accounts. Another change would establish banks in 50,000 postoffices, instead of 6,300, as at present. These and other features of the plan undoubtedly will go far to enlarge the popular patronage of a plan which, even under the present somewhat restrictive conditions, yielded the Government a revenue of \$1,720,000 last year from deposits totaling \$161,000,000.

"If a billion dollars can be brought out of stockings and closets and saved from waste and 'wildcats,' it will do incalculable good," says Mr. Hays. He is right. The circulation of the money will be stabilizing and a confidence-breeding factor in business. The present condition of the postal savings system, which encourages possible deposits to remain in hiding without tempting them into the open, is conducive to the continuance of a state of fiscal and industrial stagnation, which all of us are bound in every feasible way to endeavor to overcome. Mr. Hays talks the language of a sturdy and resonant optimism that it is good to hear.

The Farmer's Buying Power.

The question, What's the matter with business? can be answered roughly with this simple statement of facts: In 1914 twenty bushels of corn would buy a ton of pig iron. In 1921 forty-five bushels of corn will buy a ton of pig iron.

This formula sets out the relation between the purchasing power of the farmer and the stuff he has to buy. What is true of the corn farmer is approximately true of the cotton, wool and livestock raiser. It is true in large degree for all dealers in raw materials.

Why the farmer isn't buying as usual is not a matter of psychology, or mood, or anything of that sort. He was exchanging his products for manufactured articles on a normal business basis before the war when he could buy his goods, that we represent by a ton of pig iron, with

twenty bushels of corn. Obviously, no matter how disposed he might be to buy to-day, his purchasing power is slashed to pieces when it takes forty-five bushels of corn to buy what he could have bought in 1914 for twenty bushels.

The farm purchasing power is the biggest block of purchasing power in the country. The manufacturer can't run his factories on a normal basis when his farm market is cut in two. The balance between farm and factory, farm and city, must be more nearly restored for business to get into a healthy condition.

The situation isn't an easy one or pleasant. But it is impossible to get away from the fact that business as usual can't go on until costs come down within the farmer's reach. Profits generally have been radically reduced. In many businesses they have vanished. Is there any way for costs to come down further without increasing efficiency of production or decreasing wages?

Wouldn't a man be better off to be employed full time on smaller wages than to be out of work or working three days a week with a higher scale? —Kansas City Star.

Children's Dresses Promise Well.

The way the warm weather has brought in re-orders for children's dresses is taken by the Associated Dress Industry of America as an indication that liquidation of retail stocks has proceeded satisfactorily and that they are in a healthy condition now. As a result, makers of children's dresses and rompers are looking forward to a substantial Fall business. Because of the extent to which stocks have been broken by the process of liquidation, it will be necessary in many cases for retailers to replenish their lines liberally in order to make a good showing. Special plans are now being made by the retailers to handle their school dress business. The consumer demand for these garments sets in soon after the middle of August. Some especially attractive "numbers" are being shown this year by the manufacturers, both for early Autumn and cold weather wear.

Good Words Unsolicited.

Mancelona Grocery Co., Mancelona: "Could not keep store without it."

James DeKempter, general dealer, New Era: "The Tradesman is very valuable to me in my business."

Dan H. Johnson, meat dealer, Mt. Pleasant: "I enjoy reading the Tradesman very much, especially the front cover."

H. Joffe, general dealer, Boyne Falls: "Please find enclosed check for \$3 for renewal for the Michigan Tradesman. We have read the Michigan Tradesman for twenty years or more, and we certainly appreciate it. We get more good out of it than any other trade paper we take, and would be lost without it. Long live E. A. Stowe."

N. H. Seller, hardware dealer, Carson City: "We are eating one meal less per day to pay for this subscription, but would sooner cheat our stomach than our business."

Variety of Fabrics Used in Fall Millinery.

Panne and Lyons velvets are running a pretty race for supremacy in the millinery fabrics that will be popular this Fall, with hatters' plush coming in for more attention than it has received for several seasons. The supremacy of duvenor over duvetyn, according to the forthcoming bulletin of the Retail Millinery Association of America, is merely temporary, although it is difficult to say just how temporary.

"The angora trims and facings that are now seen will not be diminished later in the coming season," the bulletin will continue. "Fuzzy naps and fluffy weaves of beaver strips will hold a place, as will the heather angora effects that are a part of the mode. Brocaded duvetyns will be approved, but will probably not prove so popular as the plain material in the long run." A moire treatment of this fabric will also be seen, and will prove interesting, to say the least.

"Chenille looks as if it will do better as a trimming item than as a complete covering for a shape, but turbans are seen for the new season made entirely of a clipped chenille draping, with enough light and shade in the wide fringe stimulations of the clipped stripe to imitate the pasted-feather type of turban.

"All indications point to a big season for satin, along with velours. Baronette satin for immediate use, cired satin for between seasons, and the heavier duchess variety for winter, is the outlook. The French are showing a certain amount of interest in a new waxlaize, a kind of cired baronette which is apparently lacquered. It ought to be a bigger factor than the suede and kid glace surfaces, owing to its light weight, which is a factor at any season."

Hawaiian Pineapple Yield Big This Year.

Figures compiled by the Matson Navigation Company show that more than 6,000,000 cases of canned pineapples and 585,000 tons of raw sugar will find their way from Hawaii this year.

F. A. Bailey, secretary of the Matson Company, says the 1921 output of Hawaiian "pines" and sugar will approximate the yields of the last three years. Sugar production this season, which has been deferred somewhat because of labor trouble and unfavorable climatic conditions, will run well into August, he asserts.

The first heavy movement of pineapples received from the islands this year arrived a week ago on the steamship Matsonia. Her cargo consisted of 87,682 cases and fifty carloads, or 1,750 tons, were dispatched to various sections of the United States.

Matson officials say some of the Hawaiian sugar and pineapple crops this year will be diverted via Seattle for rail shipment. They intimate some consignments may be sent to European markets direct.

The big freighter Manulani, which arrived recently at Honolulu, is booked to load between 9,000 and 10,000 tons of sugar and pineapples for the Atlantic Coast. She will sail to the Eastern seaboard direct. The liner

Hawkeye State, now en route to this port, is scheduled to sail from the islands July 29 with pineapples and sugar exclusively.

Other Matson ships en route to the islands for capacity loads of these products are Williams, Dimond & Company's freighter Mexican and the steamship Steel Ranger, of the Norton-Lilly fleet.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State:

Charles E. Norton Co., Grand Rapids.

Norton Co., Grand Rapids.

Frankenmuth Milk Products Corp., Frankenmuth.

Abe Schefman & Co., Inc., Muskegon.

Bay City Optical Co., Bay City.

Elba Improvement Co., Elba.

Brandon & Hanna Co., Detroit.

Giern & Anholtt Tool Works, Inc., Detroit.

South Lansing Real Estate & Insurance Co., Lansing.

Dreamland Theater Co., Detroit.

Federal Baking Co., of Ishpeming, Mich., Ishpeming.

Automotive, Inc., Flint.

Meso Land Co., Detroit.

Penn-Terminal Land Co. Detroit.

"Manhattan" Hat and Furnishing Goods Co., Detroit.

Littlefield Realty Co., Detroit.

Western Investment Co., Detroit.

Keister Brace Agency, Sparta.

Michigan Cereal Co., Upton.

Had-Leen Co., Holland.

Ypsilanti Underwear Co., Inc., Ypsilanti.

Brooklyn Hall, Detroit.

Union National Bldg. Co., Muskegon.

Shine-Off Co. of Michigan, Detroit.

Graham Land Co., Port Huron.

Sprague Correspondence School of Law, Detroit.

Cheboygan Metal Products Co., Cheboygan.

The Regular Thing.

"How's your new hired man, Eben?" enquired Farmer Field.

"Just like all the rest of 'em," replied Farmer Grimm. "Too light for heavy work and too heavy for light work."

Good taste is a merchantable commodity.

You Make
Satisfied Customers
when you sell

"SUNSHINE"
FLOUR

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

Genuine Buckwheat Flour
Graham and Corn Meal

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

Proceedings of Local Bankruptcy Court.

Grand Rapids, July 11—On this day was held the final meeting in the matter of the American Conservation Products Co., Bankrupt No. 1935. There were no appearances at the meeting. An order for final distribution and a final dividend of 80 per cent. was made. This estate has now paid out 85 per cent. on all claims proved. Meeting adjourned, no date.

On this day was also held the final meeting in the matter of the Wolverine Tire & Rubber Co., Bankrupt No. 1883. There were no creditors present or other appearances. Several additional claims were allowed against the estate. The trustee's final report and account was approved and allowed by the referee. An order was made for the payment of administration expenses and a first and final dividend of 5.8 per cent. The meeting was then adjourned without date. Nothing more will be done in this estate save to make the several formal orders in closing the same.

July 15—On this day was held the special meeting of creditors in the matter of Chas. F. Bartlett Co., Bankrupt No. 1939. The meeting was called pursuant to the petition of the trustee, setting forth that he had received an offer from the Watson-Higgins Milling Co., of Grand Rapids, of \$1,250 for all the personal property of the bankrupt estate located at the plant at Russell avenue and P. M. R. R., Grand Rapids. The bankrupt was present by attorney, Wm. Landman. Trustee was present in person and by attorneys, Clapperton & Owen. Creditors appeared in person and by attorneys, Butterfield, Keeney & Amberg, George S. Norcross and Michigan Trust Co. Several purchasers were present in person. A motion for the sale of the equity in the real estate at Carland was made and it was determined that it should be sold by the Michigan Trust Co. and the funds derived therefrom to be retained by the trustee of the estate until the rights of the respective parties thereto should be determined. The property upon which the meeting was called was struck off to the Watson-Higgins Milling Co., for \$1,375 as several other bidders raised the original bid. The trustee of the estate was authorized to care for the insurance on the Carland property. Upon motion that an audit of the bankrupt's books be taken, the trustee was authorized to expend a reasonable sum for the same and that such audit be taken. Trustee further authorized to repair the floors at the Grand Rapids plant. The meeting was then adjourned to July 26, at which time the creditors will also consider the sale of the personal property located at Augusta and upon which Mr. William Maxwell, of Kalamazoo, has offered \$550. All interested in the purchase of this personal property are requested to be present at that time.

On this day was also held a special meeting in the matter of the Identity Cigar Co., Bankrupt No. 1927. There was no one present. Several more claims were proved against the estate. An order was made by the referee for the payment of administration expenses and a first dividend of 15 per cent. The meeting was then adjourned without date.

On this day was also held the first meeting of the creditors in the matter of Ignatius Gadziemski, Bankrupt No. 1956. The bankrupt was present in person and also by attorney, C. F. Olmstead. No creditors were present or represented. The schedules were amended by the addition of several creditors. The bankrupt stipulated with the referee as receiver of the estate to allow his exemptions to be sold with the balance of the estate and to take pro rata in cash. Creditors failing to elect a trustee the referee appointed Chester C. Woolridge as such and fixed the amount of his bond at \$5,000. The bankrupt was sworn

and examined by the referee without a reporter. The appraisal was filed as the report of the receiver. The meeting was then adjourned without date.

July 13—On this day was held a special meeting in the matter of Harrison Parker, Bankrupt No. 1953. The purpose of the meeting was for the further examination of the bankrupt. This meeting was held pursuant to a petition of one of the creditors of the estate for the further examination of the bankrupt. The bankrupt was present in person. An examination was conducted by the attorney for petitioner and the testimony taken before a reporter. The meeting was then adjourned without date.

July 19—On this day an order was made for the stockholders and those subscribing for capital stock in the matter of the Wescott Groceries Co., Bankrupt No. 1893, to show cause before the referee in bankruptcy at his office 315 Houseman bldg., in the city of Grand Rapids, on the 25th day of July, 1921, why the said stockholders and subscribers should not pay into the estate the amount of their several unpaid holdings and subscriptions. The order was made pursuant to a petition of Frank V. Blakely, trustee of the estate.

Code of Ethics For Hardware Dealers.

At the recent annual convention of the National Hardware Association, the following code of ethics was adapted for the hardware dealers:

It is not within the wholesaler's function to quote prices to consumers. All sales to consumers should be made through the legitimate retail merchant.

Hardware jobbers should not sell to merchants not engaged in the retail hardware business merchandise not intended for regular resale purposes.

Price reductions by manufacturers should be promptly passed to the retail merchant, and by him to the public.

Cash discounts should be taken only within the specified or agreed time.

Bills should be paid promptly according to specified terms. In no case is the retail merchant justified in delaying his remittance for a longer period, except by special agreement, in which case he should be willing to pay a legitimate interest charge for the accommodation.

Merchandise shipped on regular order should not be returned without permission from the seller. Such permission should not be requested after the lapse of a reasonable period, and in no case should such shipment be made "freight collect."

The retailer should accept railroad responsibility for goods delivered by the shipper to the railroad in good order. Deductions should not be made from the invoice to cover damage for which the shipper is not responsible.

Buyers should not violate the confidence of prospective sellers by divulging price quotations.

Success in business means the ability to get adequate net returns from your occupation. Success in life means more. It involves making friends, acquiring happiness and the right kind of a standing in your community.

There is nothing just as good that you can put in the place of real honesty. There is no substitute for honesty.

BUSINESS WANTS DEPARTMENT

Advertisements inserted under this head for five cents a word the first insertion and four cents a word for each subsequent continuous insertion. If set in capital letters, double price. No charge less than 50 cents. Small display advertisements in this department, \$3 per inch. Payment with order is required, as amounts are too small to open accounts.

FOR SALE CHEAP

The Universal Store hardware stock at Leslie, Mich., including 64 feet of the finest Sectional Fixtures, three Toledo scales, big safe—no implements.

Elegant modern front, 28x100 store, with basement and elevator, occupied thirty years as hardware stand, can be rented for \$60 per month.

Fine farming section. Splendid village of 1,100 population. Water works. Electric lights. Two railroads. Could reduce stock to \$3,500. Terms liberal to responsible party.

A. T. VANDERVOORT,
Lansing, Mich.

For Sale—Good paying hardware store with stock and fixtures amounting to about \$8,000. Located in a good, live town North of Grand Rapids. Will sell for cash only. Health reason for selling. Address No. 419, care Michigan Tradesman.

For Sale—Do you want a good general store? A pleasant place to live. I have it. At a bargain, \$3,500. Too old to continue in business. Address, or call and see, B. F. McCumber, Boyne City, Mich.

Wanted—To hear of good business for sale. C. C. Shepard, Minneapolis, Minn.

Bargain—Combination grocery and bakery. A-1 condition, best location. Other interests demand quick sale. Terms arranged. Ask Alderdyce, Battle Creek, Mich., for further details.

BAKERY—Small town with good chance to build up good business. Reasonable price and terms to suit. I. E. Roots, Decatur, Mich.

For Sale—Stock of dry goods and gents furnishings located in best retail section of city. Must sell at once to close estate. Will give term lease to building. Stock inventoried April 1 \$7,000. Address Geo. B. Powell, Exec., Grand Rapids, Mich.

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.

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

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.

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.

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GRAND RAPIDS, MICHIGAN

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.

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.

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.

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.

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.

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

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

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

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

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

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Products sold by
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Brand Recommended
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New Perfection Flour

Packed in SAXOLIN Paper-lined
Cotton, Sanitary Sacks



Second-Hand Safes

We pay cash for second-hand safes. We can use any size of any approved make.

Grand Rapids Safe Co.
Grand Rapids

DENATURED ALCOHOL POISON LABELS

In conformity with the requirements of the new regulations of the Internal Revenue Department, we are prepared to furnish special poison labels for use in selling Denatured Alcohol, printed with red ink on regular gummed label paper, as follows:

500	\$1.25
1,000	2.00
2,000	3.50
5,000	7.50

All orders promptly executed.

Tradesman Company
Grand Rapids

Review of the Produce Market.

Apples—Red Astrachan and Duchess command \$1.75@2 per bu.
Bananas—7½c per lb.

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

Blackberries—\$3.75 per 16 qt. crate.

Butter—The market remains very firm, quotations on the different grades having advanced 1c per pound during the last week. This is due largely to the extreme dry weather in the producing sections, which has caused a decrease in the make of creamery butter to the extent of about 20 per cent. There has been some butter placed in storage and unless there is a change in the weather, prices will continue to remain firm. Local jobbers hold extra creamery at 41c in 63 lb. tubs and 42c in 40 lb. tubs. Prints 43c per lb. Jobbers pay 17c for packing stock, but the market is weak.

Cabbage—Home grown, \$1.65 per bu.

Cantaloupes—Imperial Valley stock commands \$4 for ponies, \$4.50 for standards and \$2 for flats.

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

Cauliflower—Home grown, \$3 per doz.

Celery—Home grown, 40@50c per doz. stalks; large size, 60c.

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

Cucumbers—\$1.75 per doz. for home grown hot house; garden grown, \$1 per doz.

Currants—\$3.25 per 16 qt. crate for red.

Eggs—The market is steady to firm, the average quality of fresh arrivals showing more or less hot weather defects. The quotations have advanced 2c per dozen and at this writing there is a fairly active demand for eggs, more particularly of the finest quality. Local dealers now pay 25c 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 declined \$1 per box, due to the action of the consumer in refusing to pay extreme high prices for the fruit. Sunkissed are now quoted as follows:

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	\$13.00
270 size, per box	13.00
240 size, per box	12.50

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

Onions—California, \$4.50 per 100 lb. sack; Virginia, \$2 per hamper; home grown, \$2 per bu.

Oranges—Fancy California Valencias now sell as follows:

126	\$6.25
150	6.25
176	6.25
216	6.25
252	6.00
288	6.00
324	6.00

Parsley—60c per doz. bunches.

Peaches—Georgia Elbertas command \$3.50 for fancy and \$3.25 for choice. The next car to arrive later in the week will have to be sold \$1 per bu. higher.

Peppers—Home grown, 40c per doz.

Pieplant—\$1.50 per 40 lb. box.

Potatoes—White Cobblers from Virginia fetch \$6 per bbl.; home grown, \$2 per bu.

Radishes—20c per doz. for home grown.

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

Spinach—\$1.50 per bu. for home grown.

String Beans—\$1.50 per bu.

Sweet Corn—40c per doz.

Sweet Potatoes—Illinois kiln dried commands \$3 per 50 lb. hamper.

Tomatoes—Home grown hot house, \$1.65 per 7 lb. basket; garden grown, \$1.25 per 7 lb. basket.

Wax Beans—Home grown, \$1.50 per bu.

Water Melons, 50@60c for Georgia grown.

Whortleberries—\$5 per 16 qt. crate.

With a view to speeding up delivery of special delivery letters, Postmaster General Hays proposes to increase the rate from 10 to 25 cents. It is declared to be impossible, at the 10 cent rate, to furnish the extraordinarily swift delivery which "special" is supposed to guarantee. The gain in time, especially in large cities, has been found to be wholly disproportionate to the quintuple letter-postage charged for the service. The 25 cent "special" stamp, Mr. Hays has ascertained, will enable the establishment and maintenance of an express-delivery that ought, he thinks, to increase the popularity of the service rather than decrease it on account of the added cost. In small towns and rural postal districts the higher charge may include telephone notification that a "special" has arrived, in case the addressee cares to fetch it himself.

The notorious Harrison Parker was in town one day last week and spent one forenoon on the witness stand in the bankruptcy court here. The occasion for the examination was to prove that Parker was not a resident of Michigan and therefore should not be declared a bankrupt by a Michigan court. He proved to be as elusive as ever and could not be held down to any one line of thought or made to make any definite statement on any subject on which accurate information was desired. The stenographic report of the testimony leads the writer to conclude that Parker is either a clever rascal or a man of unsound and very erratic mind. The full text of Parker's examination will be published in the Tradesman next week.

Good Reason For Not Screaming.

Returning from the dentist's, where he had gone to have a tooth extracted, little Henry reported as follows:

"The doctor told me before he began that if I cried or screamed it would cost me 75 cents, but if I was a good boy it would be only half a dollar."

"Did you scream?" his mother asked.

"How could I?" answered Henry. "You only gave me half a dollar."

The President's Appeal Touches the Popular Heart.

Grandville, July 19—A republic like ours has its advantages over a monarchy, and it is because of this that we boast of our freedom and the might of the common people. Nevertheless there are drawbacks even in a republic.

There has been all down our political history too much catering to the different elements constituting our democratic Republic. President Harding has a right conception of his position, and in his message instructing Congress as to its duties, he has done a brave thing—something that it required great moral courage to perform.

The United States as a Nation is mortgaged for a considerable time in the future because of the debts that an immense war brought upon the country. The demand for immediate action with regard to a soldier bonus was strong. The politicians in and out of Congress were up in arms to carry out the wishes of that powerful organization composed of ex-soldiers, the American Legion.

Although the Legion is not a political organization it is capable of knocking out some of the panels of those fences various members of Congress have succeeded at great pains to erect in their several bailiwicks. Having an eye out for the future these political pap-suckers were ready to vote for any bill the Legionaires might present, never once taking thought to what effect such enactment might have upon the stability of the Treasury, nor its after consequences where the honor and integrity of the country in a monetary sense was concerned.

Fortunately, we have at the executive head of Government a man of clear brain, sound common sense—one who has not been in the habit of going off half cocked as so many imagined statesmen have done in the past.

It required no small degree of courage in the Chief Executive to face the frowns of the American Legion and to take a firm stand for the country as a whole, while at the same time saving the Legionaires from themselves. It could be no credit to our soldier boys to force the country they fought to keep on the map into bankruptcy because they felt that they had not been fairly treated in the settling up at the end of the great war.

However deserving these soldiers of the Republic are—and there can be no discounting that—there is such a thing as killing the goose that lays the golden egg. No soldier who went to France and to the German border, taking his life in his hand, would willingly distress and disturb the financial conditions that he might receive a few paltry dollars over and above his army pay. Our soldiers are too patriotic for that, and they will soon, if they do not now, understand the right thing to do was exactly what President Harding has done in the line of cutting expenses so that the country may be able to pull out of its quagmire of uncertainty onto solid earth once more.

The enormous debt contracted by the Nation in order to carry the war to a successful conclusion has placed a heavy burden upon the taxpayers of the United States. Doubtless our children's children will not see the debt cancelled. To add several billions to this staggering amount at the present time, with no fund to draw from to secure payment, would be the height of folly, and yet self-seeking politicians were eager and anxious to take the step, unmindful of their obligations to those who sent them down to Washington to legislate in behalf of the whole and not a portion of the American people.

There has been too much catering to different elements in our population leading to a mass of unjust leg-

islation which has been a discredit to the manhood of our public official and a scandal in the eyes of the world.

A man, elected to the National legislature, imagines he owes his elevation to a certain element, mayhap the labor element or the farmer element; then again there is the foreign element, a no inconsiderable part of the body politic. Latterly we have the soldier element to placate which members of Congress tumble over themselves to please. No one of these varied elements has a right to be placated at the expense of the great mass of American citizenship. It is because of these elements, however, that so much ill advised legislation has been indulged.

It is high time that our members of Congress mended their fences in an altogether different manner than they have been doing in the past. Monarchical governments have not this distressing condition to contend with. It has been admitted by some of our best men, some of them congressmen, that there are many delicate questions to deal with, and that to be absolutely right on every question coming before the National Council would subject the advocate of righteousness to an early withdrawal from his Congressional duties.

Rather than lose their positions members of Congress cater to certain elements which have no right to dictate, and thus are numerous undesirable laws placed upon the statute books of the land.

There was a great temptation placed before the President to accept the line of least resistance, but his honest convictions could not be overridden and, like the honest man that he is, he came forward with a plain statement of real conditions, placing himself alongside of some of our past chief executives who did their duty regardless of consequences.

That the honest, down deep sentiment of the men of the American Legion will fully understand the President's position cannot be doubted. Whatever the momentary disappointment, there will come a time for reflection and unbiased consideration of the bonus question which will show the course pursued by President Harding to be the only right one under the circumstances.

Observers of the housewife are beginning to suspect that canned goods are increasing in favor, not so much because of the campaign of education undertaken by the Canners' Association as by a slowly dawning realization that canned foods are cheaper than some of the fresh ones.

Marketmen report housewives complaining that fresh vegetables and fruits are not so economical as canned, owing to spoilage and waste and supplementary costs of preparation. The same is true of fish and meats; also of prepared foods, like canned baked beans, macaroni, plum pudding, hash, etc. A surprising element in this economy appears to be the high cost of gas; also the cost of coal and the inconvenience of the hot kitchen fire. Housewives report that women prefer to buy a can of corned beef than to cook a piece three or four hours over gas, and to buy rather than bake beans. In the same way the heavier cuts of meats are neglected because of the time required to cook them; more than enough to pay the difference between chuck and chops.

It is evident that the experiences of the past three or four years have finally brought a considerable measure of intelligent appreciation to the kitchen and the grocers will do well to keep watch over anything which unnecessarily advances food costs.

Right on the Job

Every working day, every week, every month, all the year 'round, the grocer works longest and hardest to make both ends meet. The profit from the sale of

Shredded Wheat Biscuit

is "clear velvet"—no shrinkage, no loss, no slump in price—a clean, nutritious, staple cereal food. Always the same high quality, made of the whole wheat prepared in a digestible form. With a return to normal conditions we can now supply the full demand for this product. Shredded Wheat is easily handled, is ready-cooked and ready-to-eat.

MADE ONLY BY

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



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*The Salt
that's all salt.*

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



Look Out for Him, He'll Bear Watching

Whenever you run across a man who brands all business men as thieves and liars, you'd better play safe and make him pay cash.

You bet you had. We never knew a man who was suspicious of everything and everybody, who wasn't a good man not to do business with.

We have said it before and we say it again, there are other safes made just as good as ours but none any better. If therefore you need a safe—and if you haven't one you certainly do—we should like mighty well to tell you all about our safes, how they are made, what they are made of and the prices we can offer you.

Dropping us a card to-day asking for this information will place you under no obligation to us. Will you do it?

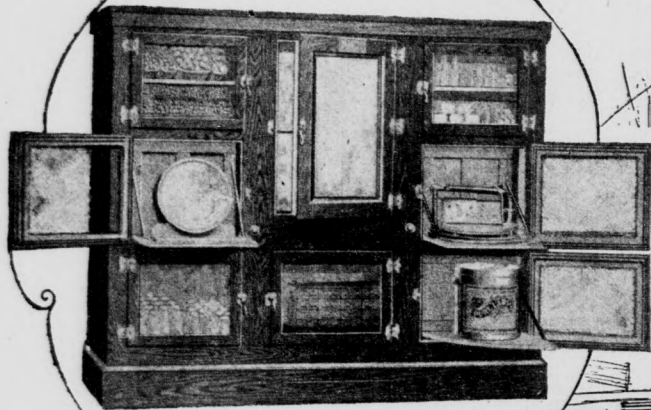
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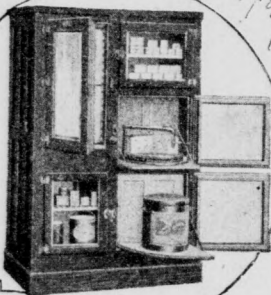


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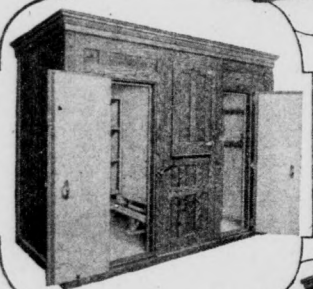
for Grocers



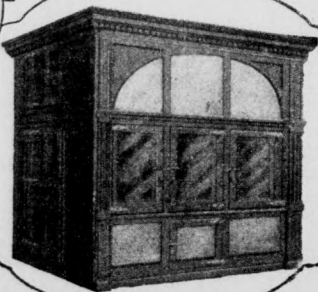
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EVERY Grocer and Butcher knows that the biggest problem in handling perishable foods is waste and spoilage.

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

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

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

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

Send for catalog:

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

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