

A PUBLIC SCHOOL IDYL

Ram it in, cram it in,
Children's heads are hollow;
Slam it in, jam it in,
Still there's more to follow:
Hygiene and history,
Astronomic mystery,
Algebra, histology,
Latin, etymology,
Botany, geometry,
Greek and trigonometry.
Ram it in, cram it in,
Children's heads are hollow.

Rap it in, tap it in,
What are teachers paid for?
Bang it in, slam it in,
What are children made for?
Ancient archeology,
Aryan philology,
Prosody, zoology,
Physics, clinictology,
Calculus and mathematics,
Rhetoric and hydrostatics.
Hoax it in, coax it in,
Children's heads are hollow.

Rub it in, club it in,
All there is of learning,
Punch it in, crunch it in,
Quench their childish yearning
For the field and grassy nook,
Meadow green and rippling brook;
Drive such wicked thoughts afar,
Teach the children that they are
But machines to cram it in,
Bang it in, slam it in,
That their heads are hollow.

Scold it in, mold it in,
All that they can swallow;
Fold it in, hold it in,
Still there's more to follow;
Faces pinched and sad and pale
Tell the same undying tale,
Tell of moments robbed from sleep,
Meals untasted, studies deep,
Those who've passed the furnace through,
With aching brow will tell to you,
How the teacher crammed it in,
Rammed it in, jammed it in,
Crunched it in, punched it in,
Rubbed it in, clubbed it in,
Pressed it in, caressed it in,
Rapped it in and slapped it in,
When their heads were hollow.

PURE IN THE CAN



Best by Test

CALUMET BAKING POWDER

Puts a Satisfied Look on the Face of the Cook

Every one of the millions of housewives who use Calumet will tell you it excels others in 3 ways.

FIRST—it is of the highest quality that can be produced.

SECOND—contains only such ingredients as have been officially approved by the United States Pure Food Authorities—assures absolutely pure and wholesome bakings.

THIRD—has been tested under every condition, and climate for over 30 years, never fails to produce perfectly raised, sweet and palatable foods.

These three reasons have created a demand that makes Calumet the biggest selling brand in the world.

Calumet is produced and packed under such exacting conditions that it holds its original strength for months and months after leaving the world's largest and most san-

itary baking powder factories. Try Calumet the next time you bake. It never fails.

A pound can of Calumet contains full 16 ounces. Some baking powders come in 12 ounce instead of 16 ounce cans. Be sure you give your customers a full pound when they expect a pound.

PURE IN THE BAKING



FRESHNESS—A QUALITY TO INSIST UPON IN YEAST

You know—everybody knows—that *freshness* is the most desirable quality in foods.

The only perfect yeast is *fresh* yeast. And so we expend millions annually for refrigerator cars and a system of quick delivery in order to have

FLEISCHMANN'S YEAST

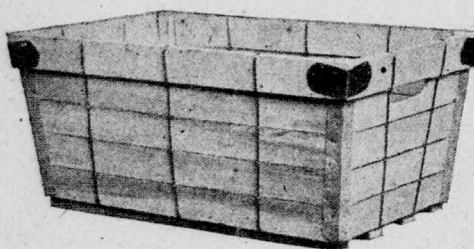
reach the consumer while at its best.

Discriminating users insist upon having yeast at its freshest—FLEISCHMANN'S, of course. Are you ready to supply it?

THE FLEISCHMANN COMPANY

Fleischmann's Yeast

Fleischmann's Service



Delivery and Carrying BASKETS

Built of Ash, and bound together with heavy galvanized wires and metal corners. Light and strong. Guaranteed to stand the hardest usage. Wires inside and outside of basket tied together with Brock Patent Rings.

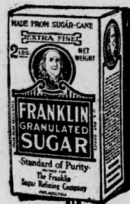
1 Bushel size	-----	\$1.50
1 1/2 Bushel size	-----	1.90
2 Bushel size	-----	2.20
2 1/2 Bushel size	-----	2.60
3 Bushel size	-----	2.80
4 Bushel size	-----	3.40

Agents wanted.

Archie J. Verville Co.

608 Quincy St.

Hancock, Michigan



Ask us about our new Tea Sugar

Help Your Customers Succeed

Your success depends on the success of your customers—the retail grocers.

Their success depends on their profits; use your influence to induce them to concentrate on

Franklin Package Sugars

To save them the cost of twine, bags, labor, overweight and breakage.

The Franklin Sugar Refining Company

PHILADELPHIA

"A Franklin Cane Sugar for every use"

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



MICHIGAN TRADESMAN

Thirty-Ninth Year

GRAND RAPIDS, WEDNESDAY, SEPTEMBER 21, 1921

Number 1983

MICHIGAN TRADESMAN

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

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.
Published Weekly By

TRADESMAN COMPANY

Grand Rapids.

E. A. STOWE, Editor.

Subscription Price.

Three dollars per year, if paid strictly in advance.
Four dollars per year, if not paid in advance.

Canadian subscriptions, \$4.04 per year, payable invariably in advance.
Sample copies 10 cents each.

Extra copies of current issues, 10 cents; issues a month or more old, 15 cents; issues a year or more old, 25 cents; issues five years or more old 50 cents.

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

THE DRY GOODS SITUATION.

The developments of the dry goods market to which most attention has been given are the slow revival of retail trade, the hesitation in several branches of ready-to-wear and the generally skeptical attitude buyers are manifesting toward the future of business over the counters if higher prices are to be forced very far. The questionable factor with the buyer is the purchasing power of the country.

There has been a seasonal quickening in many lines and many buyers have gone to market to place long deferred orders for fall and spring. The business that has come out of the South in consequence of the rise in cotton has been larger and it has helped materially in filling up the vacuum resulting from the long delay in placing the orders normally anticipated. There has been an extensive propaganda noticed in various textile divisions, based upon the theory that any rise in prices stimulates buying, and the shortage in cotton is used as the basis of hopes for a much better business in silks, woollens and other things.

Throughout dry goods mercantile circles more insistence is noticed upon the need for action on taxes and tariff matters at Washington. The trade wants to know where it stands before making later engagements. In the credit departments great care is being exercised and salesmen complain that it is more difficult to get their bills checked. This is a reflection of the banking conditions, where credits may be had freely for legitimate needs but where anything savoring of speculative risk in merchandise is being frowned upon.

Cooler weather is wanted as a stimulant to retail trade, and it has become effective in some places. One result is the better call noted for prompt shipments of any blankets, domets and other heavy cottons on

order. There has also been a steady business noted on some lines of dress goods, especially anything of a novelty character, the retailers finding that new goods will sell if they can get them.

WOOL AND WOOLEN FABRICS.

With more general bidding at the wool auctions in London and Australia, a higher level of prices has prevailed. This applies not only to the fine merinos, but to the other varieties as well, all of them showing advances during the past week. Provision has been made for auctioning 150,000 bales of wool in Australia during each of the next three months, the results of the recent sales offering encouragement for this course. Americans are still among the buyers. There has been considerable buying also of domestic wools for speedy delivery. Woolen mills in general are well occupied. They find customers, however, holding them strictly to delivery dates and inclined to take advantage of technicalities. This has given rise to stories of cancellations. Clothing manufacturers are awaiting further orders from retailers, who are somewhat backward. It remains to be seen how much business has been lost to them by reason of the long strike of the operators and has gone elsewhere. Women's wear is also not up to the mark. Coats and dresses are selling better than suits. While dress goods are moving fairly well over retail counters, the sales in the primary markets still drag.

Sydnor & Hundley, furniture dealers of Richmond, Va., have been adversely criticised because their advertisements advertise everything but furniture. Yet they have arrived at methods which keep everyone talking about their store and reading their advertisements. For example, Mr. Sydnor, when riding to his store on a street-car one morning, noticed that the conductor and motorman were very cheerful and helpful. A woman came running to catch the car. The conductor saw her but the motorman did not. So the conductor called out: "Hey, Bill, wait a minute!" The woman thanked the conductor as he helped her on the car, and he replied graciously that it was no trouble. When Mr. Sydnor reached his store, he wrote an advertisement beginning "Hey, Bill, wait a minute," describing the whole incident, but saying nothing about furniture. The conductor thanked him, and many people on coming to the store spoke of it. Had furniture been mentioned in the advertisement it would have been a failure.

THE COTTON SITUATION

Some of the initial force in the upward movement of cotton quotations was checked during the past week and doubts began to be felt about its continuance. When the turn came from a declining market the optimists predicted 40 or 50 cent cotton for the near future. Even the most sanguine of them have now revised their views. The weekly Government report on crop conditions was even more depressing than the monthly one, but it seemed to have little effect on prices. Most persons appear to believe that the worst has been told about this year's cotton crop and that any change that may occur will be for the better. Attention is already being directed toward next year's acreage. At the convention of the American Cotton Association, held during the past week at New Orleans, it was urged that only one-quarter of the usual acreage should be seeded to cotton and the remainder be given up to raising foodstuffs. But even 20 cents a pound for cotton will impel growers to keep raising it, especially as that price will allow a liberal profit. Cotton consumption in domestic mills in August totaled 467,103 bales of lint and 50,873 linters, which is very good although much below that of August, 1920. Exports also picked up during the month, amounting to 495,130 bales, including 7,888 bales of linters.

One weak point in the cotton situation is that the higher prices of cotton goods, said to be necessitated by the rise in cost of the raw material, is proving rather deterrent to sales. Jobbers are not inclined to hold back except in so far as the retailer is not responsive, and the latter inclines to the opinion that the public will not stand for higher prices after expecting reductions. The result has been to curtail business except in cases where goods were urgently demanded. Prices are apt to be held in abeyance until the cost of the raw material becomes more stabilized.

TO HELP THE MERCHANT.

The business of the small town retailer probably excels all others in the frequency with which it is run on hit-or-miss principles. This type of merchant, generally speaking, buys his stock according to his own individual "hunches," or as a result of the persuasiveness of traveling salesmen, and leaves the remainder to chance. He has no way of gauging the buying power of his community or of knowing whether he is getting a full share of its business. He pays little or no attention to general economic conditions, which may determine whether in the next few months he is to have a good or a bad season. Within the

past decade the building of good roads and the increasing use of the automobile have radically altered the methods of distributing goods through small towns and rural districts, and have given the country retailer many new and difficult problems of adjustment. It is not surprising, therefore, that the mortality rate among this group of dealers is high, and that the number who do more than eke out a hand-to-mouth existence is very small. The distribution department of the Chamber of Commerce of the United States has taken cognizance of this situation and has undertaken to conduct an educational campaign for the benefit of the country merchants, using the slogan, "Know your community." The purpose of the campaign, which may be fostered by the local Chambers of Commerce, is to enable the retailers to have some definite idea of the needs and resources of the area which they may regard as their market, and to adjust their business arrangements accordingly.

RETAILERS TALK BACK.

The President of the National Association of Retail Clothiers has taken a Chicago newspaper to task for a series of cartoons which he alleges are unfair and misleading, in that they depict the retailer as still blocking the road to "normalcy" by charging excessive prices. He cites the report on the retail clothing business which was submitted to President Harding, Secretary Hoover, and the Federal Trade Commission some months ago as showing that the retail prices of clothing have declined from 25 to 60 per cent. below the peak of wartime prices. It is well that the retail clothiers should bring their case to the attention of the public in such a manner. The criticisms directed at the retail trade twelve months ago for tardiness in liquidating no longer hold, save in a few exceptional cases. The fact that retailers' stocks are now at a minimum can be easily ascertained by a little shopping around, and this in itself is proof that since last autumn they have been clearing their shelves at prices which would draw the buyers. That the buyers have been duly drawn when attractive prices have been made is also established by the statistics of sales by department stores published by the Federal Reserve Board. These indicate a greater business turn-over than a year ago. Deflation has not proceeded uniformly and some prices may still be too high, but this condition is not the fault of the retailer.

Beware of the man who is excessively polite. He probably wants to make a touch.

YEAR OF ACCOMPLISHMENT.

Manager Hammond's Report To the Kalamazoo Convention.

Sixty-three bulletins and seven special letters have been issued from the headquarters office during the fiscal year beginning Sept. 10, 1920, and closing Sept. 10, 1921. Those of our members who have carefully followed the bulletins will naturally have in mind what will constitute the basis of this report, as such bulletins give from week to week the work of the headquarters office. This report, therefore, is simply a summary of what has already been communicated to you through the above medium.

Membership.

A glance at the membership list accompanying the printed program gives the names of 400 enterprising dry goods and ready-to-wear merchants in Michigan who are members of the Association. It will be observed on examination that these members are well distributed throughout the Lower Peninsula of Michigan and a more careful examination will reveal that practically all of the dry goods people have identified themselves with us. There are, however, some notable exceptions—stores which have not taken out membership—but very few stores eligible to belong remain outside.

On account of the session of the Legislature, the holding of numerous group meetings throughout the State and the work of soliciting members in the Upper Peninsula have been delayed up to this time, but it is believed that 100 more members can be added to our Association without exhausting the list of those who are eligible.

It has been very gratifying that very few persons who joined two or three years ago have permitted their membership to lapse. We have lost one member on account of bankruptcy, four on account of the death of the proprietor and five or six have discontinued business. Three or four who promised membership for one year only did not see fit to renew. The close of the fiscal year, Sept. 10, 1921, finds us with a considerable list of members whose fiscal years expire in July and August who have not up to this time paid their dues for the ensuing year. We do not believe, however, that more than two or three per cent. of the entire number will fail to renew their membership and even these, in my opinion, can be induced to renew membership when business becomes more encouraging.

Group Meetings.

It is unnecessary to comment at length regarding the success of the group meetings which have been held in the State since the time of our last annual convention. The number of persons who have attended these meetings aggregate considerable more than the total of our membership and the interest manifested has been very encouraging. Group meetings have been held in the following named cities: Alma, Bay City, Cadillac, Charlotte, Flint, Grand Rapids, Jackson, Kalamazoo, Lansing, Mt. Clemens, Muskegon, Port Huron, Sturgis, Traverse City and Ypsilanti. We believe that the merchants in every locality where the group meetings were held were enthusiastic regarding the same and would welcome the return of such meetings in the future. It seemed necessary to abandon two or three of the group meetings in July on account of the vacation period and extreme heat of the summer. The subject of continuing the group meetings under the present arrangement should be the subject of consideration at this meeting and a decision later by the newly elected Board of Directors. We have had during the year, two State conventions and fifteen group meetings.

Legislation.

The agitation during the period of the war and the attempt at investiga-

tions of so-called profiteers made it necessary, in the opinion of our officers, that the Manager should remain in Lansing a considerable portion of the session of the Legislature of 1921 to keep informed regarding the attempts that would be made to regulate the business of retailing merchandise. It was also the opinion of officers of other mercantile associations that legislation should be watched, and in January it was decided by the officers of the Federated Organization of Mercantile Associations—known as the Michigan Merchants Association—that we should join forces to see that the members of the Legislature were properly informed regarding the bills that would be introduced at the suggestion of persons who were hostile to retailers.

Having a residence in Lansing, your Manager was designated as the one who should keep close watch of such attempted legislation. My experience in legislative matters, gained through an observation of twenty-five years, has convinced me that the maximum of legislative work can be accomplished with a minimum of noise. It is my policy to remain away from the Capitol as much as possible and secure information regarding the introduction and passage of bills through members of the Legislature who are friendly.

Quality of Legislators.

In every Michigan Legislature there are always a good percentage of men who are conscientious and anxious to serve their constituents honorably and intelligently. I found the Legislature of 1921 to be no exception to this rule and had no difficulty in locating a few Senators and a few Representatives who were friendly to the retail interests and who were willing to put themselves in a helpful attitude wherever possible. The old notion that money should be spent for entertainment, cigars, dinners, etc., has never appealed to me. I have always found that if my cause was a worthy one, conscientious members of the Legislature would give heed to my request with more genuine interest than if they were flattered or indirectly bribed to do what was requested of them. Our friends within the Legislature were able to prevent the introduction of certain bills that were intended to regulate the business of retailing; and the same persons were also able, when certain other bills came up for consideration, to join with me in an appeal to the merchants throughout the State for public hearings.

Transient Merchants.

It was not the purpose of the mercantile organizations of the State to advocate the enactment of any considerable number of measures. One bill was introduced at our request to define the status of transient merchants, with the idea of requiring transient merchants to pay either license or taxes. This bill was enacted late in the session, but was not given immediate effect, so that its provisions did not apply to the resort towns of the State until the resort season of this year was pretty nearly over.

Textile Fabric Bill.

The measure most hostile to retail interests that was introduced during the session was the so-called textile fabric bill. The purpose of this bill was to require all classes of merchandise to bear a label stating the amount of ingredients which such goods contained. It gained so much momentum that there seemed to be a possibility of its passing, but an extended hearing by representatives of the merchants of the State was sufficient to keep the bill in the pigeon hole of the committee.

Retailers' Commissions.

Another bill was introduced to prohibit the payment of any commission on any form of goods sold by retailers to State or municipal governments. This bill had its origin among those

who wished to prevent dealers from receiving commissions on cement or other materials sold to people engaged in highway construction, but it was drawn in such a way as to affect all merchants who sold supplies to the State officials or State institutions. A determined effort was made to pass this bill, but it was defeated on the third reading, there being forty-six votes in its favor.

Insurance.

Those of our members who were interested in mutual fire insurance were gratified also to know that bills introduced at the suggestion of old line companies to the detriment of mutual and reciprocal insurance companies were promptly disposed of without any chance for their passing.

Value of Organization.

The above summary will indicate to our members how much of the time of the Manager was occupied from January 1 to May, and later during the special sessions, in looking after the interests of our Association in the Legislature. We do not claim that a record of the number of bills passed or the number of bills defeated is a fair indication of the value of the services rendered. Legislative bodies, like other institutions, move along the lines of least resistance and if persons who have special reasons for passing hostile bills become aware that those interested are thoroughly organized, the work of influencing legislation becomes comparatively easy. I make the point that "eternal vigilance is the price of liberty" so far as legislation is concerned, and if a man is designated to watch legislative proceedings, it is quite necessary for him to be on guard the most of the time. This work, however, did not detract from the regular bulletin service and other office work. It should be stated here that the officers of other State associations—notably the Hardware Association and the Pharmaceutical Association—were present during the session and we were able to be helpful to them in return for valuable assistance rendered to us. So far as I am aware, no bills detrimental to the retail dealers of Michigan were passed in the Legislature of 1921.

My work since the close of the special sessions of the Legislature has been largely routine. Besides attending the May and July group meetings I have canvassed the upper part of the Lower Peninsula for new members, with very substantial results, completing, at least once over the canvass of the Lower Peninsula.

Worthless Checks.

I mention briefly our experience with persons who prey upon merchants by passing worthless checks. It is not my purpose to comment in detail regarding the number of persons who have operated in Michigan during the last two or three years but to call attention to one accomplishment of the Michigan Retail Dry Goods Association that will, in my opinion, be a lasting benefit. The arrest and sentence of Virginia Wainwright, who was captured in Sturgis through the efforts of our organization has been commented on very favorably by credit organizations throughout the country. We are safe in saying that but for the organized cooperation of members of our Association, this famous crook would still be at large. Her sentence of from six to twelve months in the Detroit House of Correction will, I believe have a wholesome effect on persons inclined to a similar vocation.

Publicity.

We have commented above regarding our bulletin service. Judging from the responses we have, our members show considerable interest in the bulletins and, no doubt, appreciate them. Our merchandise exchange includes matters such as advertising, the buying or selling of fixtures and goods from one merchant to another, the securing of store help and the ad-

vertising of stores for sale. Besides this, special topics have been investigated, statistics prepared and given to our members through the medium of our bulletins. We mention a few of them which have appeared to be of special interest and value:

Burglary Insurance—Bulletin of Oct. 12, 1920.

Early Christmas Shopping—Oct. 21, 1920.

Complete list of topics and speakers of the Lansing Merchants Bureau for six months' period—Nov. 8, 1920.

The laws of five North Central states on the subject of Dishonest Advertising—Nov. 16, 1920.

Menace of Cancellation with printed editorials—Dec. 9, 1920.

Newspaper Advertising Rates in different Michigan Cities—Jan. 4 and Jan. 19, 1921.

Busting the City Limits—printed folder from Battle Creek—Jan. 19, 1921.

Complete list of the resolutions passed at the Detroit convention, April 27, 1921.

Afternoon and Saturday Evening Closing—May 21, 1921.

Special letters on the subject of mutual insurance, the annual financial report of the Grand Rapids Merchants Mutual Fire Insurance Co., warnings regarding the issuing of bad checks, Bache's special review of the tax on sales (printed pamphlet), and other information of this kind have been freely distributed. We request our members to write occasional words of criticism or commendation regarding our bulletins that we may have a better idea regarding their value to our organization.

In Conclusion.

I am very anxious to receive from our members their comments regarding the work at the headquarters office. It is not always easy to serve acceptably so large a number of persons and this difficulty is enlarged when we do not hear favorably or unfavorably from those whose interests we are attempting to further.

Please send in topics for discussion in bulletins. Give advice regarding the time of holding group meetings. Be free to ask for special individual service. Be assured that I desire at all times to be not only of service to the organization as a whole but to the members individually.

You will be gratified to have this Manager's address made as brief as possible. I submit it to the convention for consideration and congratulate our members on the successful close of the three years of its existence.

Tea Sets for Children.

Many varieties of tea sets for little girls are to be found in the quantity of china that is being imported from Japan. Rather large size sets, teapot, sugar bowl and creamer, with four plates and four cups and saucers of white body and hand painted, sell to retail at \$4 a set. The design on one set will be a soldier boy, on another a sailor, and chickens and rabbits will be on others. One exceedingly pretty little set, the same number of pieces, but a little smaller, with a yellow duck in the design, retails at \$2.50. Amusing tiny sets have on the side of each piece a human face with round, wide-open eyes. These retail at from 50 to 75 cents. Others that are attractive have flower and conventional designs. Children's tea sets retail at an average of from \$1 to \$7 a set and are said to have a constant sale the year through.

The sword swallower should tackle a saw occasionally; it would be more toothsome.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Sept. 20—The Cloverland fair committee is very busy at present preparing for the big fair next week, which will, no doubt, be one of the biggest shows ever held in Cloverland. This year will mark the opening of the new merchants' building, which is the largest on the ground. The merchants have long wanted a building adequate to their requirements and expect to take advantage of this opportunity to display their products. The sports committee has several surprises in store for the crowds who will attend. The only speculative feature now is the weather man, who will have much to do with the success of the fair.

Frank B. Campanaro, who formerly conducted a grocery store at the corner of Ridge and Magazine, has moved his stock and fixtures into the new grocery at the corner of Sova and Portage. Mr. Campanaro will also open a meat market at his new location, which was formerly occupied by the Moher Meat & Provision Co. and which has been closed for several months.

"Since prohibition it is not only the drowning man who grasps at the straw."

The opening of the Winkelman style shop took place last Thursday evening. The Nordyke orchestra furnished the music for the occasion and roses were presented to the ladies. Mr. Winkelman was well pleased with the interest taken in the new establishment which is strictly up-to-date and is one of the best equipped of its kind in the State.

The record rainbow trout of the season was landed by Pete Vigeant on his last fishing trip to the rapids for this season. It weighed 9 1/4 pounds and was 27 inches long. Pete is living up to his reputation of being a lucky angler.

Ashmun street is again opened to traffic, after having been closed practically all summer. This gives much relief to the merchants who have been handicapped.

C. W. Tapert, specialty salesman for the Cornwell Co., has resigned his position and leaves to-day for Ann Arbor, where he will attend the University of Michigan.

C. J. Goppelt, representing the H. O. Wilbur Cocoa & Chocolate Co., of Philadelphia, is calling on the Soo trade this week. He is very optimistic and reports conditions as improving throughout his territory. He states that the hectic flush of war times is past and that prosperity is visible again.

Charles Haase, the popular Uneeda biscuit salesman, enjoys a good joke but he draws the line at being called "Fatty Arbuckle" from now on. Charles has the size, good looks, but a much better record.

William G. Tapert.

Apology Needs an Apology.

"Gentlemen"—it came from the lips of an attorney pleading a case recently before the Supreme Court of the State of Idaho. In front of him sat the Judges clothed with their judicial dignity, listening intently to the case. The attorney had erred. Judges should be addressed "Your Honors."

"Gentlemen"—repeated the lawyer and the tiniest hint of a smile flitted across the features of the men in front of him.

Suddenly he stopped, realizing his blunder.

"I apologize for calling you gentlemen," he blurted out.

Laughter in a court room is not deemed exactly proper, but a joke is a joke and Chief Justice Rice replied simply, "I hope you made no mistake."

Beware of the False Prophet

It is sometimes hard to understand the difference between the conservative progressive and the progressive conservative, and it appears to us at this time, more than at any time during the last quarter of a century, that it becomes necessary for us as individuals to study carefully the men and theories that are being put forth to lead us out of our very trying period of readjustment.

There are well-dressed, good-talking men and women going through the State every day with schemes and theories to relieve you from your share of the burden, or help you to cut out the profit of some middle-man or other, or to adopt some scheme which will make for you unreasonable and abnormal profits.

There are corporations being formed every few weeks in which you are permitted to place your capital, or some part of it, to make you a member in high standing which shall give you privileges that are sometimes as astounding and unreasonable as they are impracticable.

Therefore we say, beware of the false prophet, and remember that times of readjustment urging us to look for an avenue of escape from our burdens or at least a partial relief from them, make of us sometimes willing listeners to false prophets. Remember that times of unrest permit the good talkers and theorists to come to the foreground. Do not still further jeopardize your condition by paying money to these people until you are sure that they have a real help or panacea for business ailments.

Do not permit them to crowd you or your customers into taking any action before making proper investigation. Do not permit them to poison your mind or your customers' against the men who have been successful and the institutions that have lived through, but rather remember that hard work and horse sense have been the builders of the most of this world's successes. Remember that the trying conditions through which we are now passing have not in any way changed the realities of life, nor made possible any short cuts to success and happiness.

Beware of false prophets!

WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers.

Movement of Merchants.

Ola—Charles Porter succeeds D. B. Curtis in general trade.

Grant—Blue Bros. succeed J. Hanville in the hardware business.

Pellston—Collard's Cash & Carry succeeds Collard & Sturgis in business.

Lakeview—Peter Hansen succeeds John H. Jack in the grocery and bazaar business.

Clarksville—Pratt & Pratt succeed M. P. Lenhard in the grocery and dry goods business.

Grand Rapids—The DeJager Fuel Co. has changed its name to the DeJager-Mulder Fuel Co.

Holt—S. Bennett succeeds Frank Hilsdorf in the garage and automobile supplies business.

Bronson—Wilbur Bawden has opened a modern bakery which he will conduct under his own name.

Springwells—The Springwells State Bank has been incorporated with an authorized capital stock of \$50,000.

Kalamazoo—Miss Mary Ruth McIlvaine has opened a gift and specialty shop at 301 South Burdick street.

Cedar Springs—Thieves entered the hardware store of Furner & Marvin and carried away stock valued at about \$350.

Morrice—Thieves entered the general store of N. C. Davis and carried away stock to the amount of about \$500.

Ypsilanti—Carl Alban has sold his grocery stock and store building to Fred Wolton, who has taken possession.

Quincy—R. L. Eckels, dry goods dealer, has gone into bankruptcy. The store is now in the hands of a receiver.

Grand Rapids—The DeLuxe Upholstering Co., 503 Grandville avenue, has changed its name to the Spencer-Duffy Co., Inc.

Manchester—The Klein-Schaible Co. has taken over the Manchester Auto Co. stock of automobile supplies and accessories.

Detroit—Charles T. Weller, of Webberville, reports the bankruptcy court that his liabilities are \$3,605 and his assets \$1,824.

Allegan—W. M. Ferris has engaged in the grocery business. The stock was furnished by the Worden Grocer Co. of Grand Rapids.

Grand Rapids—John W. Hoyle has engaged in the grocery business at 9 Wright avenue, the Worden Grocer Co. furnishing the stock.

Ashley—Ben Geyer has sold his meat stock and butcher's equipment to Vincent Bartos, recently of Chicago, who has taken possession.

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

Watertown—Fire destroyed the R. A. Johnson grain elevator Sept. 16, entailing a loss of about \$70,000, which was practically covered by insurance.

Bay City—Fire destroyed a warehouse of the W. D. Young & Co., hardwood flooring plant, Sept. 17. Loss, about \$25,000, partially covered by insurance.

Jackson—The new store building of

the Cook & Feldher Co. is nearing completion. It will be five stories in height with approximately 47,000 feet of floor space.

St. Louis—The local grain elevator of the Bad Axe Grain Co. was destroyed by fire, Sept. 14, entailing a loss of about \$25,000, which was covered by insurance.

Detroit—The General Shock Absorber Co. has been incorporated with an authorized capital stock of \$3,000, of which amount \$1,500 has been subscribed and \$1,000 paid in in cash.

Holland—The Holland Grain Co. has been incorporated with an authorized capital stock of \$5,000, of which amount \$2,550 has been subscribed and \$1,589.13 paid in in property.

Detroit—The Michigan Fire Door Co. has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and paid in, \$577 in cash and \$4,423 in property.

Scottville—Fire recently damaged the store building and stock of general merchandise of Andrew Griak, thirteen miles North of here, entailing a loss of about \$1,500, with insurance of \$1,100.

Eaton Rapids—The Vaughan building which was purchased by the Michigan State Bank, is being remodeled, vaults installed and other changes being made which will insure a modern home for the bank.

Wilson—Fire destroyed the store building, stock of general merchandise and creamery of the Farmers' Co-Operative Co., causing a loss of more than \$10,000, which is partially covered by insurance.

Bangor—S. Gerber, who conducts a clothing and army goods store at Kalamazoo, has opened a branch store here. A new cement block store building has been erected which he will occupy with his stock.

Detroit—The General Lumber & Tire Co. has been incorporated to conduct a wholesale and retail business with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Eaton Rapids—Samuel Brunk and E. A. Merwin have leased the Frances Leonard building and will occupy it with a complete stock of electrical supplies and appliances, Oct. 1, under the style of The Electric Shop.

Battle Creek—M. E. Maher, of the Maher Cigar Co., Kalamazoo, has purchased the interest of his partner, M. Raffleton, in The Club and The Club Junior, two of the largest cigar and tobacco stores in Battle Creek.

Detroit—The Rex Sales & Service Co., 320 Piquette avenue, has been organized to assemble, and sell motor vehicle products, accessories, etc., with an authorized capital stock of \$25,000, \$4,010 of which has been subscribed and paid in in cash.

Ithaca—Chester A. Pettit and Arthur J. Halgren have formed a co-partnership and purchased the store fixtures and drug stock of Theron A. Goodwin. The business will be continued under the style of Halgren & Pettit.

Detroit—The Franklin Co., 506 Gratiot avenue, has been incorporated to deal in women and children's ready-to-wear clothing and accessories, with an authorized capital stock of \$10,-

000, all of which has been subscribed and \$5,000 paid in in cash.

Kalamazoo—Felix Schmidt has purchased the entire interest of the heirs of the late Frank Wagner, in the European Hotel, 418 North Burdick street. The hotel will be thoroughly modernized and a dining room and coffee shop made a feature.

Detroit—Petitions in voluntary bankruptcy have been filed in the United States Court by a Detroit and up-state resident. Lillian R. Steinberg, doing business as the Michigan Loan Bank, gave her liabilities at \$44,500 and her assets as \$8,250.

Kalamazoo—The Michigan Tire Co. has been incorporated to deal at wholesale and retail in auto tires, tire and auto accessories, parts and supplies, with an authorized capital stock of \$12,000, all of which has been subscribed and paid in in property.

Durand—Paul Baldwin, local druggist, will be tried in justice court Sept. 28 on a charge of violating the State drug act. A State inspector claims he bought iodine and carbolic acid in Baldwin's drug store of a clerk who was not a registered pharmacist.

Somerset Center—The Farmers' Co-Operative Society has purchased the general store building and stock of Eugene McGregor. Their grain elevator is nearing completion and as soon as it is completed grain will be received and the grinding of feed started.

East Tawas—Joseph Sempliner has merged his clothing, dry goods and general merchandise business into a stock company under the style of Joseph Sempliner & Co., with an authorized capital stock of \$6,000, all of which has been subscribed and paid in in property.

Ann Arbor—The Washtenaw Motor Co. has been incorporated to deal in new and second-hand autos, automobile supplies and accessories, with an authorized capital stock of \$200,000, \$47,000 of which has been subscribed and paid in, \$3,000 in cash and \$44,000 in property.

Grand Rapids—William A. Curry succeeds Merriman Bros. in the grocery business at 702 Jefferson avenue.

Grand Rapids—Sam Alberts has engaged in the grocery business at the corner of Ionia avenue and Franklin street, the Worden Grocer Co. furnishing the stock.

Jackson—Samuel A. Snyder, former manager of the Union News Co., has leased the store building at 140 West Cortland street and will occupy it with a stock of groceries, dairy products and a modern delicatessen as soon as the building has been remodeled and redecored.

Ishpeming—Gust Anderson, who for fourteen years has conducted the Anderson hotel, Canda street, has taken over the Urban hotel, Richard Crabb retiring from the hotel business. The name has been changed to the Anderson House and it has been thoroughly redecored and partially refurnished.

Kalamazoo—"The Town Crier" is a snappy, daily house organ that comes hot off the multigraph every morning at Gilmore Brothers. Every clerk in the big establishment gets one and finds it of value. Trite comment and

gossip on things that are and things that will be, also suggestions as to timely offerings that will interest the public make up the contents.

Manufacturing Matters.

Detroit—The Eaton-Clark Co., wholesale dyer, chemist, etc., 204 Woodward avenue, has increased its capital stock from \$200,000 to \$250,000.

Detroit—The Rogers Foundry Co. has been incorporated with an authorized capital stock of \$35,000, \$3,500 of which has been subscribed and paid in in cash.

Muskegon—The Brunswick Music Shop has been incorporated with an authorized capital stock of \$25,000, \$10,000 of which has been subscribed and paid in in cash.

Detroit—The New Corunna Brick Co. has been incorporated with an authorized capital stock of \$25,000, \$2,000 of which has been subscribed and paid in in cash.

Detroit—The Williamson-Webb Co., 7644 Woodward avenue, manganese bronze products, composition flooring, etc., has changed its name to the Jervis B. Webb Co.

Detroit—The Metropolitan Jewelry Manufacturing Co. has been incorporated with an authorized capital stock of \$3,500, all of which has been subscribed and paid in in cash.

Detroit—The Detroit Universal Solvent Co. has been incorporated with an authorized capital stock of \$25,000, of which amount \$16,750 has been subscribed, \$655 paid in in cash and \$12,095 in property.

Detroit—The Noble Foot Balancer Co. has been incorporated to manufacture and sell foot appliances, with an authorized capital stock of \$2,000, all of which has been subscribed and \$1,500 paid in in cash.

Corunna—Business with the Western Knitting Mills is again approaching normal, according to W. J. Simeon general manager. The company is receiving many orders and is employing about fifty men and girls.

Detroit—The Auto Accessories Manufacturing Co. has been incorporated with an authorized capital stock of \$25,000, all of which has been subscribed and paid in, \$10,000 in cash and \$15,000 in property.

Ann Arbor—The Laboratory Apparatus Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$25,000, \$9,000 of which has been subscribed and paid in, \$4,500 in cash and \$4,500 in property.

Detroit—The American Upholstering Co. has merged its business into a stock company under the style of the American Upholstering & Manufacturing Co., with an authorized capital stock of \$6,000, all of which has been subscribed and paid in, \$3,000 in cash and \$3,000 in property.

Lansing—The New-Way Motor Co. has just obtained a \$22,000 order for engines from the Portable Machinery Co., Passaic, N. J. The order calls for the immediate delivery of 80 New-Way stationary engines at a price of \$275 each. Another similar order was obtained for ten such engines from Ross Brothers Chicago. Smaller orders are coming in daily.

Essential Features of the Grocery Staples.

The demand for canned fruits is quiet. Most buyers in Grand Rapids have supplied their wants and many of them have still some 1920 pack of canned fruits on hand. The elements of demoralization of prices have been eliminated from the market, however, as the Government surplus has all been disposed of and the inflated war values have been readjusted to a normal basis. There is no room for a decline in canned fruits, when 1921 costs are considered, and then the output of the California and Oregon canneries has been reduced far below last year, or the average production of several years.

The output of canned fruits in Michigan for 1921 has been small, and canners are practically sold out. They are preparing to pack some canned apples, but as commission merchants are buying up the orchards of winter fruit in Michigan at high prices for cold storage holding, canners will not be able to pack apples below prevailing prices which are entirely too high for economical use or consumption.

Pie bakers are turning their attention to peaches, pumpkins, rhubarb and plums for pie making, and are "passing up" the high priced apples.

It is not the fault of canners that the price of canned apples is high for cans, cases and labor are still high and the price of the fruit in the orchard is kept up by the fresh fruit buyers.

It is risky to say, however, that the price will retard the consumption of canned apples this season, for the pack of other pie stuff in some kinds is lacking. For example, the 1921 output of canned blueberries was almost a failure, very small deliveries being made; and red cherries for pies are very high and the canning output was unusually small, so maybe after all the buyers are wrong when they protest that the price of canned apples is too dear, for the Yankee consumers will have their apple pie at almost any cost.

This is the season when canned rhubarb comes on the market. It is generally called "pie plant," and the leaf stalks are used for sauce and pies. Whether it is a fruit, a flower or a vegetable, it makes a delicious sauce or pie. During the winter months the canned rhubarb comes to us with all its delicate flavor reminiscent of spring time.

The next month will be a good time to buy canned peas, as Wisconsin canners live in a cold climate and they are not generally well provided with heated warehouses in which to store canned peas, and though it does not do canned peas any especial harm to freeze it does not do them any good and makes them unsalable until they thaw out again. Consequently some Wisconsin canners prefer to close out their holdings before severe cold weather arrives. Some, of course, have fine, brick, frost-proof warehouses, but they are the exception to the rule. A number of canners of fine peas in Wisconsin are now disposed to make concessions in price in order to avoid shipping their peas to the big frost-proof warehouses in the

cities.

"As canned tomatoes lead, so goes the market," is an old adage and an advancing and active market along all lines of staple canned foods is likely if this is true. The saying is based upon the experience of many years.

Wholesale grocers have been buying tomatoes freely recently, but they have not been buying speculatively and there is no accumulation of stock bought at the lowest range of prices.

Canned peas are in better request and there is an urgent demand for cheap grades. The canners have none at \$1.10 and \$1.15 cannery, but some wholesalers are selling small lots on that basis, consisting of finer standard sweets and threes, standard Alaskas.

There has been a sharp advance in sockeye salmon packed on Puget Sound and early buyers were fortunate. This is also the case with fancy Alaska salmon or Alaska sockeye grade. Columbia River Chinook salmon was a short pack and prices are higher and likely to go still higher.

Canned shrimp are interesting just now because of the trade war between Gulf of Mexico canners and there has been some price cutting. The fall pack has not been large and as soon as the price battle is ended buyers can look for a big jump in the prices, as no more shrimp can be caught until late next spring. The quality this season is unusually good.

Canned pork and beans are produced in nearly every state in the Union where there is a cannery. Prices are very low now because the dry beans are very cheap in Michigan, and good standard No. 2 pork and beans can be bought for 80@85c f. o. b. canneries. It is a food that nearly everyone wants occasionally. Prices are back to a pre-war basis.

Much difficulty is experienced in finding sweet potatoes in the market that are sound. They do not keep well, and there is a great wastage in buying them fresh; but in cans they are every one sound and perfect, and keep so until consumed.

Wholesale grocers have evidently began to realize that they are unprepared to fill the demand for canned foods which will come from the retail grocers of Michigan after people get home from their vacations and begin to stock up their pantries and storerooms with a fall and winter supply. The wholesale grocers, therefore, are evincing much interest in offerings from the canneries, and are doing more buying than they have done for a long time previously.

Canned pumpkin for Thanksgiving and Christmas pies is now on the shifting film of public attention. Indiana, Iowa, Ohio, Louisiana, Michigan and other states pack canned pumpkins. The price at nearly all canneries is about alike.

Sugar—The sugar market is still very quiet. September is usually considered a good consumptive month, but so far there is no sign of activity. There is a little sugar selling, but very little. Raws are undeniably weak. Plenty of sugar is coming forward and there is more where that came from. The lack of a brisk consumptive demand makes the situation very heavy. Refiners have practically all

reduced their prices, the lowest price for granulated being 5.60 cents and the highest 5.65c. Local jobbers hold granulated at 6.40c for cane and 6.20 for beet.

Tea—There has been a rather good demand for Ceylon tea during the week. Prices are a bit firmer, but there is no radical change in jobbing prices. Firm news is coming from the primary markets and it is not improbable that Ceylons will be higher in the near future. The general demand is very fair, being perhaps as large as it ever is at this season. Prices are tending upward.

Coffee—The market has put in a rather irregular week. Early in the week all grades of Rio and Santos coffee were quoted firmer from Brazil. Later in the week the market became easier and prices now show no material change from the week before. Milds have been fairly steady and quiet during the week.

Canned Fruits—The demand for all available stocks of canned fruits is very strong, considerable interest being manifested in California cling peaches. A dispatch from Los Angeles says: "Southern California will produce approximately 1,100,000 cases of canned peaches this year, compared with 1,500,000 cases last year." Of this year's pack including a carry-over on June 1 of 315,000 cases, approximately 60 per cent. has been sold. This puts the local canners in a very comfortable position both as regards warehousing their remaining stocks and taking care of financial arrangements. From that standpoint, therefore, the situation is in a very healthy condition. The peach season is more than two-thirds finished. Freestones are practically cleaned up except for Solways. Because of the prospective shortage, canners in this end of the State are handling everything they can conveniently secure.

Canned Vegetables — Tomatoes opened very weak, selling at 90c for 2s and \$1.30 for 3s. This condition was followed by a 10c raise in prices on each size. A number of big buyers came into the market and the strength gained showed immediately in the price increase. With short packs a strong future market is looked forward to by brokers, who because of the usual uncertainty of this market, however, refuse to prophesy. Corn and peas are both finding a good demand, and the Maine State corn has been practically cleaned up. There are likewise few offerings remaining in peas.

Canned Fish—The demand for red and pink salmon is a little easier, but prices are holding firm on the basis of \$2.35 coast on new pack red salmon and \$1.05 coast on pink. The respective spot prices are \$2.50 and \$1.17½@1.20. New pack which arrived last week via steamer found the market demand firm. Sardine catches, say dispatches from Maine, have improved considerably and all canning factories are working at full speed.

Dried Fruits—The opening price of the California Associated Raisin Association on new crop raisins is the feature of the week in the dried fruit market, and while they are considered "reasonable" by a majority of the brokers some independents have be-

gun shading prices, particularly on seeded, which they assert are not so short a crop as has been announced. Several big independents, discarding yearly comparisons, said that prices were high enough when production and packing costs are taken into consideration. The association has announced that all stocks will be apportioned among reliable jobbers, but the proportion of seeded to Thompson which are in the biggest demand, has not been made public. There is little activity in future prune buying, but an active interest in all spot dried fruits.

Rice—The market is very firm and prices steady. Rainy weather in the fields is said to be badly damaging the new crop.

Corn Syrup—The steady tone of the market is retained, although the amount of business from day to day is relatively small for the season.

Cheese—The market is steady at prices ranging about the same as a week ago, with a good supply and a light consumptive demand. We are not likely to have much change in the immediate future.

Provisions—The market on smoked meats is somewhat easier, quotations having declined 1@2c per pound. There is a good supply on hand and the demand is moderate. The market on lard is steady and there is no material change in this commodity. There is an ample supply at this time to meet the consumptive demand. There is a somewhat firmer feeling in lard substitutes, quotations having advanced about ½c per pound. We look for no further advance, however, as there is a fair demand, with an adequate supply. The market on dried beef remains firm, being in short supply, with a fairly active demand. The market on barreled pork is steady and unchanged. The market on canned meats remains steady, with unchanged quotations.

Salt Fish—Reports still continue to come from Norway and Ireland as to a short catch of mackerel and this has strengthened the market for spot stock now in this country.

Lansing Man To Succeed the Late George Bode.

At a meeting of the directors of the Michigan Shoe Dealers Mutual Fire Insurance Co., held at Detroit last week, it was decided to remove the headquarters of the organization from Fremont to Lansing. Luther H. Baker, for fifteen years Assistant Secretary-Treasurer of the Michigan Millers Mutual Insurance Co., was elected Secretary to fill the vacancy caused by the death of George Bode. Mr. Baker is in Fremont this week, familiarizing himself with the duties of his new position and acquainting himself with the details of the business.

Fred S. Piowaty (Piowaty & Sons) is now out of danger. He is convalescent at Blodgett hospital. During his illness the local branch is being managed by Ernest Piowaty, manager of the South Bend branch.

There may be plenty of room at the top but victims of that tired feeling never reach it.

FROM BEHIND THE COUNTER.

How Our Mercantile Friends Regard the Tradesman.

Ithaca, Sept. 19—I wish I could coin words that would fittingly express my appreciation of the value of your splendid trade paper which I have read with interest each week for nearly thirty years.

I hope you will live to be as old and as active as the man who now lives in your county near Rockford, and who is past 105 years of age, and that you may be blessed with health and vigor during those years and that the merchants of Michigan may be privileged to read so excellent a trade paper as the Michigan Tradesman with its present editor and chief at the helm. The Michigan Tradesman stands to-day like the mighty oak with its strong roots riveted to the soil and in generations yet to come, as in years gone by, the sunlight of honor, service and renown will delight to linger and play among its venerable branches.

I consider the excellence of the poetic selections on the front cover of the Tradesman worth more than its yearly subscription price, and the inside pages give to the reader a clear concise review of market and trade conditions right up to the minute. Your fearless attitude toward any and all propositions that will not stand the acid tests of honesty, fair dealing and true Americanism is one of the most commendable features of your valued paper. Indeed you have proven yourself to be "The friend of man, the friend of truth, the friend of age, the guide of youth." You have the courage of your convictions and I know from personal acquaintanceship, which I prize most highly, that there is not enough money in Christendom to induce you to accept a fake advertisement or vary one iota from the straight forward business policy which has characterized your paper these many years and made it what it is to-day.

While I congratulate you upon your thirty-eight years of successful business, I congratulate the merchants of Michigan more upon having so dependable a business reference published within its borders. You are safeguarding the merchants' interests at all times, and if they will only observe your "stop and go signals," there will be less wreckage upon the mercantile highway.

It would be presumptuous for me to advise you of a way in which the Tradesman could be made of greater value to its readers, but I beg to offer as a possible suggestion that it might be well from time to time to enlighten your readers as to the process of manufacture of certain textiles and other lines sold over the counter. Knowledge is power, and you know familiarity with the merchandise we offer for sale is one of the prime qualifications of salesmanship and success.

I am somewhat surprised that the manufacturers of textile fabrics and garments which are made in Michigan do not use more freely the columns of your paper as an advertising medium. We are particularly interested in developing our Michigan industries and there are many manufacturers who do not seem to appreciate the importance of advertising in our leading Michigan trade paper and thus acquainting the merchants of this State with their products.

It would be interesting to see a page of your paper given over to listing the names and location of the various mills and factories of our State. I think it would surprise many of your readers to know the magnitude of our industrial growth, especially along textile lines, shoes, furniture, canned goods, etc.

I want to take this opportunity of expressing my deep appreciation of personal courtesies shown me in the

past and, in conclusion, permit me to say:

"May fortune pay you honor at her court, nor stunt the measure.

"May all your ships come safely into port laden with treasure.

Sorrows be far from where your lines are cast,

Tearless your laughter,

True joys be yours, now, and at last here and hereafter."

Charles G. Graham.

Grand Rapids, Sept. 20—When I was 19 years of age I commenced my business career as delivery boy, janitor and clerk in a general store. The first week on the job I formed the acquaintance of the Michigan Tradesman and I can truthfully say I have never failed from that time up to the present to receive inspiration, instruction and much good business information from its columns. As I picked up the last issue my mind traveled back over the years and I could hardly realize that it is the same journal of the years ago—then a few pages, now of a regular monthly magazine size, but the yellow cover is there to-day, the same as the days of old, so I am sure it is the same.

Now as what to suggest as an improvement, I have very little to offer, unless it might be the addition of an automobile section, and in that way introduce the Tradesman into a somewhat new field. A small space devoted to market quotations on merchandise kindred to the auto trade like the drug and grocery division would interest many of your readers I believe.

But on the question of what not to do I yield to no man in my opinion, that is "carry on" in the wonderful good work so well begun, the showing up of the practices and wily ways of the "insurance sharps" and many other crooks that work their shady tricks and dishonest schemes on the unsuspecting tradesman and others throughout the State. As the people of old held up the hands of Moses when they became heavy, so I for one want to do all in my power to help hold up your hands in the good work you are doing along this and other lines.

In closing, permit me to congratulate you on the attainment of your thirty-eighth year of success and may the Great Giver of all good things bless you with many years of health, happiness and ever increasing success.

David A. Drummond.

Muskegon, Sept. 17—For years I have read your paper with a good deal of interest and cannot but recognize the value of your trade journal to its readers, because of the general treatment of all subjects of interest to the tradesmen. The fearlessness with which you have denounced the shady practices of promoters and others who undertake to make an easy living off from the small merchant alone merits the admiration of your readers. I wish to congratulate you on your record during thirty-eight years and trust you may be able to fill out twelve more years at least at the head of the best trade journal in the country. J. B. Lockwood.

Ithaca, Sept. 17—The policy of the Tradesman meets with our unqualified approval. We do not always agree with your ideas, but, as a rule, we do and perhaps 90 per cent. of the time. The manner in which you champion the honest, reliable, legitimate merchant and go after the other kind is certainly appreciated. We sincerely hope you will continue to direct the Tradesman for many years. Ithaca Roller Mills.

Cedar Springs, Sept. 19—I wish to congratulate you on your long record as publisher of the Tradesman. I have always admired your fearless stand in writing on different topics

and have always found the paper clean and up-to-date. I wish you a long continued success.

John Beucus.

Lowell, Sept. 15—I don't know how you can improve on the Tradesman. It is the best trade paper which reaches my desk. E. T. White.

Saginaw, Sept. 19—It has always been a pleasure to me to read your sayings, as they are always above board. I do not know how you can improve the Tradesman at this time. Best wishes for your success and good health.

Julius R. Leebermann.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Sept. 20—The American Sugar Refining Co. has established a branch office at 925 Michigan Trust building, in charge of H. O. Clancy, who has been connected with the Chicago branch of the company for the past seven years. The company is now carrying a full line of all the various brands and grades it manufactures in the Furniture Manufacturers' building on West Fulton street. Mr. Clancy is working along conservation lines until he decides how to handle his line in this market to the best advantage of all concerned, and expects soon to start from three to six men on the road to thoroughly acquaint the retail trade with the numerous brands now turned out by the American refinery. This campaign is to be conducted solely on sanitary grounds, the claim being that sugar put up in packages under sanitary conditions in the place of manufacture is much more wholesome and free from possible outside contamination than bulk sugar.

Thomas B. Ford (Hazeltine & Perkins Drug Co.), who spent the summer months with his family at Highland Park, has leased the McInnis apartments, on Jefferson avenue, and resumed his residence in Grand Rapids.

It is understood that the Oliver House, at South Bend, has been purchased by a Chicago man and that many needed improvements in the property will be made. The plumbing in the hotel is now more than twenty years old and is badly in need of immediate replacement. The housekeeping is good and the food well cooked and well served. The atmosphere of the house is superb and the disposition of the clerks to be pleasant to the guests is clearly in evidence. The remarkable growth of South Bend will demand an even greater enlargement of the hotel than the moderate addition now nearing completion will afford.

The U. S. Government is selling wooden ships at \$2,100 each. No quotations, as yet, on the wooden heads who produced these worthless vessels.

The difference between a boarding house and a hotel is that a boarding house calls it "taking in boarders," but a hotel does it.

Larger business houses, acting on the principle that the spirit of fair competitive play, if given the opportunity, will develop a man's best traits and greatest powers, especially if the men be salesmen, have obtained most satisfactory results. As valuable as the plan is, however, it has been abandoned by smaller concerns because of the apparent difficulties it involves. An Indianapolis house has worked out a scheme, based on an adaptation of the percentage system, which is quite simple, and easily lends itself to a variety of contests. This involves the use of a printed form which shows the salesmen's names, the value of their weekly sales, the amount of their salaries, the percentage of their sales involved in their salaries, and their consequent standing.

We offer to feed the Russians with

spoons—and they suggest that we use scoop shovels.

If Henry Ford really desires to demonstrate what he can do, he should buy a few street railways.

Determined to learn exactly to what extent he had been forestalled, a sales manager wired his men to stay in Grand Rapids for three days and work the smaller dealers in the outskirts. At the end of the first day the men wired that dealers in the outskirts had not been worked by the competitor at all, and outside of three or four leading downtown dealers, no others had been called on. This convinced the sales manager that his competitor was working too fast, was rushing his men into the territory and hitting only the high spots. The intensive canvass of the outskirts resulted in a good number of orders, small in amount but highly satisfactory as new business. This experience demonstrated a weakness and loss in the usual method of working a town. The usual way is to get the big dealers first, and with good orders to show the salesmen are presumed to canvass the smaller men and use the orders already received as a most effective argument. That is the theory, but with a gross order in his pocket running into some hundred dollars, and all done in an hour or two, the remainder of the town looks small to the salesman. He may linger for a day or two, but his thoughts are on the next town and the big orders waiting there.

The commercial traveler has learned better than any other how to be comfortable on the road and away from home. He carries no unnecessary impediments, dresses to suit the season, eats wisely and sparingly, relaxes when occasion permits, makes himself "at home" on the rails, in the hotels, and in every town, so far as it is possible to do so. These things all count heavily in the morale of the traveler, but there is another which eclipses them all in making travel endurable and even enjoyable, and that is habitual good humor. The commercial pilgrim has this to an eminent degree, and it smoothes his way over a

Preventing Disaster

FOR last week Bradstreet's reports 306 commercial failures in the United States. Statistics show that among the avoidable causes are mismanagement, unwise credits, extravagance, speculation and fraud.

It is to the Certified Public Accountant that modern business looks for assistance in these matters. His must be the task to avoid these conditions through installing proper office records, arranging departmental co-operation, budgeting expenses and providing for efficient internal control.

Our staff is constantly doing these things for leading enterprises throughout the country.

SEIDMAN & SEIDMAN

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

New York Washington Rockford
Chicago Newark Jamestown

thousand annoyances and discomforts. He is tolerant of things as he finds them, charitable in his judgments of those who serve the traveling public and cheerful beyond all other men when an engine off the track ahead brings long delay, or the dining car "falls down" in its important duties. At the same time the business man away from home is not a man to be imposed upon with impunity. He "kicks," lustily and effectively, when the occasional shirk paid to serve him makes things uncomfortable. He knows what is due him, and keeps those who make their livings off travelers in order. But to travel well one must seek the pleasures of going to find them, must maintain a receptive mind, abandon worry, frown on fussing and impatience, and be friendly to those about him. A traveler with a stiff neck and a gloomy countenance is an abomination.

An Ishpeming correspondent writes as follows: Gust Anderson, who has conducted the Anderson House for a number of years past, has taken a lease on the Urman Hotel and will take possession next Wednesday. Mr. and Mrs. Richard Crabb, who formerly had the Urban, have retired from the hotel business. The Urban is the property of Harry Dunn, of New Richmond, Wis., who for ten years was proprietor of the Nelson House in this city, and he was in the city this week to arrange for the new lease of his property. It is not known what disposition will be made of the Anderson House by the Sellwood estate.

J. J. Berg (Pitkin & Brooks) has returned from his summer home at Baptist Lake resort and resumed his regular work, calling on the trade. He is much improved in health and has regained his old time energy.

The main street of Freeport will be very much improved by a cement pavement two blocks or so in length. The merchants are considering how to properly celebrate the completion of the improvement and have about decided to have a public dance the day before the street is opened for traffic. The dance will last from 3 p. m. to midnight and special features will be provided by the merchants in the shape of unusual bargains.

Tests in Harvard University are said to have scientifically demonstrated that individuals will show a higher blood pressure when telling falsehoods than when giving utterance to truth. Fortunately the consideration of this promoter of blood pressure is softened by the fact that many other things urge the blood-climbing, excitement, anger and all strong emotions. Otherwise we might be tempted to conclude that blood pressure in excess is universal, for the generations of liars never die out. What, we wonder, does full play to the imagination do to the blood. In some children it must romp, for their imaginings, coming to them as naturally as other mental characteristics, are frequently attributed to untruthfulness. Many a growing imagination has been outraged by the application of the rod.

After Being Told Once.

If there is anything a business man admires it is the employe who does not ask over and over again how to do things. The listless employe, who never pays attention to what is said to him, who is always forgetting his instructions, makes a very bad impression on his employer. He shows that his mind is not alert; that he is either indifferent or has a poor memory. I know a business man who says he always keeps his eye on the employe who needs instructing but once, because it is a sign of a quick, active, alert mind, an accurate perception, and these are valuable business qualities.

O. S. Marden.

United



1½ ton
2½ ton
3½ ton
5 ton

A size for
every
requirement

Announcing New Worm Drive Models

BUYERS of UNITED Trucks may now choose between WORM DRIVE or INTERNAL GEAR. We have added an interesting series of worm drive models to our well known line.

Those interested in the latest in motor trucks should investigate this new series, in which many new and striking developments have been perfected. They are the last word in modern truck designing.

Come out to our plant and see the whole line. You will be welcomed whether a visitor or a prospective buyer. If not convenient to call, telephone us to send a representative, who will tell you all about our trucks.

United Motors Company
Grand Rapids, Mich.

FACTORY AND SERVICE 675 NORTH STREET

Bell Main 770

Citizens 4472

**Quality—
rather than quantity production**

trucks

JUTE AND FLAX BOTH SHORT.

Another great textile market has entered upon a flighty rise in prices prompted by a grievous reduction in the yield of the raw material. The final forecast of the jute yield in India is reported in the cables to be 4,000,000 bales for this year, comparing with an average for the past four years of around 8,000,000 bales. On the strength of the official statement, which had been discounted to some extent as in the case of American cotton earlier this year, there has been a substantial advance in all jute products here and abroad. At Calcutta the natives are rushing to the Bazaar and buying speculatively. In New York, spot burlap offerings have become very scarce although prices are now up 25 per cent. or more from the low point.

The growth of flax has been scarce for some years due to war causes and as yet the yield has not begun to make up for the shortage. In fact some estimates are to the effect that less spinning flax was grown this year than last, especially in Ireland and in some parts of Russia. This has not been made up by the more intensive work in the flax fields of France, Belgium and Germany, and until Russia, the largest producer becomes more settled flax will remain scarce as compared with pre-war conditions. This flax shortage is the underlying cause of the high price of linens. The buyers of linens have waited for months in hopes of lower prices, but very recently they have been buying freely.

Added to the shortage in jute and flax, is the shortage in cotton, and at the moment the effect in that staple is just beginning to be most apparent in the choice staples where prices are at a feverish height with few offerings being made. As the choice staples enter largely into fine and fancy cottons and into automobile supply fabrics, the full effect of the shortage apprehended is yet to be felt.

MORE USE OF RUBBER.

Among the raw materials which have gone to prewar prices or lower, rubber claims a prominent place. The tremendous demand for the article which came in with the vogue for rubber-tired vehicles led to a vast expansion in rubber forests in various tropical countries. In the Eastern British plantations alone there is now a producing capacity of from 350,000 to 500,000 tons of gum annually. But the production has now far outgrown the demand and the great problem is what to do with it. As it is now, it does not pay to produce rubber. To put the industry on a business basis, efforts are being made to restrict the output. As a further aid in the same direction, inventive genius has been called on to provide new uses for the material. Some of the latter are quite ingenious and give promise of being very practical. Among them is the production of an expanded rubber. This is three times lighter than cork, resilient, buoyant, a non-conductor of heat and cold and impervious to water. It is made in sheets, good for lining refrigerating chambers and useful for airplanes,

watercraft, floating targets, bath mats, underfelt for carpets, wall linings, etc. A compounded rubber is also made which vulcanizes without heat and which may be used for floor and wall coverings, upholstery, book-binding, roofing, boxes and cartons, gloves, leggings, shoes, beltings, etc., and for floorings, pavings and platforms. It is better than linoleum and is said to cost no more. It will take all sort of colors, and may be embossed. By the cold vulcanizing process also fine fabrics, such as silks, may be waterproofed without injury. The real future prosperity of the rubber industry lies more in extending its uses than in restriction of output, a fact that other industries may take note of with advantage.

NO SURPLUS GOODS ON HAND.

There is a great advantage to a business when it is regulated by custom. Long ago the habit was begun by frolicsome stockbrokers of smashing straw hats on the heads of their wearers on September 15. Thereafter, by common consent or acquiescence, men got into the habit of doffing such hats on that date regardless of the weather. It is foolish, and it is admitted to be so by those who follow the custom, but it remains, to the manifest advantage of the hatters. If there were as fixed a date for a change in other articles of attire, it would make the lot easier of the makers of men's and women's apparel. But, in clothing, wearers follow the weather, not the calendar. The somewhat lower temperature toward the close of the past week was a sign of hope to clothiers and those dealing in woman's wear as presaging a demand which has been eagerly looked for. Unless a new warm spell intervenes, the indications all are for a more active business from buyers from out-of-town stores. Shelves are becoming bare and stocks on hand are small and ill-assorted nearly everywhere. The need of replenishment has been apparent in many ways and the hesitation to meet that need is due to the uncertainty as to what the consumer intends doing. The first real touch of cooler weather will bring a decision from the latter, and it will be a matter of surprise if hurry calls for seasonable merchandise are not soon forthcoming. And, despite all statements to the contrary, there will be enough goods to meet the demand, but not much beyond that.

PRICES BACK TO LOW BASIS.

The market for canned foods is by no means back to the basis of 1914 prices on staples, and it is to be hoped that it never will be, for in that year the canning industry was about as near to disintegration and bankruptcy as it has ever been in the one hundred and ten years of its existence. Nearly all prices of everything in canned foods were below actual cost of production. In 1915 prices began to advance, and continued to advance until they reached the peak in 1920.

Since then prices have gradually declined, and although 1921 shows a short jack or reduced acreage of

nearly all kinds of canned foods, there has nevertheless been a heavy reduction of prices. These prices, when averaged, show a reduction from 1920 to 1921 of about 22½ per cent. or nearly one-fourth, which is remarkable when it is considered that cans, cases, labels and many other articles in the manufacture of canned foods had to be contracted for far in advance of the 1920 prices. The reduction of nearly one-fourth in prices has come principally from the profits of canners, which were reduced heavily, and to a less degree from the price of labor in canneries and of raw material from the farmers.

If there is a reduction in the price of cans, cases and labor prior to January 1, the prices of canned foods will be lower for the output of next year, but not otherwise, as canners' profits, raw material and labor have been fully readjusted and are as low as they can be made.

BRING DOWN COSTS.

While the general trend of business is now such as fully to justify the optimism that is beginning to pervade commercial and financial circles, it may be well to bear in mind that many things in the industrial world are still badly out of line, and that there must be further straightening out before full recovery is possible. Costs of production for many basic raw materials are out of line with the prices obtainable for such commodities. In like manner, prices of finished materials are out of line with those of raw materials. Taxes, too, seem to be out of line with the present status of business, and the freight rates on many individual commodities seem to be out of line with what the traffic will bear. The way to bring things back in line may be conveniently summed up in the phrase "bring down costs." Bring down the costs of Government and there can be an easing of tax burdens; bring down the costs of railway operation and there can be a readjustment of freight rates; bring down the costs of manufacturing and there will be a more reasonable relation between prices of finished goods and of raw materials. With lower costs and lower prices to conform to the consumers' reduced purchasing power there will be a greater demand for goods, greater production, greater demand for labor, and consequently a solution of the unemployment problem.

THE MEASURE OF A MAN.

If it be true that the real task of life is to be the boss of one's environment and circumstances, then these days of stress and depression must be operating to select Men out of the mass. Anybody can sail in a fair wind. Anybody can smile and win when everything is coming his way. But the real deep sea sailors are not trained by fair winds. The true steel of character is not brought out by favorable circumstances.

When the world has worked out of the conditions that now are trying men's souls; when manufacturers and business men and mechanics and muscle workers can lift their heads and give their thoughts again to recreation and the softer and pleasant-

er things of life, they will observe that the times have brought into sight the unconquerable ones, who carried themselves through dark hours by a vision of the sure dawn, who kept on whistling as they trimmed their sails to the storm, knowing that all storms end.

"You can judge the temper of a man," said one of the great preachers, "by the fashion in which he faces the inevitable." Among the men who peddle gloom, who sing the doleful songs one hears when things go badly or do not go at all, there are those who calmly "plug along," without whimpering or sign of fear. Even when they seem to fail, they are winning—the only victory that counts.

If you can see things all awry, stand in the midst of strain and crash, watch your own plans going wrong, and while others moan and blubber cheerily start all over again, perhaps, as Kipling says, "with worn-out tools," the world may not notice what you are about, but it will draw courage from the spirit that is everlasting force. And as for you—"you'll be a Man, my son!"

HOW OLD IS THE EARTH?

Eight billion years—if we count the ciphers right—answers a Scotch professor. How does he know? Simplest thing in the world. Find out how long it would take to make the ocean as salty as it is if it began by being no more salty than the land, and then multiply by twenty in order to allow for the time it took to make the land salty enough to make the ocean as salty as it is. Why has nobody thought of this before? The age of the earth depends upon what you take as a test. If you take the time that is required to shake a person's faith in the "thirteen" superstition and multiply by the number of superstitious persons that have lived, you will discover that the earth is much more than eight billion years old. On the other hand, if you see the blush on Susie Smith's cheek whenever the name of Johnnie Jones is mentioned, it is plain that the earth is brand new. Judged by its volcanoes, the earth is an old-timer. Judged by its courts, it has a lot to learn. Whatever the exact figures of its age may be, it is old enough to know better.

TEUTONIC LOVE OF KAISER.

During the recent demonstration in the Berlin Stadium, where thousands of soldiers who fought during the war planned and precipitated by the kaiser marched before General Ludendorff, the latter indulged in the following threat and prediction:

There will come a day when we will stand together for the kaiser and the fatherland. Hatred will mount guard in Germany. We must train our children to use the rifle and the sword. So long as Germans suffer under a foreign yoke and the French stand guard on the Rhine, we must prepare for a revolution.

All of which goes to show that any time it is possible for the military party in Germany to overthrow the republic it is pledged to destroy the democracy established after the war and recall the kaiser to re-establish the autocracy he ruled with an iron hand for over thirty years.



Aunt Jemima advertisements will be read in millions of homes again this fall. Are you ready to supply the demand among your customers?



"I'se in town, Honey!"



Aunt Jemima Pancake Flour practically sells itself—and sells fast. For turnover and profit instead of left-overs and loss—stick to Aunt Jemima!

Here's where you *can* make money this fall and winter

The pancake season is on!

THE first of our series of national advertisements will appear in The Saturday Evening Post on October 1st.

You know what that means in your community—a quickened and steady demand for Aunt Jemima Pancake Flour.

For Aunt Jemima because it is the best known pancake flour on the market. Because its quality has made it the favorite in millions of homes. Because, having powdered sweet milk in it and being so unusually rich, it is possible to have a hot, satisfying and wholesome breakfast at a cost of only a few cents.

Concerning profits

It is this popularity of Aunt Jemima that makes it the most profitable pancake flour a distributor can handle. It practically sells

itself. Your margin of profit is *real*; is not gobbled up by excessive selling expense or lost, together with a part of your capital, in left-over stock.

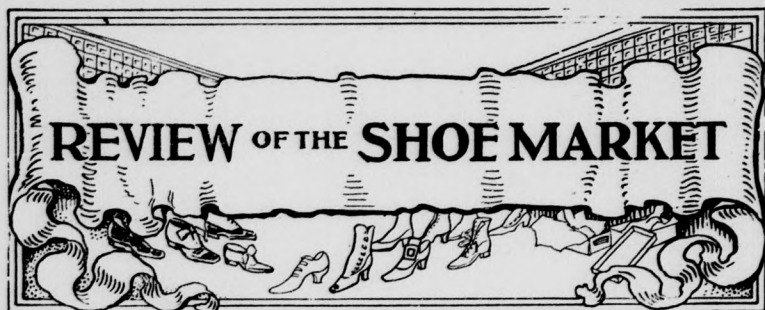
It is this turn-over resulting from an established demand that multiplies your profits. When your stock is active, even small orders will show a healthy net gain because of the number of times your money is turned over.

Aunt Jemima, this year as always, is *the* quality product—a *real* money-maker—and has a *known* demand.

Stick to Aunt Jemima! Order now and send for a window or counter display.

Aunt Jemima Mills Company

St. Joseph, Mo.



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.

Cannot Advertise Themselves as Foot Experts.

The bulletin of the Ohio Valley Retail Shoe Dealers' Association carries the following story this month:

A recent decision of the Ohio Supreme Court affirms the validity of the Platt-Ellis Law passed by the Legislature in 1915, governing limited practitioners of medicine and surgery and the rules and regulations adopted by the State Medical Board. We are concerned with that part of the law relating to the practice of chiropody which consists of "the treatment of ailments of hand or foot, non-systematic in character. It shall also include the fitting or recommending of appliances, devices and shoes for the correction or relief of minor foot ailments."

This decision has brought about the prosecution of a Columbus shoe man, through activities of the Ohio Pedic Society, an association of chiropodists who claim that conditions of this law are violated by shoe men selling arch supports, other devices or appliances to relieve, correct or cure foot ailments and that some dealers, through advertisements and statements in their stores, are infringing on the prerogatives of chiropodists by representing themselves as doctors and foot specialists and by examining, diagnosing foot ailments and recommending appliances and devices for their correction or cure. This, they claim, is restricted to licensed practitioners only who hold certificates or diplomas issued by the Ohio State Medical Board.

Since the highest court in Ohio has sustained this law, it behooves all dealers selling arch supports and similar appliances to be very careful to avoid trouble.

Your secretary had an S. O. S. call from the Columbus Shoe Association recently to attend a meeting of its officers and several interested parties, which resulted in a most thorough discussion of the subject and in the appointment of a committee consisting of your secretary as chairman; Mark J. Selby, Joseph Pietzuch, C. M. Cowin, secretary Columbus Shoe Club; Eugene Carlin, attorney for the Scholl Manufacturing Co., to call upon the attorney general and the secretary of the Ohio Medical Board to get the exact status of shoe retailers and their employees under this law.

After reviewing very carefully the opinion rendered by the attorney general they called on the secretary of

the board, Dr. H. M. Platter, who explained the position of the State Medical Board as follows:

First—That shoes were entirely eliminated from these regulations.

Second—That it was not the desire of the board to interfere with business at all, that shoe men were privileged to sell all arch supports and other appliances as long as they did it without infringing on the practice of chiropody by recommending, examining or diagnosing foot ailments or advertising themselves or others as foot specialists. Arch supports could be sold without restriction as long as they were sold as accessories to shoes, like insoles, heel pads, etc., were sold, namely, to make shoes fit better, more comfortable, better to walk in, easier on the feet, etc.

Anyone selling these appliances could do so with perfect safety as an expert shoe fitter, but not as a foot expert on account of any expert knowledge of the anatomy, disease or ailments of the foot; neither can one advertise as a foot specialist on account of special training unless licensed by the Ohio State Medical Board. This also applies to sales talk in stores. Practipedics, is not recognized by the Ohio State Board. The secretary of the board said that they had in their employ special agents whose duty it is to report violators of this act.

Therefore watch your step.

Outdoing Einstein.

An Irishman was handling dynamite in a quarry. He let a stick drop and the whole box went up, taking Mike with it. The quarry boss came around later and said to another Irishman:

"Where is Mike?"

"He's gone," replied Pat.

"When will he be back?" asked the boss.

"Well," replied Pat, "if he comes back as fast as he went, he'll be back yesterday."

If ill fortune pursues you and you lose everything else, keep your temper.

Home Case Strap Sandal in Stock

Glazed Colt, Flexible McKay, Stock No. 500, \$1.90, Terms 3-10. Net 30 days. Write for pamphlet

BRANDAU SHOE CO., Detroit, Mich.



SPECIAL FOR SEPTEMBER

8 to 10 lb. Clear Oak Bends ---- 55c
11 to 15 lb. Clear Oak Bends ---- 70c
12 to 14 lb. 1 Brand Oak Bends ---- 60c

SCHWARTZBERG & GLASER
LEATHER CO.
57-59 S. Division Ave. Grand Rapids

Genuine Comfort for Troubled Feet

Dealers handling this number are doing splendidly with it.



Genuine Black H-B KANGAROO Bal. Bunion Last, Goodyear Welt, half double Sole, solid leather Counter and Insole, lined; a real value; No. 988 \$4.00

In stock. send us your order today.

Herold-Bertsch Shoe Co.

Manufacturers of Serviceable Footwear.

11-13-15 Commerce Ave.

GRAND RAPIDS, MICHIGAN



HOWARD

Boys Celoid Chrome Soled Shoes



Our salesmen are now in their respective territories with a complete line of samples of our men's and boys' shoes—made with the Celoid Chrome Sole used **EXCLUSIVELY** in our shoe, insuring 100% more WEAR.

Our jobbing lines being nearly cleaned out we will soon be confining all our efforts to the manufacture of boys' and men's goodyear welt shoes.

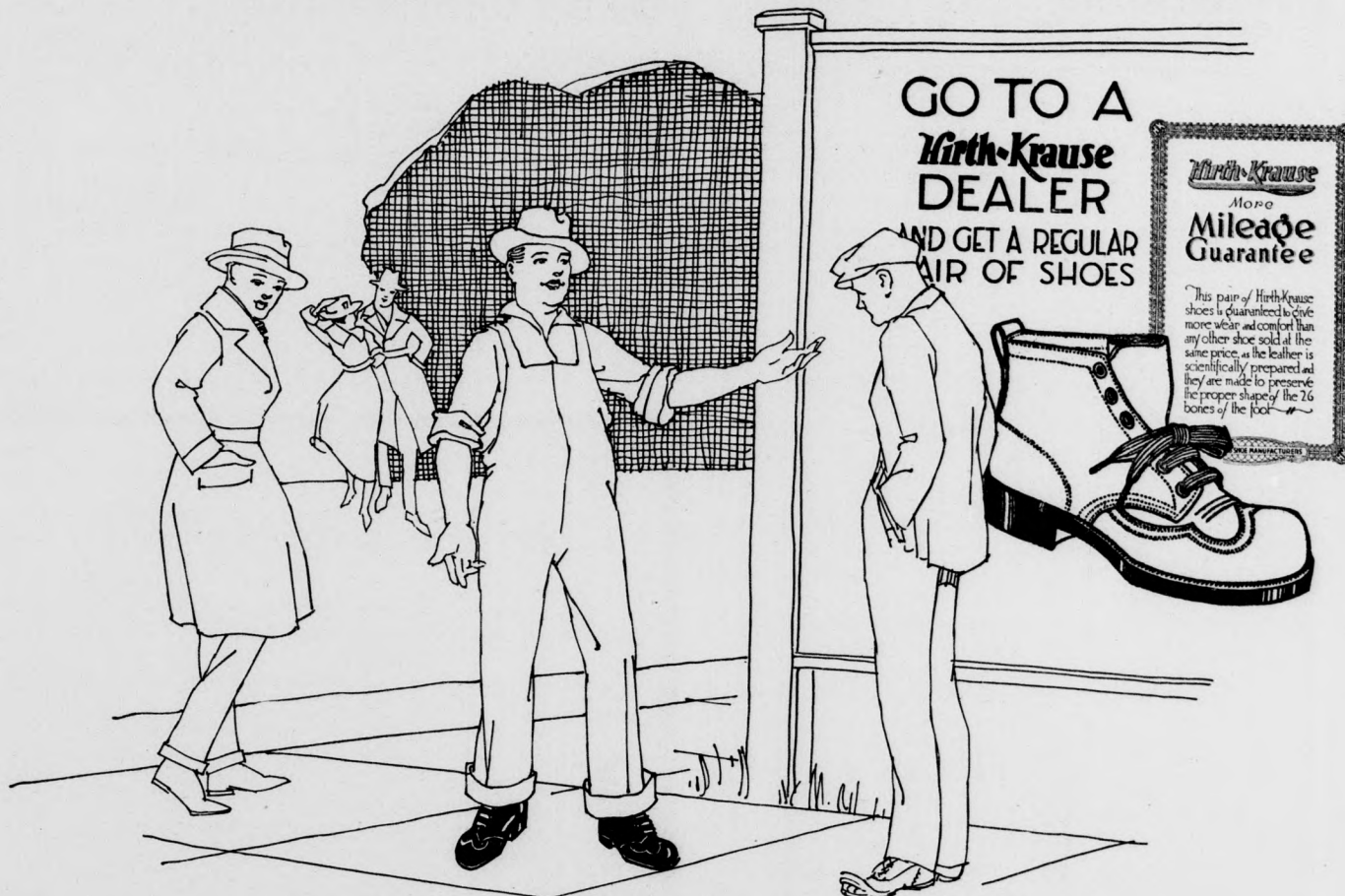
We carry **IN STOCK** boys', youths' and little Gents' shoes in both tan and black on English and Nature lasts.

A card will bring you samples of these shoes.

R. K. L. Shoe Co.
Grand Rapids, Michigan



Hirth-Krause Title Contest



WHAT IS THE BEST TITLE TO THIS PICTURE?

28 PRIZES FOR THE BEST SUGGESTIONS

We will award twenty-eight prizes to those who suggest the best title to the above picture, as follows:

First prize \$25 in cash
Second prize \$10 in cash

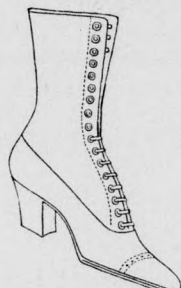
Third prize \$5 in cash and a
pair of \$5.00 More Mileage Shoes.

Also TWENTY FIVE prizes of a pair of Hirth-Krause MORE MILEAGE SHOES, regular \$5.00 value, to those who suggest the next best titles.

CONTEST OPEN TO EVERYBODY. SHOW YOUR CLEVERNESS. WIN A PRIZE.



MORE MILEAGE
Shoes for men



Dainty RUTH Shoes
for women



Sturdy PLAYMATE
Shoes for Children

RULES OF CONTEST

The contest will be governed by the following RULES:

By "best" is understood that title which most cleverly describes the situation shown in the picture.

No title submitted shall consist of more than 25 words. Hyphenated words will be counted as one.

The contest is open to everybody and is now open. It will close at midnight October 25th.

All titles should be addressed to Hirth-Krause Company, Grand Rapids, Michigan.

Envelopes should contain nothing but the competing title and the name and address of the sender, plainly written on the same sheet.

Titles will be judged by the following: G. H. Krause of the Hirth-Krause Co., Grand Rapids, Mich. George Slocum, Editor of Michigan Business Farmer, Mt. Clemens, Michigan, Walter J. Peterson of the Walter J. Peterson Co., Advertising Agency, Grand Rapids, Michigan.

Titles may be original, or may be a quotation from some well-known author. Contestants not permitted to send in more than three titles.

In case of ties the full amount of the prize will be given to each tying contestant.

The final awards will be announced Saturday November 5th.

Bulletins announcing the prize winners will be posted in the store windows of Hirth-Krause Shoe Dealers on that date.

Cash prizes will be mailed simultaneously with the decisions of the judges. At the same time arrangements will be made with dealers to present a pair of \$5.00 shoes to the 33 lucky ones who suggest titles and win one of these prizes.

THIS IS GOING TO BE A LIVELY CONTEST. DO NOT DELAY.

THINK UP YOUR TITLE AND SEND IT IN AT ONCE.
HIRTH-KRAUSE SHOES—

Give more miles per dollar—more smiles per mile. Stand up because we not only build them but tan the leather that goes into them. Look fine, wear like iron. The only shoes with the MORE MILEAGE GUARANTEE.

Have style, fit, comfort, wear well.

All that you can buy in a shoe—

And they are reasonably priced.

HIRTH-KRAUSE
TANNERS & SHOE MANUFACTURERS
Grand Rapids, Michigan



Effect of World Trade Ills on America

The situation that faces every business man to-day is so extremely complex and the causes that have brought it about are so deeply rooted that it is almost impossible to make remedial suggestions that are at the same time practical and constructive. The best we can do is to point out the principal causes of the present deadlock in trade movements and in discussing them everybody can draw his own conclusion as to the possibility of remedying them.

The present financial and economic condition of the world is so intimately tied up with National, political and sociological problems that the situation can only be coped with effectively when we attain that international unity and tolerance of thought that by many is designated as the millennium.

In order to more thoroughly grasp the deadlock that exists at the present time, we must go back to the war period and particularly to some of the fundamental problems that the war has demonstrated.

First of all, the war has shown us that lack of money is certainly not a preventative of war, because, under the more or less militaristic and arbitrary regime that necessarily prevails in any country that is at war, methods of financing are resorted to which would not be tolerated under normal circumstances. Inflation and pyramiding by governments in the issue of government loans currencies, treasury bonds, etc., can be enforced to almost unlimited extent as long as war conditions last, and in this manner the National wealth can be conscripted ad libitum. Naturally in the end the day of reckoning has to come or rather has come, for this is one of the corner stones of our present troubles.

The second point has reference to the new and very dangerous struggle for industrial competition and supremacy in the world's markets. After the Napoleonic wars, Great Britain was the only large manufacturing country, and thanks to its free-trade policy and the impoverished condition of most other lands, it soon had the world's markets at its feet. Since then Belgian, German, Italian, American and last but not least Japanese competition has set in. It would appear that at the present time the manufacturing capacity of the world is far greater than its capacity to absorb manufactured products in terms of dollars and cents. In many cases there is indeed a great and serious demand for such merchandise, but on account of the exhausted condition of the exchequer satisfactory methods of payment are lacking. If the Eu-

ropean nations were corporations and their present financial statements were submitted to bankers for loans, we venture to say that such applications would be promptly rejected on the ground of insufficient liquid assets and possibly more serious reasons. All of these countries have divested themselves of virtually all their liquid wealth in order to carry on this devastating war. As long as sufficient gold or gold securities were available to give in payment for purchases made abroad, it was possible to maintain the exchanges comparatively near their intrinsic values. From the moment, however, that this could not be done there arose a premium on gold in European countries, accompanied by a rapid depreciation of European currency values. European countries have not only given their liquid wealth to the United States in payment for merchandise bought here but have further become heavily indebted with no possible means of paying their obligations within a visible period of time. It would be much wiser for everyone concerned to admit this situation and to act as we would in the case of a debtor with whom we make a settlement and trust to his honor for payment in full at some future time. This would be better than to carry a whole lot of bad or doubtful debts on our balance sheet at par value. It may grate on the patriotic sentiment of nations to hear their obligations called "bad debts" but economic facts will have to be faced in the long run and the heavily inflated bodies will sooner or later have to be placed on the operating table. The whole situation that exists to-day can be summed up very briefly after realizing that almost the whole of Europe as an intensive industrial community must import raw materials from those parts of the world where cultivation of the soil on a large scale is practiced. At the present time Europe has no funds to pay for the purchase of such materials. The credit that most countries had, has been utilized to its limit during the war so that few of the allied countries are now able to find further credit to carry them along on the scale that the situation demands. Peculiarly, and in spite of its extremely precarious financial condition, Germany is finding it less difficult to obtain credit abroad. This may, to some extent, be attributed to the fact that owing to the blockade Germany could obtain no credit during the war, and to-day still has its natural quota at its disposal. If Europe is to repay its debts and to ever get out of the financial swamp in which it is now floundering, it will undoubtedly have to work, and work in this case means manufactur-

CADILLAC STATE BANK

CADILLAC, MICH.

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

We pay **4%** on savings

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

RESERVE FOR STATE BANKS

Kent State Bank

Main Office Ottawa Ave.
Facing Monroe

Grand Rapids, Mich.

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

Resources

13 Million Dollars

3½ Per Cent.

Paid on Certificates of Deposit

Do Your Banking by Mail

The Home for Savings

Mr. Business Man—

Perhaps, some years ago, shortly after you were married, you made a Will. As time has passed your family has increased in size and you have acquired property. You have doubtless thought about a new Will, but have put off executing it, because healthy men are notoriously inclined to procrastinate about their Wills. Perhaps you have even made a rough draft of your ideas, naming a Trust Company as executor and trustee, and providing for trust funds for your wife and children.

Suppose you met with an accident on a business trip and were killed. Even though your real wishes were expressed in this latter document, found in your effects, they could not be carried out because they had not been completed by proper signatures.

If time has imposed new obligations, or if there have been changes in your personal or business affairs, let us help you avoid a real danger by making a revision of your Will.

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICH.

OTTAWA AT FOUNTAIN BOTH PHONES 4391

INSURANCE IN FORCE \$85,000,000.00

WILLIAM A. WATTS
President



RANSOM E. OLDS
Chairman of Board

MERCHANTS LIFE INSURANCE COMPANY

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

ing on a vaster scale than it has ever done before. This means that each country will try to out-do the other in ruinous and hate-breeding competition in offering its goods for sale in the world's markets in enormous quantities at low prices. Without this, for instance, Germany will never be able to pay its war indemnity and yet it is just this intensive manufacturing that her chief creditors, France and England, object to, because they realize that such action would be detrimental to their own industry, and yet they know full well that unless Germany is allowed free development of its vast industrial organization it will surely be unable to ever pay the amounts claimed under the Versailles Treaty. This position is well known and has been discussed in many articles by well known economists. In spite of this, however, political leaders, rather than face the facts in a cold business-like manner, seem to prefer to hold back the true situation from their people.

In considering the future in terms of exchange rates and our own domestic welfare, we must start off by saying that we must either be contented to be a self-contained community with no consideration for the pressing needs of the world, or we must throw our whole weight and prestige into the scales to aid the world's work of reconstruction.

European countries are too densely populated to permit the people to live by the tilling of the soil or by other farming pursuits, even if they had the desire to do so. There simply is not enough land available. In the new world conditions are entirely different. There is plenty of land as yet untouched and no effort should be left untried to facilitate a movement from the cities to the land. In that way, we can expect less unemployment and greater production at less cost, of foodstuffs and raw materials. Any inducements to make country life more attractive should be made the most of, because the problem of land development and turning the masses from the congested cities to the land, will be one of the pivots of world reconstruction. As far as actual exchange is concerned, it is foolish to think of exchange to-day in the same terms in which this word was used before the war. Once the "gold points" have become ineffective, there remains no limit to the fluctuations and it simply becomes a question of demand and supply without any basis to figure on and without even any intrinsic value to go by in consequence of the heavy inflation existing in nearly all European countries. Under such conditions it is natural that all the gold, silver and in fact everything more precious than the paper currency be gradually driven out of the countries unless forcibly restrained by the respective governments. Yet, as long as the process of printing bank notes to order, the issuance of huge internal loans, etc., goes on, there can be no permanent improvement in the value of the basic coin of such foreign countries and after all, that is the value that is supposed to be expressed by the word "exchange." The actual financial problems to be solved are

too gigantic to be tackled by any individuals, bankers or groups of bankers. The only logical solution would seem co-operation and pooling of resources by the weak and the strong, letting by-gones be by-gones and starting on a new period of co-operation. Unless some such co-operation is agreed to there can be no measurable improvement in the deadlock that exists at the present time, nor can we expect a stabilization of exchanges at a materially higher level.

J. Santilhino.

Own Your Own Home.

"The other day
A fellow came into our office
And he said
I wish I had done
Like Jim Brown did
He bought a lot, Jim did, and
He built himself a little home
The first year
And he planned it so he could
Build more onto his home
The next year
And he did, and
Now he's got a fine big home
Worth a lot of money
And he owns it
And it's his.
And I
Came to town about
The same time
Jim did
And I rented a house
Like a lot of other fellows
And the landlord sold the house
And I had to move
And I did
And I rented another house
And the landlord sold that
And I had to move again
And all I got now is
Some rent receipts
And I've got to move again
Ain't that luck?"

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Arrogant Gompers Publicly Rebuked by Pershing.

Grandville, Sept. 20 — Although many months have elapsed since the close of the kaiser's war, there are people still disputing as to who won the contest. It may be that Germany has as good a claim to that honor as have some of the disputants. Certain it is that many ridiculous claims are being made, among them that of Mr. Gompers who can see nothing good in any organization under the sun outside the perfidious and unpatriotic federation of labor of which he is the head.

He has claimed on many occasions that union labor had the major part in winning the war. At a dinner given in honor of Lafayette-Marne day at Washington the claims made by the chief of the A. F. L. that this organization was the main entitled to the honor, the flatulent boastfulness of the labor leader was effectually punctured by cutting remarks from the one man who had something to do with helping win the war—no less a personage than General Pershing who commanded the American overseas forces at the time the victory was won.

The General, no doubt indignant at the preposterous claims made by Gompers, was fully justified in saying that: "The policies of this Republic are not determined by labor unions or by any other organizations, but by the consensus of its patriotic citizens of whatever affiliations."

The rebuke was just, it will carry force and serve to cut into some of the blatherskite claims made for a certain class of citizens whose only claim to being better than other Americans is the fact of their being organized into a class which would forever shut the avenues of honest toil from the reach of men who are free lances in the world of labor. Combines such as these hailed by Gompers as the winners of our war with Germany, have done more to jeopardize the rights of honest labor than all the capitalistic associations in America.

Again we quote from General Pershing:

"It is a question of whether we are loyal citizens of the United States. I am here to say to you that the members of the labor unions were not the only ones who won the war. It was the citizens who inherited their patriotism from their forefathers who came across in the Mayflower and helped determine and decide the independence of America, as well as those who have adopted American institutions as their own."

True, every word of it, as is the case in the concluding part of his remarks: "It seems to be about time for us to rise up and say that America shall be ruled and governed by American citizens, and not by organizations which have their own selfish purposes to serve."

The General has rendered a distinct service to the public by thus stating facts as they are, cutting the egotistic boasting of the infamous union chief, by showing that the masses, not the classes won the war.

As well might one claim that the Red Cross or the Y. M. C. A. did the business to the exclusion of all others. It is told of that redoubtable son of New England, Ethan Allan, that at a meeting held shortly subsequent to the capture of Ticonderoga, in which a zealous divine was attributing that victory wholly to the Lord, the Green Mountain leader rose in his seat in church, saying: "While you are about it, Parson, won't you please mention that Ethan Allan was there?"

While claiming all the glory for union labor in winning the war would it not be the part of common honesty to give the patriotic portion of the American people a modicum of credit for that performance?

Strictly speaking, America did not win the war. Getting down to bot-

tom facts, which is what every honest investigator should desire to do, the war was won by little Belgium. To her and to King Albert belongs that mead of praise. "When the war of Titans broke, and brought the awful test, the gentle-mannered, boyish king was reckoned with the best."

Let us suppose that King Albert had quietly submitted to the invasion of the kaiser's forces in that fateful summer of 1914. Their easy advance across Belgium into France unopposed would certainly have sealed the fate of France. It was the determined resistance of the Belgians that stayed the flood of German aggression until the French prepared a reception that astonished the bestial kaiser and won the admiration of the civilized world.

Belgium was the rock barring the progress of the invader that saved the day to the French republic and made it possible for the British to come to the aid of her sister nation, the two, with the aid of Italy, holding German barbarians at bay for weeks and months until, at the high tide of the war, America sent her millions of boys in khaki to deal the final blow which silenced German guns and sent the soldiers of the Potsdam despot to their knees shouting "Kamarad," while groveling in the dust.

When anybody seeks to show that any class in this republic, or in fact the Nation, itself won the war, put him to shame with the simple name of gallant little Belgium in connection with the name of her king. No doubt it was quite necessary for the United States to step in as she did, but, without the aid of the buffer kingdom between France and Germany, there would have been no victory to win in that later day.

Old Timer.

Germany Rushing Madly To Her Doom.

Germany's paper prosperity is leading to a crash, but France is following the path of safety in all her governmental finances, and has turned her face definitely away from the inflation mania. The most interesting thing in all Europe to-day is the remarkable situation in Germany. The Germans are at work from one end of the country to the other. They are producing goods in enormous quantities at extremely low costs as measured in dollars. Their crops are good this year, and the whole population appears to be fully employed, vast numbers of men in the industrial districts working twelve or fourteen hours a day. But this German prosperity is unreal. Germany is carrying on a program of inflation and speculation which is leading her to financial crash later on. Surrounded by the adverse exchange wall, Germany is forced to develop intensive trading activity among her own people. Only in the East can she trade with other countries on anything like an equal basis. The mark has fallen so low, the printing presses are revolving so fast as to make the mark still less valuable, that the one thought of every German is to get more and more marks for his goods or labor and then exchange his marks for real property with lightning speed. The successful man in Germany is the one who converts his money into property with the greatest rapidity. This situation is forcing the inflation of prices and wages with great rapidity. Thus, the present advantage Germany enjoys of being able to flood the world with cheap goods, is already beginning to be curtailed. Prices and wages, as

measured in marks, are certain to soar higher and higher and the time is not far distant when Germany will no longer be able to undersell other countries in the way she is now doing. Then will come the complete collapse of her inflation bubble, and a general house-cleaning of her finances. The French situation is also extremely interesting. Much loose talk is indulged in in this country regarding France's ability to surmount her financial difficulties. But I came back with the firm conviction that the future of France is absolutely secure; that her credit is sound and is steadily improving; that, great as are her financial problems, she is strong enough to solve them all. France, unlike Germany, has turned her back on inflation, she is already making progress in retiring her re-

dundant currency and this progress will continue. French bankers and financiers appear to have a clearer idea of what they are doing, and how to do it, than the financiers of any other European country. The French are continuing to justify their long honored reputation of being the best bankers in the world. To-day there is absolutely no danger of Bolshevism spreading outside of Russia. The enormous failure of the Russian experiment has proven to be the biggest kind of an object lesson to the people of every other country. To-day I do not believe that there is as much Bolshevism in Germany as there is in America; and certainly there is practically none in France.—John Moody in Chicago Banker.



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Local Fire Insurance Agent Purely a Puppet.

The modern trend of the local agent is toward extinction, what with the rating law, the inspection bureau, the stamping office, uniform forms and the book of rules, hemming him in on all sides with inflexible rules and forms which he cannot vary, said Platt Whitman, commissioner of insurance of Wisconsin, in an address on "The Modern Trend and the Local Agent" before the National Association of Insurance Agents at Los Angeles. Mr. Whitman's talk was as follows:

I have heard it said that within a few years, with rating laws, rules and forms, the insurance business will be so well organized that the local agent will be reduced to a mere clerk and eventually eliminated. I do not believe that this will happen, but I am forced to confess that in some lines, at least, the modern trend is in that direction.

I believe in the local agent. I believe that he holds an important place in the insurance world. He performs a service for which the public is willing to pay and which it can ill afford to lose, and any system which tends to deprive the public of this service should be viewed with apprehension.

The insurance world has committed itself to regulation. No one will question that statement. I believe that we are standing at the fork of the roads—one following the line of self-regulation, with certain supervisory powers on the part of the commissioner the other leading to strict state regulation and perhaps to state insurance. Which road we shall travel depends upon the companies and the agents.

I have little fear of the further extension of state insurance. The past few years have furnished enough "horrible examples" to keep us out of that field, but I do fear too rigid state regulation. If you demonstrate that you cannot so regulate the business as to do justice to the public, the state will take a firmer grasp and you will be in the throes of state-made rates and rules and forms. I do not want this to happen. In my own state I think I see the handwriting on the wall, and that is one of the reasons I wish to call your attention to these dangers.

To-day, my state has the rating law. Rates are made by an inspection bureau, which is the creature of the company and is dominated by the large companies in such a way as to injure the small companies and impair the usefulness of the mutual companies as much as possible. The agent is confronted with a fugitive mass of rules. Tricky and sinister forms are prepared for him which he is required to religiously follow. After he has exerted his best efforts to give the coverage to which he feels the insured is entitled, he is in grave danger of receiving a slip from the stamping office demanding that he use uniform No. so-and-so. This may happen, notwithstanding the fact that the form used gives the same coverage as the form required. At no stage of the proceedings has the agent any voice.

There are certain tendencies which must in time be reflected in the business of the local agent. Indeed it is

being felt to-day. The trend, not only in states which have rating laws, but in other states as well, is toward a close combination of the companies. They have bound themselves together under agreements which enable them to enforce such action as they desire. The agent is hampered by unjust underwriting rules, many of them senseless, annoying and hard to explain to the assured. There is a gradual tendency to "tighten up" on coverage, to require extra premiums for increases in hazards which exist only in fancy. In fact, the modern trend is to run the business from the company's office with lessening regard for the desires and needs of the insuring public.

The vice of all this is that it demonstrates that self-regulation which is in practical effect to-day is not the success it should be. Of course, we have a certain amount of state supervision, but practically all of our laws are framed upon the theory of self-regulation. In my opinion, this is the best. I believe it possible for the insurance business to regulate itself with little supervision on the part of the state. But it must be efficiently regulated. The public will not usually interfere, provided it is being squarely treated, but it will not tolerate inefficient self-regulation.

Self-regulation can succeed with little interference by state officials if the companies will have the vision to look forward into the years and see that after all their financial success depends upon service. The future of the local agent will depend upon the success or failure of this system. The companies must not ignore the agent, but must recognize that no one is so well versed as he in the wants and needs of the insuring public. He must be made a part of the business, instead of the miserable puppet he now is in the hands of his employer.

I am appealing to you to-day to do your part in making the insurance business what it should be. To eliminate bad underwriting practices, both on the part of the company and the agent. To remove from the field the unethical, the unscrupulous and the ignorant agent. But you must do more than this. You must do your part to retain to the insurance world the privilege of reasonable self-regulation.

Trade Union Arrogance.

A New York baker who had all the help he needed was ordered by a union to add one \$70 a week employee. Now an English union raises the limit. Mersey boilermakers using oxy-acetylene burners need but two helpers to stand by. The boilermakers' union demands twenty-five men for each burner. That is going some in times when only the strictest economy will enable employers to get by.

The whole theory of the unions to dictate employment in every line is fundamentally wrong and is a part of the general union scheme to waste time and labor. It would put two or more men where only one is needed, and make the public pay for the waste while decreasing service—with never a thought or care for the general welfare of the country and its industries.

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The only companies which have allowed

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Proceedings in the Local Bankruptcy Court.

Grand Rapids, Aug. 23.—On this day were received the schedules, adjudication and order of reference in the matter of Stanley J. Danleski, Bankrupt No. 1979. The bankrupt resides in Grand Rapids and is a retail groceryman. The matter has been referred to Benn M. Corwin as referee in bankruptcy and who has also been appointed receiver. A custodian has been appointed and the assets put in his charge. The schedules of the bankrupt list assets in the sum of \$951.65 and liabilities in the sum of \$2,266.91. A list of the creditors of the bankrupt is as follows, all located in Grand Rapids except two:

Internal Revenue Department	\$ 7.50
Standard Auto Co.	93.00
Richard Newman	40.00
Young & Chaffee Furniture Co.	91.05
National Biscuit Co.	14.04
Wilson & Co.	31.83
Lewellyn & Co.	23.98
Abe Scheffman & Co.	31.00
C. W. Mills Paper Co.	26.37
Valley City Milling Co.	6.93
H. Schneider Co.	8.46
A. J. Alward & Sons	7.90
Home Beverage Co.	12.00
Purity Beverage Co.	8.40
Grand Rapids Dry Goods Co.	21.02
E. A. Wood Cigar Co.	9.50
Holland American Wafer Co.	4.99
Standard Auto Co.	3.30
A. W. Shaw Co., Chicago	6.00
Citizens Telephone Co.	4.50
U. S. Rusk & Biscuit Co.	4.60
Swift & Co.	76.54
G. R. Cigar Co.	7.29
The Woodhouse Co.	61.16
Rademaker-Dodge Grocer Co.	57.72
National Grocer Co.	41.45
Washburn Crosby Co.	6.63
Voigt Milling Co.	16.65
Anderson Bros.	52.55
Moon Lake Ice Co.	30.40
Boyland Creamery Co.	22.25
Polonia Pop Works	5.40
M. Hunsburger	13.70
Baxter Laundry Co.	4.87
B. Boesckell, Reliable Malt & Hops Co.	7.05
Dr. Thos. C. Irwin	40.00
McLaughlin Coffee House, Chicago	15.00
Heckman Biscuit Co.	47.81
Rindge-Kreke Co.	16.75
Friedman-Spring & Co.	38.73
Stocking Ave. Garage	72.71
Arctic Ice Cream Co.	4.25
Vandenberge Cigar Co.	10.00
Anufry Dengelewski	1,150.00
Fisher Marshman	4.00

Aug. 26.—On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of John P. Gezon, Bankrupt No. 1980. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of the city of Grand Rapids, and conducted a retail furniture store under the trade name of the Gezon Furniture Co. The schedules of the bankrupt list assets in the sum of \$9,527.60 and liabilities in the sum of \$7,188.59. A list of the creditors of the bankrupt is as follows:

City of Grand Rapids (preferred tax)	\$ 199.24
Ward-Schopps Co., Grand Rapids	213.65
Grand Rapids Savings Bank, Grand Rapids	57,486.50
N. J. Westra, Grand Rapids	2,246.00
Herman Miller, Grand Rapids	2,500.00
Richard Ritzema, Grand Rapids	4,650.00
A. L. Randall Co., Chicago	65.57
Urbana Furniture Co., Urbana, Ohio	15.00
Chair Makers Union, Tell City, Ind.	15.17
Hagadone Mfg. Co., Syracuse	49.50
Vrown Chandelier Co., New York City	25.00
Crocker Chair Co., Sheboygan, Wis.	41.27
Rockford National Furniture Co., Rockford, Ill.	7.50
Hansen Furniture Co., Janesville, Ill.	12.50
Boston Sculpture Co., Boston	67.20
Dean-Hicks Printing Co., Grand Rapids	22.50
Grand Rapids Insurance Agency, Grand Rapids	92.31
Excelsior Wrapper Co., Grand Rapids	21.50
Hesse's, Grand Rapids	12.75
Engstrom-Johnson Furniture Co., Grand Rapids	45.50
Baxter Bros., Grand Rapids	280.75
Enterprise Electric Co., Grand Rapids	621.97
Mills Broderick Co., Grand Rapids	39.23
Pope & Heyboer Co., Grand Rapids	195.95
Herpolsheimer Co., Grand Rapids	277.20
Paul Steketee & Sons, Grand Rapids	220.67
Chandeler Shop, Grand Rapids	35.00
L. Overbeck, Grand Rapids	325.00
Herman Miller, Grand Rapids	800.00
John D. Martin Furniture Co., Grand Rapids	285.37
American Phonograph Co., Grand Rapids	37.00
David B. DeYoung, Grand Rapids	62.95
De Luze Upholstery Co., Grand Rapids	173.46
Furniture City Upholstering Co., Grand Rapids	298.50
G. R. Beding Co., Grand Rapids	358.30
Special Furn. Co., Grand Rapids	174.00
Colonial Furn. Co., Grand Rapids	8.00
Stickley Bros. Co., Grand Rapids	69.15
H. Leonard & Sons, Grand Rapids	6.94
G. R. Phonograph Co., Grand	

Rapids	\$0.00
Geo. S. Smith, Grand Rapids	8.75
Security Transfer Co., Grand Rapids	38.16
Herold Pub. Co., Grand Rapids	443.46
Decker, Davis & Jean, Grand Rapids	75.00
Mich. Trust Co., Grand Rapids	2,495.08
Sheboygan Mattress Co., Sheboygan, Wis.	269.71
Acme Co., Chicago	1,414.79
Chas. Passow & Son, Chicago	147.40
Colonial Mfg. Co., Zeeland	25.00
Zeeland Furn. Co., Zeeland	1,087.40
Kroehler Mfg. Co., Kankakee	253.65
Consumers Power Co., Grand Rapids	55.15
Ponce De Leon Water Co., Grand Rapids	9.50
Consumers Ice Co., Grand Rapids	5.15
Western Union Telegraph Co., Grand Rapids	6.46
American District Telegraph Co., Grand Rapids	21.84
C. Goudzwart, Grand Rapids	57.18
Richard Ritzema, Grand Rapids	1,240.00

Aug. 29.—On this day were received the schedules, adjudication and order of reference in the matter of George H. Cutler, Bankrupt No. 1981. The bankrupt is a resident of the city of Grand Rapids. The proceedings have been referred to Benn M. Corwin as referee.

The bankrupt schedules assets in the sum of \$475, all of which are claimed as exempt, and liabilities in the sum of \$528.72. The date of the first meeting of creditors in this matter cannot at this time be given, though the date will be named when the first meeting of creditors is called. Funds have been furnished, and the first meeting will be called at once. A list of the creditors of the bankrupt is as follows:

John Strauss & Son, Grand Rapids	\$ 12.66
James Scott, Grand Rapids	11.72
C. O. Thompson, Grand Rapids	75.00
Dr. W. J. DuBois, Grand Rapids	72.00
Dr. Bassett, Grand Rapids	8.00
Dr. John M. Wright, Grand Rapids	300.00
Dr. J. D. Hastie, Grand Rapids	50.00

Aug. 31.—On this day the schedules and adjudication were received in the matter of Howard Ferguson, Bankrupt No. 1982. The matter has been referred to B. M. Corwin as referee. A custodian has been appointed and has charge of the assets of the estate. The bankrupt conducted a sales and service station for motorcycles in the city of Grand Rapids. The schedules of the bankrupt show assets in the sum of \$3,053.00 and liabilities in the sum of \$4,010.65. The first meeting of creditors in this matter will be held Sept. 13. A list of the creditors of the bankrupt is as follows:

Alden & Judson, Grand Rapids	\$ 7.50
Brummeier & Van Strein, Grand Rapids	64.00
Dr. A. C. Butterfield, Grand Rapids	41.50
Chicago Cycle Supply Co., Chicago	281.88
Camera Shop, Grand Rapids	27.75
Citizens Telephone Co., Grand Rapids	9.50
Grandall Bros., North Kingsville, Ohio	8.67
Gordon Dudley, Grand Rapids	150.00
Edward & Grist Co., Chicago	330.39
Electric Service Station, Grand Rapids	115.97
Fisk Tire & Rubber Co., Grand Rapids	26.25
Flexible Side Car Co., Loudonville, Ohio	20.00
Fruit Belt Publishing Co., Grand Rapids	4.00
Goodyear Tire & Rubber Co., Grand Rapids	2.60
Grand Enameling Works, Grand Rapids	28.55
Grand Rapids Battery Shop, Grand Rapids	3.65
Grand Rapids Press, Grand Rapids	17.42
Herald Pub. Co., Grand Rapids	83.95
Hendee Mfg. Co., Springfield, Mass.	1,738.28
Indiana Goggle Works, Chicago	25.13
W. B. Jarvis Co., Grand Rapids	127.68
Lieberman Mfg. Co., Philadelphia	109.55
McLachlan Business University, Grand Rapids	130.00
Millwood Brackett Co., Des Moines	71.20
Motorcycle Appliance Co., New York	5.50

Dr. James F. Spencer, Grand Rapids	13.00
Tungsten Mfg. Co., Chicago	27.05
Vacuum Oil Co., Chicago	8.25
Valvoline Oil Co., Chicago	39.38
Wein Sales Corp., Brooklyn	86.43
Wetherbee Igniter Co., Springfield, Mass.	53.87
City Trust & Savings Bank, Grand Rapids	225.00
Elmer Romeyn, Grand Rapids	25.00
Ben Scholten, Grand Rapids	101.75

Sept. 6.—On this day were received the schedules, order of reference and adjudication in the matter of Julius Takats, Bankrupt No. 1968. The bankrupt is a resident of the city of Muskegon Heights, and conducted a retail meat market. The petition in bankruptcy was involuntary. The matter has been referred to B. M. Corwin as referee in bankruptcy. A custodian has been appointed by the court to take charge of the assets of the bankrupt. The schedules of the bankrupt list assets in the sum of \$13,619.36 and liabilities in the sum of \$17,449.53. The first meeting of creditors in this matter will be held at the office of the referee on Sept. 22. A list of the creditors of the bankrupt is as follows:

City of Muskegon Heights (preferred tax)	\$ 193.79
Anderson Packing Co., Muskegon	639.36

Heights State Bank, Muskegon	500.00
Heights	134.00
Muskegon Chronicle, Muskegon	450.00
Sam Hirsch, Muskegon Heights	39.75
Sanitary Sales Co., Muskegon	100.00
Heights	77.29
Mona Lake Ice Co., Muskegon	30.00
Heights	60.00
Steindler Paper Co., Muskegon	40.83
Multon Grocer Co., Muskegon	33.00
Robarge Bros., Garage, Muskegon	19.50
Heights	45.08
Jennings Flavoring Co., Grand Rapids	137.63
Berrien Springs Box Co., Berrien Springs	185.00
Luke Basket Co., Berrien Springs	431.06
Heinz Co., Detroit	225.00
Arnold Bros. Co., Chicago	672.68
Proctor & Gamble, Detroit	75.00
G. R. Butchers Co., Grand Rapids	214.87
Hubert H. Smith, Muskegon	259.48
Swift & Co., Muskegon	214.51
Herold Painting Co., Detroit	362.95
R. Gumz & Co., Milwaukee	127.88
Cudahy Bros., Cudahy, Wis.	107.87
Independent Packing Co., Chicago	59.02
J. R. Biersdorf & Bros., Chicago	500.00
J. S. Hoffman Co., Chicago	500.00
Shepard & Strausheim, Chicago	1,000.00
Lilman Bros., Muskegon	600.00
Paul Ontol, Muskegon Heights	50.00
Mike Danko, Muskegon Heights	825.00
John Bluzas, Muskegon Heights	1,200.00
Steve Leon, Muskegon	50.00
Theodore Csizsk, Muskegon	50.00
Loveace & Brook, Muskegon	825.00
W. A. Bryant, Muskegon Heights	1,200.00
Bush Lumber Co., Muskegon	

Sept. 8.—On this day a notice was issued calling a special meeting of creditors in the matter of Joseph J. Bauser, Bankrupt No. 1967, for the purpose of acting on claims and such other business as may properly come before such meeting, and for the purpose of considering the offer of John Stellard, of Grand Rapids, who has offered the sum of \$210 for the fixtures now located in the building on Jefferson avenue, Grand Rapids. The inventory of this list of items is in the sum of \$615.25. The meeting has been set for Sept. 23. All interested in this matter and the purchase of the above mentioned property should attend at that time. The meeting will be held at the office of the referee at 315 Houseman building, Grand Rapids.

On this day also an order was issued calling a special meeting in the matter of Elmer C. Johnson, Bankrupt No. 1905, for the purpose of transacting ordinary business, passing upon claims, determining whether or not a dividend may be paid at this time, and for considering and passing upon the bills of the various claimants who have rendered service to the estate. The meeting will be held at the office of the referee, 315 Houseman building, Grand Rapids, Sept. 23.

Sept. 9.—On this day was held the first meeting of creditors in the matter of Stanley Danleski, Bankrupt No. 1979. The bankrupt was present in person and by attorney Roman Glockeski. Creditors were present in person and by attorney Fred Temple. Frank V. Blakely present representing the Grand Rapids Credit Men's Association. Several claims were allowed against the estate. F. C. Temple appeared especially and claimed all of the assets of the bankrupt as the individual property of one A. Dengelewski, claiming that the latter turned over all of the assets then held by him to the bankrupt under an agreement that the bankrupt would sell the same and turn over the money to said Dengelewski, and claiming that no sale or transfer was made to the bankrupt, and that no title ever passed to the bankrupt. Frank V. Blakely was selected as trustee and the amount of his bond fixed at \$500. Appraisers were appointed and an order issued to that effect. The receiver made a verbal report, which was approved and the receiver discharged. The first meeting was then adjourned to September 23 at 10 a. m. city time.

On this day was also held the first meeting of creditors in the matter of Edward F. Monica, Bankrupt No. 1978. The bankrupt was present in person and by attorney, Earl Phelps. No creditors

were present or represented. No claims were proved. No trustee was chosen. The bankrupt was ordered to submit certain life insurance policies and a copy of the notes given for a certain car. The meeting was then adjourned without date.

Sept. 10.—On this day was held the first meeting in the matter of John P. Gezon, Bankrupt No. 1980. The bankrupt was present in person and by attorney, L. D. Verdier. Creditors were present in person and by Wicks, Fuller & Starr. Several claims were proved. George B. Kingston was chosen trustee and the amount of his bond fixed at \$3,000. The bankrupt was examined by Mr. Wicks, with a reporter present. The receiver made a verbal report through the custodian and was discharged after the approval of the report. The meeting was held over until the afternoon of the same day for the purpose of allowing the examination of the stock of the bankrupt by several buyers. The court had received an offer of \$2,785 from Young & Chaffee Co., of Grand Rapids, and the order of sale was set for this day in pursuance of this offer. There were no other bids received and the property was sold to the above named party for \$2,785. An order confirming the sale has been made. The meeting was then adjourned without date.

Sept. 10.—On this day an order was issued calling a special meeting of creditors in the matter of Fred W. French, Bankrupt No. 1919. The purpose of this meeting is for the transaction of the usual work and for the purpose of deciding on the declaration of a dividend to general creditors. An order was also issued setting a sale for the purpose of selling the stock of cars, trucks and accessories in the Hermitage garage building. An offer has been received in the sum of \$5,227.50. The stock inventories \$24,365.31. The special meeting will be held at the office of the referee Sept. 22.

Chopped Dollars.

A "chop," in China, is a trademark. It represents incidentally a guarantee of value, which may be greater or less in proportion to the commercial standing of the firm whose chop it is. The silver dollar in that country is chopped by each firm or money-shop through whose hands it passes. A clean, unchopped dollar is looked upon as askance. The chop affixed may be merely an ink stamp, or it may be put on with a sharp die, defacing the coin. Thus a silver dollar, after being in circulation for a while, becomes unrecognizable. A properly guaranteed coin assumes a cup shape, and not infrequently with a hole through the middle. The Chinese silversmith extracts a percentage from the dollars that pass through his hands by scooping out some of the silver.

Death separates our bodies for a time, but brings together our souls at once.



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 m—nev saving price.

Sidney Elevator Mfg. Co., Sidney, Ohio

OUR POLICY

is free from "jokers" and technical phrases.

Live Agents Wanted.

MICHIGAN AUTOMOBILE INSURANCE CO.

Grand Rapids, Mich.

A Stock Company.

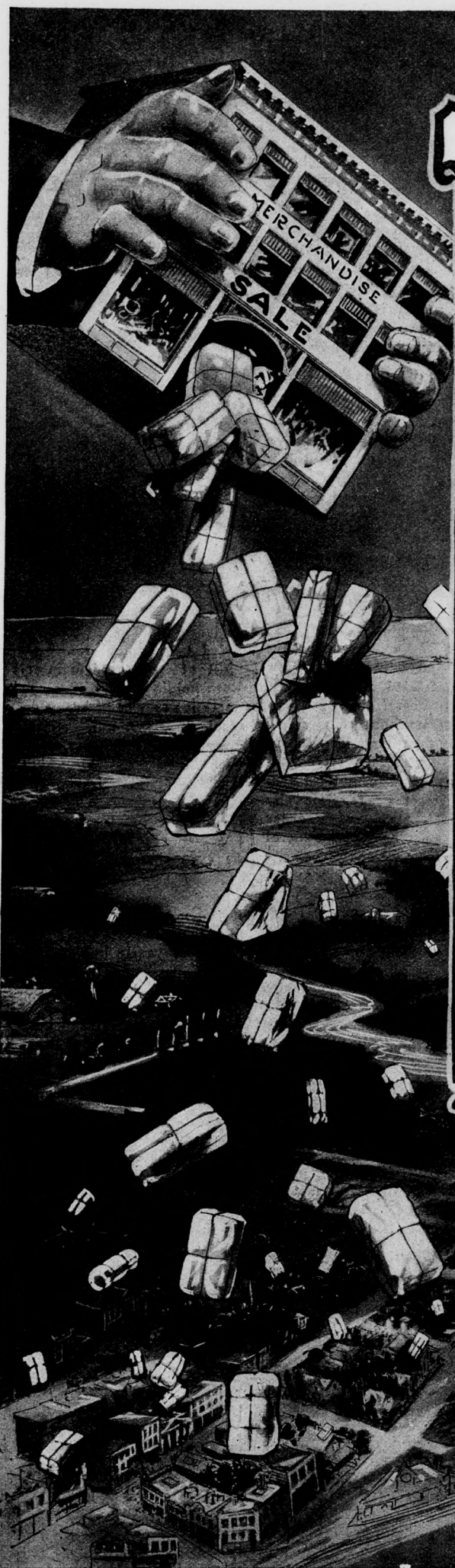
WE OFFER FOR SALE

United States and Foreign Government Bonds

Present market conditions make possible exceptionally high yields in all Government Bonds. Write us for recommendations.

HOWE, SNOW, CORRIGAN & BERTLES

401-6 Grand Rapids Savings Bank Bldg., Grand Rapids, Mich.



Stabilizing—

¶Your business does not mean the establishing of a definite business volume or business profit but—

¶Means the stabilizing of its growth. It means the widening of your trading territory and the developing of a retail influence that will make the up-building of your business steady and consistent.

¶As a result of a condition such as you passed thru in the last six months—or as a result of abnormal conditions like you experienced during the war—an unhealthy growth—a depression is apparent and overstocks accumulate.

¶How to dispose of those overstocks is a question that we have the ability to answer—not because we are better men—wiser in retailing—but because we have devoted the larger part of a lifetime to the business of rapid-merchandising.

¶No gain is to be found in the selling of large quantities of your goods at the cost of overloading your regular customers—no profit for you in selling at ridiculously low prices—and this is neither necessary nor good retailing, and—

¶Thru a very careful analysis of local conditions, local sentiment, and your standing as a merchant—a selling plan is built up in our organization by thinking experts—that is individually your plan of operation—not for a short sale—but for the whole year over which the service extends.

¶The result—a very satisfactory and profitable sale—one that cleans the stock, leaving it staple and salable, produces a healthy growth of new business, and provides the means for a continued expansion that creates volume—turnover and decreases selling costs.

¶For a complete analysis and explanation of our plans for your sale, an inquiry on your letterhead is sufficient.

The T. K. Kelly Sales System

Minneapolis, Minn.

U. S. A.

PROBLEM OF DISTRIBUTION.

It Is Not Solved By the Motor Truck.

Almost everything we have been told, or have read, about the great motor truck industry has been of a nature to lead taxpayers to believe that the future salvation of us all depended entirely upon the taxpayers, community, and state legislatures seeing to it that the motor truck proposition be not hampered in the passage of state laws as would call for official regulation in the operation of these highway freighters. One of the cleverest lines of thought presented to the public, in seeking favorable results, concerns the distribution of farm products into wholesaling markets. We have been told ever so many times by master writers that the motor truck was solving the problem of distribution of all that is grown on the farms, and that because of this economical touch with the consumers, farm and dairy products, including meats, etc., are being distributed and sold at prices which mean great saving to the family exchequer. This farm products distribution idea has not only been considerably overestimated from the economical viewpoint, but it has at last created a more or less hostile spirit on the part of food buyers—millions of whom contribute through tax levies to the building and maintenance of what we now term "improved highways." When taxes all over the country are being increased for different purposes, including construction of motor truck road-beds, taxpayers are very anxious to be "shown" where they are getting off with vegetable prices in the cities and larger towns—generally speaking—ridiculously high.

The writer notes that milk, for instance, is still on the war level price; that a cantaloupe weighing less than a pound and a half is still bringing 25c; that pears are being sold at from 11c to 15 cents per pound; that grapes are still bringing the same old price; that peaches never were higher; that eggs are again flirting with wartime prices; while many of the staples, chickens for example, are sticking pretty close to old figures. With these limited citations of fact in mind, the taxpayers have begun to do a little thinking for themselves. Any man of sane judgment knows that the farmers of this country are not philanthropists; neither are the wholesalers or middlemen; neither are motor transport companies making a specialty of delivering farm products to distribution markets; neither are the retailers who distribute into the homes. The question as to whether public motor transport, or the operation of motor trucks by farmers, has cut down the cost of distribution insofar as these interests are concerned, has no bearing upon what are established facts in regard to prices paid by the consumer. Frankly speaking, the growers, wholesalers and retailers of farm products are just about as anxious to turn over to taxpayers whatever saving may be created through motor truck delivery efficiency, as are owners and operators of motor trucks to contribute a legiti-

mate percentage of highway construction cost toward lightening the burden of taxpayers—who always pay the bills, regardless of which way the cat jumps.

A farmer of large importance in Illinois told me in the summer of 1919 that his four power trucks, especially designed for agricultural purposes, had saved him enough cash on the difference between horse-drawn and motor truck delivery service, to purchase for his wife a small pleasure car—and for his daughter a Victrola costing \$250. I judged from his talk that he had saved in the neighborhood of \$1,200 in delivering his products to nearby markets by operating four one-ton power vehicles instead of using four teams of horses. You will note that this farmer spent the difference or saving on delivery in purchases for his family. If a man were inclined somewhat toward idiocy, he might be justified in believing some of the press-stuff sent out by motor truck propagandists for the purpose of feeding the general public with stories of how food-stuff prices are being cut down to the consumers, because of the employment of power vehicles in covering the distance between the farm and the wholesaler and retailer. And if he were still more idiotic he might believe that farmers are gladly paying the purchase price of motor trucks out of their own pockets, and that where a saving is made in foodstuff distribution, this dollar is gleefully handed back to consumers to reduce retail prices instead of being kept by the farmer and applied to the purchase price of his truck. Very interesting is the fact that almost everything else, aside from foodstuffs, has tumbled to a more or less extent during the past few months. Certain classes of foodstuffs have declined in retail prices—but not to such an extent as will justify the consumer in taking much stock in what is printed in the press about the motor truck proposition being the "dollar-saver" of the consumer.

We have about reached the time, despite the clever and well-paid propagandists of motor truck interests, where the taxpayers are beginning to do a little thinking on the proposition. With highway contractors and power truck interests boosting all over the country for a stampede on the poor taxpayers during huge expenditures for improved highways, why should not the public analyze the question as to where it is going to get off in the matter? Regardless of the huge volume of publicity that has been printed to create a wild desire on the part of taxpayers to look with the greatest of enthusiasm upon nation-wide expenditure of the "long green" in building a great net-work of improved highways, taxpayers have yet to learn of any desire on the part of motor truck builders, owners or operators, to help carry the road construction burden. In other words, the taxpayer is told how the motor truck cuts the living cost of his family, and then before this consumer can say "nonsense" his eyes catch the press report to the effect that Washington officials, state highway commissions and the public everywhere are whooping up the plan

to spend \$1,000,000,000 for an improved highway system that will make a glorious ending to everybody's troubles.

Great, isn't it—so long as the men who build, sell, own or operate power trucks are not called upon to help foot the big construction and maintenance expenditures. And greater still, is the nerve of owners and operators of the juggernauts whirling along heavily laden with tons of freight—for it is to their direct interest that America's taxpayers are being called upon to wear a smile while contributing through increased taxation to the one-billion-dollar highway improvement scheme. The public has been "kidded" until it is showing very marked evidence of revolt against coughing up, through special highway improvement taxation the funds with which to lay down roadbeds for the greater development of the entire power truck proposition. "What are motor truck traffic companies doing in the matter?" you ask. "Nothing, of course. Why should they, so long as community, county and state officials can be depended upon to squeeze the funds for improved highways construction from taxpayers?" But there is an ending to every glorious dream, and just as surely is there an end to all dreams that are based upon selfish purposes. The dreaming days of the taxpayers have about ended, and before many new moons have scudded into nowhere, we are going to hear from them.

The quickest way out of any bad mess is to get together and plan for destruction of that which is responsible for the mess. The motor transport business must be regulated by Federal and state laws, and in order that the right start be made, Federal and state laws must be enacted classifying motor transport as a common carrier. This is the classification we give the railroads. If a power truck carrying several tons or more of public freight is not a common carrier, then what is it? The railroads (common carriers) are taxed from many angles upon specific principles. The motor transport (common carrier, as it should be classified) is being coddled and developed at the expense of the taxpayer. How can we wonder that motor transport charges for freight conveyance are mostly always lower than the rates charged by the steam or electric railroads? But are motor transport freight charges lower than those of the railroads, if the taxpayer spends a dollar for special highway taxation where he saves pennies in lower freight charges by motor transport? When once heavy duty power trucks and motor transport lines have been classed and made amenable to the exactions of laws laid down for the regulation of "common carriers," we shall begin to see a general stabilization of the motor truck manufacturing industry and of motor transport itself. The only difference between the steam railroad and the motor transport octopus, is that the railroads build their own roadbeds—whereas the motor transport operators are handed over, without expense to themselves, highway roadbeds that may cost the taxpayers along each mile of it, anywhere from

thirty to sixty thousand dollars per mile. Motor transport has developed beyond even the most sanguine expectations of power vehicle manufacturers—although this fact should not at all be surprising. Why not? All that is needed to establish a motor transport line is the license for which a small fee is paid, truck barns, truck tires, and sufficient men to drive the cars and assist in handling the freight. The public digs into its jeans for the coin which builds the roadbeds over which heavy duty trucks and motor transports roll merrily along.

The term "common carrier" is going to be applied to heavy duty trucking and motor transport lines sooner than some of us imagine, and when this is a matter of record, every state will enact such laws as will call for an honest highway operation license fee—and this license fee will be based solely upon each ton carrying capacity of the vehicle so licensed. The almost endless stream of subterfuge that has been published in the press in regard to rear-axle or wheel-base impact, distribution of load for elimination of impact sufficient to cause wear and tear upon highway surfaces, etc., for the purpose of keeping the minds of taxpayers away from the one great issue—that of compelling power vehicles of large tonnage to pay license fees based upon actual tonnage—has lost most of its legerdemain cleverness. Both public and business need the co-operative service of heavy duty power trucks and motor transport. Everybody recognizes this fact. But the time has come when heavy duty truck and motor transport operators must face the issue squarely—and it is in these earlier days of the taxpayer impetus that the licensed fee upon every highway carrier of freight must be made sufficient to count for something when applied to the building of new motor transport highways and their maintenance. The entire combined yearly license fees, paid by motor truck owners and transport lines annually, amounts to but a drop in the bucket in comparison with the cost of constructing power vehicle highways in any one of the big cities.

Frank Stowell.

Here Is a Good Suggestion.

A Detroit hardware dealer was carrying an account that was long overdue, the customer having ignored numerous requests to come in and settle up. Finally the hardware man added a fictitious item to the man's bill in his monthly statement, "To six hammers at 85 cents each, \$5.10."

A day or two later the man came in, visibly annoyed.

"You've charged me here for half a dozen hammers," he asserted, "and I have never bought a hammer in my life—either here or anywhere else."

"That is funny," said the dealer; "there must be a mistake somewhere. We will just deduct \$5.10 and you can pay the difference."

The customer acted on the suggestion and went away, happy that he had escaped an overcharge.

When a man meets his wife downtown he always wonders what it will cost him.

\$100,000 First Mortgage 7% Real Estate Bonds

of the

Daniel W. Smith Company
UNION TRUST COMPANY, DETROIT, TRUSTEE

Dated July 1, 1921. Interest Payable January 1st and July 1st.

Tax Exempt in Michigan. Legal for Michigan Savings Banks.

Coupon Bonds in Denominations of \$1,000 and \$500.

Redeemable in whole or in part at the option of the Company on any interest date at 102 and accrued interest on sixty days' written notice to the Trustee.

MATURITIES

\$7,500 due July 1, 1922
7,500 due July 1, 1923
7,500 due July 1, 1924
7,500 due July 1, 1925
7,500 due July 1, 1926

\$7,500 due July 1, 1927
7,500 due July 1, 1928
7,500 due July 1, 1929
7,500 due July 1, 1930
32,500 due July 1, 1931

SECURITY

Mortgage covers property located at 7462 Jefferson Avenue East, consisting of ninety feet frontage running back to the Detroit River. On this property are located three stores, the Indian Village Garage, warehouse and four yacht slips. Mortgage also covers a balance of \$36,550 due from sale of the three-story brick building located at No. 88 Isabella Street, near Michigan Avenue.

VALUE

The Jefferson Avenue property has been appraised by The James S. Holden Company at \$180,000, which, together with the balance due on the Isabella Street property, makes a total valuation of more than twice the amount of bonds outstanding. The income from the Jefferson Avenue property is equivalent to over twice the interest requirements on this issue of bonds, while the Land Contract covering the sale of the Isabella Street property calls for payments of \$425 each month together with 6% interest on the unpaid balance, or a total of approximately \$20,000 available each year for the payment of interest and the retirement of bonds.

LEGALITY

All legal matters pertaining to this issue of bonds have been approved by Warren, Cady, Hill and Hamblen.

Price to Yield $7\frac{1}{2}\%$

GEORGE M. WEST & COMPANY

INVESTMENT BANKERS

Union Trust Building

Detroit

Telephone Main 1118

Interim Certificates of the Union Trust Co. will be issued against sales pending delivery of the definite bonds.

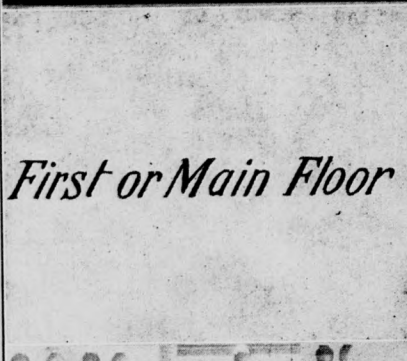
H. LEONARD & SONS, Grand Rapids, Mich.

The display on our sample tables helps you to buy wisely. So come in at once if possible and see our line in person.

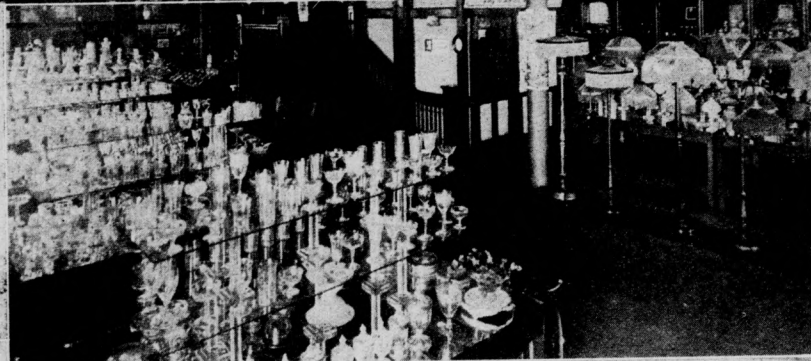
We can make immediate shipment of all Holiday Orders or will select now and ship later if desired.



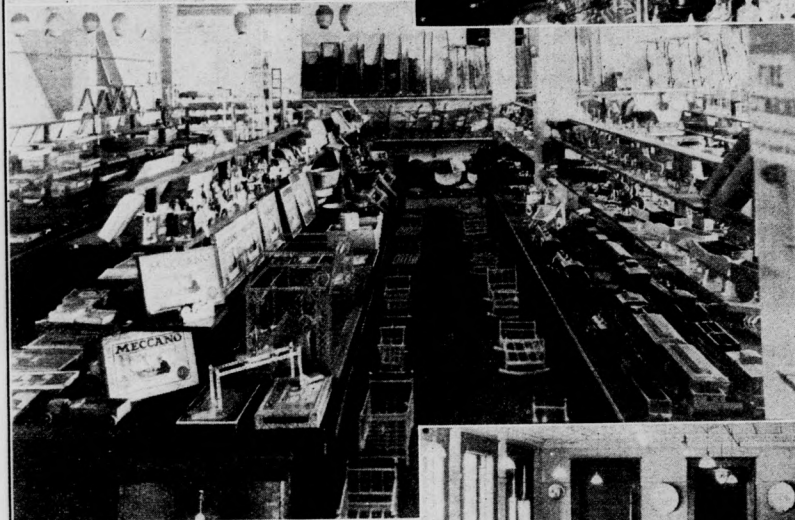
*One Aisle in our
Gift Goods Dep't.*



First or Main Floor



*Only one Aisle.
From many in the
Toy Dep't*



*An Aisle showing
Imported
Decorated China*



H. LEONARD & SONS, Grand Rapids, Mich.

We are making new reduced prices on nearly everything in Toys, Books, Games, Dolls and Gift Books. Send for Catalog, but come in person and buy early if possible.

Terms on Holiday Goods—Invoice dated as Nov. 1st 2% 10 day net Jan. 1, 1922.

*A Corner in our
Toy Dep't.*



*A part of the
House Furnishing
Sample Room*

*Part of
Toy Room in Distance
Dinner Ware Dep't*



*One Aisle of
Imported and
Domestic Dolls*



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.

Pointers In Regard To the Furnace Business.

Written for the Tradesman.

The furnace department has in recent years become a considerable factor in the business of the average hardware store in small towns and cities. It is a branch that, if properly handled, will add many dollars to the profit column. There is, however, nothing that can, if neglected or carelessly handled, involve more annoyance and actual loss.

Thanks to the constant efforts and the widespread National advertising of manufacturers, furnace heating has been growing steadily in popularity, and many of the earlier difficulties in the way of developing this line of business have been overcome.

A great deal of difficulty with furnace heating in the past has been due to careless work in installing.

"Some of the work I ran across in the earlier days," said an old hardware dealer, "was a crying shame. No method was used except to set up a furnace in the cellar, box up a few joints for cold air runs, and connect registers to the furnace in any old way. The result was a plant that worked when the weather was mild, bankrupted the owner buying coal, and was a constant annoyance. And the only remedy was a new system—a real system—and the house-owner used to look at me when I suggested that as if to say, 'Once burnt is twice shy'."

The great thing in building up a furnace business is to put in the sort of work that brings the customer satisfactory results. Nowhere do results count for so much, in the hardware business.

To produce results, thorough planning of the work is necessary. The advantages of this are obvious and, once realized, they make up for the extra time and energy involved.

A preliminary plan shows the prospective buyer in the first place that the dealer understands his business. Of course any dealer can have a heating plan made at the factory for the asking; but while he is waiting this, his competitor who may be able to make a plan of his own will be landing the job. Another advantage that planning the work gives the dealer is the ease and accuracy in estimating and the fact that the entire work can then be turned over to the shop, after the sale is made, for installing.

Then, again, by suggesting changes in the proposed house to conform

with heating principles, the dealer can more easily co-operate with the builder, and the result will be a more satisfactory job and a better pleased customer.

When planning a system it is always best to get busy as soon as the house is planned, and, if possible, to get the owner interested, suggest a ventilating system in connection with the heating plant. This can be put in so readily that it is a wonder these ventilating systems are not in more general use. All that is necessary is to enlarge the chimney, making a two-flue chimney, one flue for smoke, the other for ventilating. By connecting the rooms to the ventilating flue in the attic by means of a single wall stack from registers placed close to the floor, the rooms will be provided with outlets for foul air. The smoke passing up along one side of the ventilating shaft creates an updraft and provides the suction that takes out the foul air. The extra cost such a system entails is made up by the healthful atmosphere it provides. In connection with this there must be a fresh air duct from outside, connected with the furnace, and provided with a tight damper so that the supply can be readily regulated.

When planning a furnace heating job it is best to locate registers first. In locating the furnace, care should be taken to give it a central position, near the chimney if possible, and faced so that most of the hot air runs are taken from the back of the furnace.

When placing registers care should be taken that the runs are short and avoid all unnecessary angles. When locating cold air plates be sure to place them where they can be connected conveniently to the furnace.

After a plan is made it ought to become a record of the business, and this is accomplished by making a pen and ink tracing on tracing cloth. This makes a practically indestructible record for future use and reference. It also enables the dealer to make any number of blue prints, giving one to the purchaser and having another for the shop.

The sizes of registers to be used in the different sized rooms are suggested in the various catalogs of fittings, and can be relied upon to do the work provided the system is in other respects correctly installed. Of course, it is proper to give an exposed room some little advantage, such as in size of pipe and register.

The hardest propositions as a rule are the rooms that have open stairways in them, such as reception halls, where the upper hallway and lower hall are connected. This always results in a down draft on the stairs

and it is advisable to place the cold air face at the foot of the stair; of course, not where it has to be stepped on, but conveniently near, so that the cold air coming from the upper rooms will not have to cross the floor. It is also a good plan to provide such room with an extra hot air register, if possible, or make the one leading into it of ample size.

Coming now to the matter of estimating on a heating job, it becomes evident that the planning is a decided help; in fact, it is hard to comprehend how an intelligent estimate can be made without this preliminary work. The discredit that the furnace business got into in some places in the early days has been due greatly to the too frequent element of guesswork. For a dealer to look at a

house, figure the cubic contents, get the size of furnace, guess at the fittings, time, etc., that the job will require is a slipshod way of doing business. It usually results in a poor job, on which money is lost, and a dissatisfied customer.

On the other hand, with a carefully planned job, the size of furnace is stated, the pipes are shown, all registers and pipe runs can be easily figured and the one item of uncertainty is the time it will take to put in the job, and this will be eliminated after a few jobs. A careful estimate can be made by using a system of blanks and these compared with the work as it progresses. There are a good many small items that must be considered in an estimate, and these often times make an aggregate that cuts the profit.

Michigan Hardware Co.

Exclusively Wholesale

Grand Rapids, Mich.

Foster, Stevens & Co.

Wholesale Hardware



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

Grand Rapids, Mich.

Brown & Sehler Co.

"Home of Sunbeam Goods"

Manufacturers of

HARNESS, HORSE COLLARS

Jobbers in

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

GRAND RAPIDS,

MICHIGAN

When a job is completed, it is an easy matter to compare the estimate with the actual figures, of which record should also be kept; and with a persistence in this system the dealer will be able to figure with the greatest accuracy.

Of course, a fair profit margin should be allowed on every job. This is essential. A good margin is essential to good work; and the public has gradually been educated by costly experience to this salient fact.

The hardest part of the business used to be closing the contract, but a careful plan is a great help toward closing a deal. The purchaser, as a rule, is well able to see where some work is weak and it is up to the dealer to convince him that good, carefully-planned work is worth more than a slipshod job.

A card system and follow-up letters for prospective buyers are often used as preliminary to the planing and selling, resulting in an invitation from the prospect to submit an estimate. This must be supplemented by a thorough explanation of the system, the kind of material used, and, last but not least, the references the dealer has to satisfied customers. Price will have relatively slight bearing in closing a sale if the previous work has been thorough and careful and the customer has been educated to the necessity of good work in preference to cheap work. There are always consumers who will demand a low-priced job, even at the risk of getting a poor one; but in the great majority of cases people understand that, in furnace jobs, the best is the cheapest.

Victor Lauriston.

Recent Transactions in St. Joseph Bankruptcy Court.

St. Joseph, Sept. 12.—In the matter of Baker & Baker, bankrupt, the trustee, William Bernard, of Three Rivers, having filed his final report and account, showing total receipts of \$597.39 and disbursements of \$48.32, an order was entered by the referee for a final meeting of creditors to be held Sept. 23 for the purpose of passing upon the trustee's final report and account and the payment of a first and final dividend and the payment of administration expenses and for the transaction of such other business as may come before the meeting.

Sept. 14. In the matter of the Victor Tuck Co., bankrupt, the trustee filed his third report and account, showing total receipts of \$3,825.10 and disbursements of \$1,100.62. Owing to the litigation existing between the trustee and the Edgar & Watts Co., of Harvey, Ill., over a contract note in the sum of \$6,456.25, it was determined that it would be inadvisable to call a meeting of creditors to declare a dividend until the matter is settled after the trial of the case in the Circuit Court of Berrien county next Tuesday.

Sept. 16. In the matter of Elmer W. Beth, bankrupt, formerly doing business in the city of Benton Harbor, conducting a general line of wall paper, paints and phonographs under the name of the Phonograph Shop, bankrupt filed his schedules, showing liabilities in the amount of \$19,805.62, with assets of the estimated value of \$2,247.84. The petitioning creditors filed a petition for the immediate appraisal of the property and the request was granted. An order was made by the referee, calling a first meeting of creditors at the court house in St. Joseph Sept. 27 for the purpose of filing claims, the election of a trustee and the transaction of such other business as may come before the meeting. The following is a list of the creditors of the bankrupt and also an itemized statement of assets:

Preferred and Secured Creditors.	
Louis Kaswick, Benton Harbor	\$ 29.50
Ray Phillips, Benton Harbor	53.50
Lillian Beth, St. Joseph	180.00
American Can Co., Chicago	165.00
Waite Furniture Co., Benton Harbor	111.08
Curtis & Myers, Benton Harbor	342.74
Commercial Finance Co., Grand Rapids	376.50
Frank T. Moore, Benton Harbor	320.00
Unsecured Creditors.	
Anderson, Frank E., St. Joseph	\$ 15.45
Armour & Co., Chicago	24.50
Barnard Drug Co., Benton Harbor	4.15

B. H. St. Joe Ry. & Lt. Co., Harbor	17.34
Brunswick-Balke-Callendar Co., Chicago	2,239.39
Benton Harbor News Co., Benton Harbor	6.00
Berrien Company, Benton Harbor	31.40
Brogger, Fred Co., Grand Rapids	1,100.00
Beattie-Bernard Press, Benton Harbor	66.30
Blue Bird Phonograph Co., Chicago	575.55
Calhoun, Edw., Benton Harbor	10.35
Canfield-Pearce Co., Grand Rapids	24.93
Century Music Co., New York	151.75
Consolidated Talking Machine Co., Co., Chicago	577.45
Cole & Dunas Co., Chicago	70.10
Cutler & Downing Co., Benton Harbor	5.60
Conn. C. G. Co., Elkhart	136.75
Cunningham, Wilbur, Benton Harbor	225.00
Dulcitone Phonograph Co., South Haven	275.40
Farmers & Merchants Bank, Benton Harbor	975.00
Hall Hdwe. Co., Benton Harbor	41.07
Heystek & Canfield Co., Grand Rapids	629.90
Interstate Music Corp., Milwaukee	29.65
Keller, Chas. W. Co., Grand Rapids	54.24
Mandel Mfg. Co., Chicago	1,056.17
McKinley Music Co., Chicago	151.75
Messner Motor Co., Benton Harbor	21.36
Nowlen B. M. & Co., Benton Harbor	208.34
Newland Furniture Co., Benton Harbor	28.50
News-Palladium Co., Benton Harbor	86.96
Nelson, W. P. Co., Chicago	1.75
Pearce, J. B. Co., Cleveland	424.05
Peters Hdwe. Co., Benton Harbor	14.23
Preston Lumber Co., Benton Harbor	38.30
Remick, Jerome E. Co., Detroit	191.80
Randall, A. L. Co., Chicago	84.18
Russian Cement Co., Gloucester, Mass.	34.50
John Seven Co., Grand Rapids	68.12
Schmitz Horning Co., Cleveland	6.14
Shaw, A. W. Co., Chicago	10.00
Herald-Press, St. Joseph	26.80
Wykes, Claude P., Grand Rapids	200.00
Shedler, Wm. R., Benton Harbor	300.00
Telephone Directory Adv. Co., Detroit	40.50
Talking Machine World Service, New York City	121.45
Toledo Plate Glass Co., Grand Rapids	173.70
United States Inc., Chicago	22.00
Valentine Company, Chicago	65.60
Venetian Phonograph Co., Chicago	246.25
Williams Auto Supply Co., Benton Harbor	167.60
Winter, I. B. Co., Chicago	16.00
Ward, C. E. Co., Dayton	29.00
Wadsworth-Nowland Co., Chicago	877.09
Whitey, H. S., Benton Harbor	39.50
Wurlitzer, Rudolph Co., Chicago	18.23
York, J. W. & Sons, Grand Rapids	6.64
Young, W. B. Co., Chicago	1.56
Kocher Grocery, Benton Harbor	86.50
Rice Bros., St. Joseph	75.99
Enders Company, Benton Harbor	161.99
Johnson, Chas., Benton Harbor	26.40
State Bank, Benton Harbor	229.39
Banner-Register, Benton Harbor	36.60
Hawelsholmer Co., Grand Rapids	8.03
O'Brien Varnish Co., South Bend	12.90
Griffin, Robt. Co., Jersey City	159.17
Wallace, John Sons Co., St. Joseph	26.50
Chicago, Coupon Co., Chicago	6.00
S. & S. Garage, Benton Harbor	11.74
Bijou Theater, Benton Harbor	48.00

Assets	
Cash on hand	\$ 16.65
Bills and notes	165.00
Stock in trade	1,204.50
Household goods, etc.	185.00
Books, prints and pictures	5.00
Debts due to open accounts	671.80

Total \$2,247.84

Property claimed exempt, \$610.
Sept. 17.—In the matter of the Famous Trucks Co., Inc., of St. Joseph, the trustee filed his final report and account, showing total receipts of \$16,446.44 and disbursements of \$1,882.07, leaving a balance on hand of \$14,563.37, with request that a final meeting of creditors be called for the purpose of paying a first and final dividend and the payment of administration expenses. The matter was considered and an order entered by the referee, calling the final meeting of creditors at his office Oct. 6 for the purpose of declaring a first and final dividend, the payment of administration expenses and the transaction of such other business as may properly come before the meeting. The referee held that all creditors must share alike in the distribution of the assets, was confirmed by the District Judge, so a dividend of about 15 per cent. will be paid to all creditors. The administration of the estate was delayed by litigation.

There always seem to be more than twelve rent-paying days in the year.

Sand Lime Brick

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

Brick is Everlasting

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

Signs of the Times Are Electric Signs

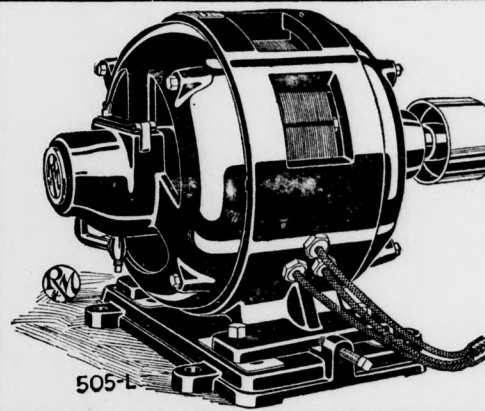
Progressive merchants and manufacturers now realize the value of Electric Advertising.
We furnish you with sketches, prices and operating cost for the asking.

THE POWER CO.

Bell M 797 Citizens 4261

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

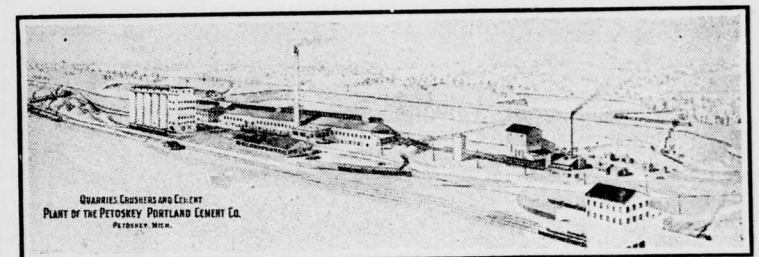


Motor Rewinding and Repairing

We carry a complete stock of
Robbins-Myers Motors
for which we are sole agents
for Michigan.

We have a fair stock of
second hand motors.

W. M. Ackerman Electric Co.
549 Pine Ave., Grand Rapids
Citizens 4294 Bell 288



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

CAUGHT BY A CROOK.

Dishonest Salesman Reaps Rich Harvest in Michigan.

The following letter from a country merchant is self explanatory:

About two months ago a man dropped in here and said he represented the Rogers Redemption Bureau, stating that the Rogers silverware people had adopted a new plan to advertise their silverware and that they had cut out all magazine advertising and would do it through the different kinds of retailers. The only cost would be the printing of the cards which are to be handed to the customers.

A few days later we found that he was a liar. We wrote to the Wm. Rogers Silverware Co. and they told us that they were in no way connected with the Rogers Redemption Bureau. We then stopped payment of the check that we had given with the order. Next the goods came along by express, c. o. d. and we refused to accept them. Now they are threatening to sue us. What can they do? I am enclosing all the correspondence that we did and also the duplicate order blank. Kindly return these letters and order blank and answer at once by letter.

The contract signed by the merchant is as follows:

Rogers Redemption Bureau
(Incorporated)

Office Order No.----- Date-----
Enter (our) (my) order for-----
thousand advertising cards at \$3.50
per 1,000 upon delivery of which (we)
(I) agree to pay \$----- less the
amount of deposit paid to salesman.

The Rogers Redemption Bureau agrees to redeem these advertising cards absolutely free according to the list on back of each card, and repay all return postal charges on redemption.

(We) (I) agree to distribute these cards with sales only and to (our) (my) customers only in regular course of (our) (my) business.

It is expressly agreed, and it is the condition of this agreement, that these cards are redeemable only by (our) (my) customers. A deposit of \$1 per 1,000 required on all orders. (This being printed matter.)

Make checks payable only to the Rogers Redemption Bureau.

Important Notice—Inasmuch as this is purely a campaign to be used as a furtherance of our business, kindly do not enter into this agreement unless convinced of its efficiency as a sales stimulant and intending to co-operate with us. The name of Rogers on silverware is world known.
City and State----- Balance, \$-----
Nature of Business-----

Remarks-----

Special—26-piece set of silverware given only with 25,000 cards or more.

We prepay express charges. Advertising matter furnished without additional cost.

No agreement or representation except as herein contained made by any salesman will be recognized by this company.

Gentlemen—Kindly print the above amount of advertising cards as follows:

Make copy legible or this order will not be accepted. It is understood that this order cannot be cancelled.

Signed----- Per-----

As soon as the merchant found that the representation about the Rogers silverware people was false, he wrote the Rogers Redemption Bureau, telling them that and repudiating the whole deal. They refused to accept his cancellation and argued, as most scheme concerns do, that they had filled the contract exactly as he had signed it. The cards were printed and sent on, the merchant refused them and the Bureau now threatens suit.

The question of course is, can they recover? We are somewhat doubtful on the point, but advise the merchant that there is enough in his case to warrant him in standing suit. It is a question whether he will be allowed to tell what the salesman said in court; and if not, his defense may fail. Note the clause that "no agreement or representation except as herein contained made by any salesman will be recognized by this company." However, the contract contains a clause under "Important Notice" which looks like an effort to tie the scheme up with the Rogers silverware people, and that may save him.

We advise the merchant not to pay for the cards, but to defend, and we also advise other readers hereof to think well before signing up with the scheme at all; in fact, our advise has always been to sign no order whatever which is presented by a stranger, because such documents invariably turn out to be "loaded" in such a way as to bring grief and loss to the merchant who trusts to luck to save him from disaster.

A Fishing Trip Can Also Teach Preparedness.

Written for the Tradesman.

Hal's father looked over the canoe as we started out, then cast an eye at the clouds and said:

"Sure everything is ready, Hal?"

"Yep."

"All right; we're off, then."

We paddled out into the lake. It was very early; the sun had not yet peeked over the tops of the pines on the Eastern shore, and the morning mist still floated close to the still water. Out round the Point we glided, then straight across the bay to the place where the big ledge of rocks lurked just below the surface of the water and hid the abiding places of the bass that we expected to catch. One always expects on a fishing expedition.

It was a long mile to our destination, and the paddles dipped clean into the water and came out with scarcely a sound. We spoke of the awakening birds and welcomed the warm sun as it came up just before we reached the place.

Hal carefully found the exact spot; the large anchor was dropped from the stern and the small one from the bow, the rods were already rigged and everything awaited the first bite—except—

"Just pass over the can of worms," Hal's father said, very quietly, and winked at me. I did not know why he winked, until I heard Hal's voice in reply. It was a very husky little boy's voice, faint, and with the bottom all gone out of it:

"Oh, father, I forgot to put in the worms!"

The man was casually lighting his pipe. He did not seem excited by the calamity. There was quite a long silence; then he asked:

"Did you expect to charm the fish with singing, or that they would bite on bare hooks, just to oblige Aunt Prudence?"

"I didn't expect anything about it." The boy was at the point of tears. "Father, I just plain, ordinary forgot

it, and I'm awfully sorry. By the time we paddle all the way back it will be too late to fish. It is going to be very hot."

"Well, being awfully sorry may make you feel better about it, but I don't see how it is going to take the place of bait. I asked you if everything was ready."

"I know, and I said 'yes,' but I didn't check up. It is all my fault."

"It only shows," I ventured, "that if you want to be sure a thing is done, do it yourself."

"It shows another thing," said Hal's father. "Two things, in fact—one is the importance of 'checking up' before you start, and the other is that a boy of eleven has still a good deal to learn." He smiled at me, and added:

"Cheer up, Hal. It shows also that it is handy to have a father around from time to time—a father who doesn't believe in letting a boy's lessons cost too much—especially when he wants to do some fishing himself."

And he took the bait can from the pocket of his fishing coat.

"When I saw that you had forgotten to put it in and were not going to remember it, I just sneaked it along myself."

Hal turned around with red face and swimming eyes and gave his father a look of gratitude that must have been reward enough.

"Ordinarily, I wouldn't have done it; I would have made him take the consequences," the father explained to me afterward, "but I hadn't the heart to humiliate him utterly in your presence. Besides, I am here for only two days and I wanted to fish myself. And Hal usually is very good in the matter of preparedness. We have had many lessons in it. That is what he meant by 'checking up.' He realized that he hadn't shown reasonable foresight."

"You see, his mother and I have been giving him a pretty stiff training in just that thing. We don't believe that boys are born especially with or without foresight. We believe it is strictly a matter of training and practice. We have seen Hal improve, not only in forehandedness, but in general sense of responsibility."

Ever since he was a very little boy we have made it the practice for him to go over every step of preparation for any expedition, visualize all that we would do, and make sure that each thing we would need was provided for. For the automobile, gasoline, oil, water in the radiator, tires pumped up and 'spares' in place; road book and maps; wraps, everything properly located. No, he doesn't have to prepare the lunch, but he does have to see that it isn't left behind. Sometimes we have suffered a good deal of inconvenience by deliberately going off without something that we saw Hal forget. The lesson cost us maybe more than it did him. But it was worth it.

"When we go anywhere he packs his own bag. His mother had a hard time learning to leave it to him, but she does, and he seldom overlooks anything. His 'checking up' usually is very complete. Yes, it is easier to see to things yourself, but it is better for him to throw the responsibility

upon him and share the discomfort when he forgets."

Prudence Bradish.

[Copyrighted 1921.]

Governmental Review of the Shoe Business.

Washington, Sept. 19.—A striking factor of the business situation as developed during the past month has been the shrinkage in retail trade, it is declared by the Federal Reserve Board in its monthly review of business conditions throughout the country. During most periods of business transition, it is stated, such shrinkage has been somewhat belated, postponement of reduction in retail activity being due to the fact that a curtailment of consumption usually takes place only when accumulated purchasing power is reduced.

"During the past year the maintenance of the activity of retail trade has been noteworthy," said the board, and only during the past few weeks has a reduction paralleling the falling off previously noted in manufacturing been observed. The fact that advance orders are being undoubtedly placed owing to exhaustion of stocks is reflected in an improvement in some lines. A tendency toward closer adjustment of retail to wholesale prices is also noted, although there are still many outstanding discrepancies."

The large figures for unemployment which have been transmitted in the reports of various Government departments are discounted by the board, which points out that these figures are based on comparisons with peak periods of employment in 1920, and not on normal employment. It is recognized, however, that there is considerable unemployment, and it is stated that the situation in this respect showed little if any improvement during August.

The New England boot and shoe industry is increasing production at a rapid rate, the report states, the July output of nine leading shoe manufacturers in that section being 92 per cent. of their average monthly production during 1920, while six of these concerns had more orders on their books on August 1 of this year than on the same date in 1920. The plants of the largest shoe concern in the New York district are now operating at 100 per cent. of capacity, and are being enlarged in order to permit of increased production. The business of shoe manufacturers in the Philadelphia district is improving, and factories which make shoes for girls of school age are particularly well supplied with orders. Jobbers have increased the volume of their purchases and are buying large quantities of low shoes. The Chicago district reports that shoe production in July was 11.2 per cent. less than in June and 11.4 per cent. less than in July, 1920. Unfilled orders increased 16 per cent. over June and were nearly three times as large as in July, 1920. Shoe factories in the St. Louis district continue to be operated at from 90 to 100 per cent. of capacity, and shipments are restricted by inability to obtain sufficient goods.

Prices of hides and skins increased considerably towards the end of July and were firmly maintained during the first three weeks of August. A particularly large demand for goat skins is reported from Philadelphia.

Leather prices, as a whole, were well maintained during August, but are still at approximately the lowest level reached this year. Reports from Chicago indicate that upper leather plants are operating at 70 per cent. and cut stock plants at 40 per cent. of full capacity, while the operations of sole leather tanneries are greatly curtailed.

Very few children have as much strength of mind as they have of "don't mind."

What about the GASOLINE you use?

EVERY motorist knows that all gasoline is not alike: You have reasonable assurance that the quality of most gasoline sold under a well known trade name will remain constant, but trouble creeps in where you form the habit of just buying "gas."

It is not the idea of this company to claim that when you notice a difference in the quality of your favorite gasoline, that the manufacturer has deliberately tampered with his product. What we do mean to say is that gasoline varies according to the methods used in its manufacture, and the raw material from which it is made.

This company on account of its immense resources can truthfully say the Red Crown Gasoline never varies, except as seasonable changes call for variation.

It is also well to consider that the gasoline to which you have your carburetor adjusted may not even be on sale in the next town or state, that too is a source of annoyance.

So we say, what about your gasoline? Is it always the same, and can you buy it everywhere?

Red Crown Gasoline can be bought everywhere. Once your carburetor is adjusted to Red Crown there need never be any necessity for changing, because Red Crown can be bought every few blocks in the city and every few miles in the country, wherever you go, and its quality never changes.

It is a universal fuel.

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.

SHOULD SET HIGH STANDARD.

Aims of the Michigan Retail Dry Goods Association.*

I have again the great honor and pleasure of calling you to order in this our fourth annual convention. It is unnecessary for me, I believe, to go into the details of our work during the past six months or to speak of the success which has attended it. Our Secretary and Treasurer, J. R. Jones, and our Manager, Jason E. Hammond, in their reports will give you a full and detailed account of these matters. However, it does seem that the present is the fitting moment to testify to the appreciation which I know you all join me in feeling of the efficient co-operation which has marked the work of these two splendid officers. Indeed, the success which has attended the work of this organization during the past few months is so evident as to awaken in the heart of your President feelings of gratification not unmixed with embarrassment.

As you perhaps may know, I had this summer the unusual privilege of visiting England and Scotland as a delegate of the National Retail organization. It was a wonderful experience—an opportunity, in fact, which comes but seldom to an inland merchant. The weeks I spent abroad were filled with opportunities to observe and to learn and they would have been a source of unalloyed pleasure to me had I not had constantly in mind the thought that in some way I might be neglecting the duties which this Association had so generously required of me by electing me your President. I had the consolation, however, of knowing that our able Vice-President, J. B. Sperry, of Port Huron, was on duty and I felt very certain while visiting the devastated regions of Europe that no such condition in the affairs of our organization would greet me on my return home, knowing that the work required of me had been delegated to such a capable substitute.

I have been back about a month now, and as a working and interested member of this Association, I am more than pleased at this new proof that we have in our membership men who are not only capable, but are also willing to labor to promote the interests of our organization during the absence of him who feels the responsibility of its success.

Having acted for two years as your Secretary and for one year as your President, I can honestly and sincerely state that it is my judgment that the average member of the Michigan Retail Dry Goods Association is far above the usual run of men in our line of business with whom I have come in contact and I wish to assure you that the benefits which I have personally derived from having been associated with you in this organization have more than repaid me for the work which I have tried to do for you.

As individuals we are an absolute necessity in the great commercial scheme of our country. No interest is of greater importance than that of the honest reliable retailer. We have organized this association for the purpose of driving out all illegitimate, bad and costly business practices and not, as many think, for the purpose of raising or maintaining unreasonable prices. We aim to make possible the furnishing of merchandise to the people at the lowest price consistent with doing a solvent business. I speak knowingly when I make the statement that the Michigan Retail Dry Goods Association has done much to protect the interests of both the farmer and wage earner and made it possible for the people generally to secure through the retailer the necessities and comforts essential to a decent living. I can sincerely congratulate you, individually, not only as being among Michigan's leading citizens and merchants, but as being fellow members of an organization of which we may all be proud.

Business conditions to-day are not those which we would choose if the choice were ours. We are experiencing the logical results of the huge destruc-

tion of property and dislocation of affairs which are inherent in war. The country as a whole is far from normal and the average individual shows plainly that he is not yet quite sure how he should conduct himself amid the changed and changing conditions. He is looking anxiously for real guidance and yet he is almost morbidly fearful of a false step. His own experience does not offer any precedent upon which he may surely build a policy fitted to withstand the shocks of the present period of readjustment and he is sometimes too apt to throw the whole responsibility of renewing our financial and industrial organization and vigor upon the shoulders of the National Government. The retail merchant's attitude in these times differs from that of the average individual only in the matter of degree.

In my opinion the Government will have performed its full duty in the premises when it shall have suitably adjusted the fundamental conditions upon which the business of the country is built. The individual, whether he be banker, manufacturer, merchant, farmer or laborer, will then have the basis upon which he may work out the problems which are personal to his own calling. Whether he shall do this as an individual or in co-operation with others with like problems, as we are doing in this Association, will be a matter of his own judgment.

Let us consider for a few minutes what are these fundamental matters in which we may justly look to the National Government for guidance and help. They are credit, taxation, the tariff and, what is still more fundamental, Government expenditure. In each of these matters important steps have been taken by one or another of the departments of Government.

The Federal Reserve Banking system and the Farm Credits Bureau form together a machine which, with some alterations in its operating methods and policies, will suffice to meet the credit needs of the Nation's business.

In the matter of taxation, while no definite action has been taken, discussion of the various proposed revisions of the present system serves to throw some light on what may be expected when Congress is at last ready to act. The sales tax proposal, which would have thrown the burden and the grief of collection upon the merchant, seems to have been definitely tobogganed into the discard. While it is not possible at the present moment to state definitely just what action will be taken with regard to the remaining proposals, it appears probable that at least a number of the burdens upon business in general and retail business in particular will be lifted under the bill that is finally adopted. Probably the most important of these, so far as the individual merchant is concerned, is the cancellation of the so-called luxury taxes and the shifting of the responsibility for the stamp taxes to the manufacturer. The reduction of the personal income tax and the increase in the corporation income tax are other details which are of interest to the merchant. Also merchants will be permitted to deduct their net losses of one year from the net profits of the next before applying the tax rate. This new provision will afford relief to retailers who have been unable to weather the depression without net loss and is unusually timely. Provisions for heavy taxation on income derived from the sale of capital assets should not be overlooked.

The tariff which has so long been a mere push-ball in the political arena must be made to serve the dual role of producer of revenue and guardian of the American business and American standards of living. So many and so various are the interests demanding protection under the new tariff bill that its terms should be dictated whenever possible, by intelligence and not by self interest.

Both taxation and the tariff are dictated to a large extent by the needs of the Government, so it is an imperative and fundamental duty of the good citizen to scan with the greatest care the purposes for which the money he pays in taxes is spent. According to an expert in the United States Bureau of Standards, 93 cents out of every dollar of Uncle Sam's money goes for war, past, present or to come. Without anybody in the country realizing it, your Uncle Sam seems to have become obsessed with militarism, to the exclusion of the normal, balanced interests of the people. The army and navy have developed a technique for adroitly extracting from Congress huge appropriations denied to all other departments. The analysis

quoted above shows that the budget this year represents a tax of \$50 upon every man, woman and child in the United States, and of this sum \$46.50 goes for war and militarism. This is a condition which spells profit to a very small group of men. For the great majority of our people it will soon become unbearable. It was a realization of what this burden means that has led President Harding to bring about the conference for the limitation of armaments.

It would seem then that steps have been taken to adjust the fundamental conditions upon which the business life of the country rests. If there should be too long a time elapse before the intricate mechanism of business can be set in motion the Government should inaugurate a program of public works which would furnish employment to those who are idle.

As a rule, Government devices for bettering conditions by providing more jobs function about as efficiently as the veriform appendix in the human body. They are not to be thought of except as temporary expedients. Bad as they are, however, they are still far more defensible than the policy that expends billions on the human slaughtering game. It can at least be said of them that they aim to conserve and not to destroy human values.

For the rest, the problem of the individual business man must be worked out by him along the lines dictated by a sane and intelligent understanding of his business, as it has been carried on in the past, and a keen and courageous study of the new developments which are effecting its present and at least partially obscuring its future.

I would like to call your attention to two phases of our problem as retailers which in my estimation have a vital bearing on its successful solution. One of them has to do with the relations of the business man with his business and his business with the community in which he operates.

Jesse I. Straus, of R. H. Macey & Co., in commenting upon the present difficulties with which the small distributor has to contend, asserted that much of his trouble was due to the fact that his sources of information were usually not only inadequate, but incorrect. He is largely dependent for his information on the word-of-mouth facts or opinions which he gets from the salesmen who visit him in his home town. Those salesmen in the main are not economists. Many a merchant has regretted taking the advice of a certain class of salesmen who persist in warning him of the necessity of loading up on account of scarcity, advance in price, etc. As we have heard said repeatedly these are times when a

man must be a merchant and not a mere storekeeper.

I was much impressed in our recent trip through England to learn how well posted the average English merchant and manufacturer is. The British government does everything possible to keep the industries properly informed in the matter of the price of raw materials and the field for selling the manufactured article.

In our own business the J. W. Knapp Co. seeks every possible avenue of information to be had and does not rely upon the wholesaler, jobber or manufacturer. The Government has spent many thousands of dollars collecting information in regard to the cotton crop. This information should be a basis for the price of the manufactured article and should be in the hands of every retailer. I would suggest that we should in like manner keep in close touch with the

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.

Michigan State Normal College

Ypsilanti, Michigan

The School of Special Advantages

Located near Detroit and Ann Arbor, two of the most interesting cities in Michigan.

A campus of 50 acres.

Modern and well equipped buildings.

A faculty of 100 instructors.

Two gymnasiums, extensive athletic fields.

Prepares for all grades of public school teaching from high school down.

Prepares special teachers in the following lines: Rural education, Home Economics, kindergarten-primary, public school music, music and drawing, drawing and manual arts, physical education, science, mathematics, history, languages, etc.

Fall term opens Monday, Sept. 26. Write for bulletin. C. P. STEIMLE, Registrar.

KNIT SKIRTS

We are quoting very attractive prices for KNIT SKIRTS for immediate delivery.

Misses—Grey with assorted borders, sizes 8 to 14

@ \$6.50 dozen

Misses—Plain brown, navy, cardinal, sizes 8 to 14

@ \$10.50 dozen

Ladies—Grey with fancy borders,

@ \$8.50, \$9.00 and \$10.50 dozen

Quality Merchandise — Right Prices — Prompt Service

PAUL STEKETEE & SONS

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

Look 'em over

Mackinaws, Work Coats Pelt Lined,
 Work Coats Blanket Lined, Heavy Rope Stitched Sweaters,
 Heavy Mixed Sweaters, Mittens,
 All Kinds Gloves, All Kinds Caps and Hats,
 Winter Caps, Wool Hosiery, All Kinds.

Daniel T. Patton & Company

GRAND RAPIDS
 59-63 Market Ave. North

The Men's Furnishing Goods House of Michigan

*Annual address of President Knapp before annual convention at Kalamazoo.

market conditions affecting raw materials of all kinds, especially wools. I am sure that if the retailers of the country would seek direct and reliable information, rather than accepting that which comes to them at second hand and from interested sources they would find that they had taken a long step toward becoming real merchants.

Our experience during the war and in the period following it, strenuous as it was, has not been without its educational value. If we study it from the right angle we will find that we have learned much that would not have been driven home to us in any other way. There is no question but that the average store before the war was carrying too much merchandise and had too much capital invested in stock. With a declining market staring us in the face we were compelled to reduce stocks and increase our turnover if we wished to stay in business. In other words, the days of large accumulated stocks are gone and the retailer who is a real merchant will from now on buy only such goods as are required to enable him to turn merchandise into money in the shortest possible time.

I fully realize that the small and medium-sized merchants have a much harder task on their hands to reduce stock and keep up turn-overs than have the larger stores with their big volume, yet in my estimation there are thousands of dollars invested in dead merchandise, or as our financial friends would say, in "frozen assets." We, as good merchants, should see clearly from now on that money in dead and unsaleable material is a bad investment and should guard most rigidly against its influence, whether of trade journals, wholesalers or manufacturers, that would lead us to speculate in any way. Most of us have had some experience of the unpleasant results which often follow the breaking of this rule.

So much for the strictly business side of the matter. Our relations with the people among whom we live and upon whose necessities and good will our business depends are much broader and much less easily reduced to a matter of rules than are those which have to do with the buying side of our problem. We must keep in touch with these people. We must advertise. The worst mistake we can make is to forget to advertise. No matter how suave and skillful our salesman, he can talk to but one customer at a time and his salesmanship can be practiced only on people who enter our stores. It would be indiscreet to walk up to a woman on the street and say, "Madam, we have the finest suits and coats on the market and we're selling them at special prices this week." The woman might misunderstand and the judge might be unsympathetic. But a newspaper has the privilege of telling friend and stranger all about these garments. It is a master salesman with a thousand tongues.

I would take the liberty of quoting from a letter issued by the Associated Advertising Clubs of the world: "Any business man who can see beyond the end of his nose understands that advertising is the common denominator of selling, that it is to business progress what the Pilgrims were to human progress, and that, as the Voice of Business, it is fully as clean and honest as the conscience of the institution behind it. During the past decade American business has gone so far as to patrol the paths of paid publicity by creating and maintaining an organized Truth-in-Advertising movement to protect legitimate advertising and to correct or eliminate that which investigation found to be illegitimate and confidence-destroying."

I believe this is absolutely true and we as retailers should do everything in our power to back up honest advertising and see to it that the untruthful advertiser is punished if he persists in it.

However, there is another sort of salesmanship which is more important and more effective than that which has for its aim only the sale of goods. It is the kind of salesmanship which shows the community that the merchant as a citizen is making a real effort to deliver 100 per cent. service to his fellow citizen.

There is to-day, following an extended period of extremely high prices marked here and there by sporadic examples of profiteering, a very general lack of confidence in prices as related to real merchandising. This condition is accountable for much of the uncertainty of to-day and could, in my estimation, be obviated in large measure by taking the public into our confidence. That is, we should each ask ourselves, "Are your prices right?" If they are right we should let our people know it. If we do that we will be delivering 100 per cent. service and the public's appreciation of that service will be shown in increased volume of business.

It has been my ambition, as a member of the Michigan Retail Dry Goods Association, that it should set so high a standard of mercantile ability and integrity that every dry goods and ready-to-wear merchant in the State would want to be a member. We have already grown wonderfully and can boast a membership of over 400, a record not equaled by any other similar association in the country. The only way we can attain a still larger membership and prestige is by continuing to convince the merchants and the people of the State of Michigan that our two principal aims are to make the retail business what it

should be in every community and to make that community the better for having business men a part of it.

Protest Against Immoral Advertising in the Daily Papers.

Written for the Tradesman.

Apropos of the article in the Tradesman of August 17, it should be said that no criticism or condemnation can be too strong against the daily press in catering to those whose advertisements have an immoral or injurious tendency. The case is parallel with that of hotel-keeping in the days when landlords contended that no one could succeed in the hotel business without a bar to dispense drinks. The contention of those who declared the bar was not necessary to success in that business has been abundantly proven.

Publishers of daily papers know that a daily newspaper is a necessity, and a large majority of the readers would buy it without those sections which are lurid in description of persons and events or contain offensive advertisements. Knowing this, they reach out after a minority whose interest in business, in worth-while news, in projects for the benefit of humanity is not sufficient to make them regular subscribers or reading patrons. And so the indecent suggestions, illustrations and phrases are thrust before the eyes of decent men, pure women and innocent youth. All for financial gain.

Is there a remedy? James G. Blaine once said that "the President of the United States is the only government." We have had ample evidence of late years that the man who deserved the presidency, but failed to attain it because of jealousy in his own political party, said the truth.

Some one else has said that ours is not a government of law but of administration. Both of these statements suggest that it is not more laws or definite laws which we need but administration—enforcement of existing laws and regulations. We believe that the United States Postoffice Department has ample power or authority to suppress every immoral advertisement which appears in the daily press. As now applied it functions too late for the most widely operating advertisers of this sort of matter. A postmaster cannot refuse admittance to the mails of any publication without specific instruction from the Attorney General's Department at Washington. If he deems any matter offered for mailing also fraudulent or obnoxious as news or advertisement he must report such to his superiors, and in the course of weeks or months, the Attorney General will render an opinion, and if the matter be deemed offensive, orders will be sent to refuse its admission to the mails. This avails nothing in the case of transient advertising—that for the day or week only.

The following course would accomplish much. If the Postmaster General has full power, which we believe he has, he could promulgate a ruling that in any and every case where the local postmaster believes an advertisement unfit for publication, or patrons of the office so allege, he shall refer the matter to the office of the Attorney General, and if the matter

be so decided, he be instructed to refuse to admit to the mails every paper published in said city or county which within thirty days after such notification contains any advertisement for the concern or management which had furnished such objectionable advertising. It should further be provided that advertisements from such offending advertisers should be regularly censored by the Postmaster or some person designated by him and approved by the nearest headquarters of Postoffice Inspectors.

To save the holding up of papers by the Postmaster until they could be censored, the publishers would be required to make sworn statements that no forbidden advertisements were contained in the issue in question. In case of violation of such injunction, a publisher would be liable to the penalty provided and also for perjury in addition.

Some day a wave will sweep over this country which will rid our press of this iniquitous feature. At present, individual protest seems of little avail, and yet, if lovers of decency would be insistent in protesting, publishers of papers which in other ways are necessary to their communities might, one by one, emerge from this thrall-dom to evil forces.

E. E. Whitney.

A rabbit hutch placed in the window of Alexander Wohlgemuth's delicatessen shop in Philadelphia, effectively put over a sales campaign. Every sale counted as so many votes toward the ownership of a rabbit, and the

boys of the community, urged by the sight of the rabbits and a little printed advertising, were diligent and untiring in bringing their mothers and neighbors to the shop to buy the cakes on which the campaign was centered.

8%

**Cumulative-Participating
Preferred-
Investment**

OF THE

**PALACE THEATRE
CORPORATION
AND OLIVER THEATRE**

Send for Attractive Circular on a Growing-Going Proposition—now active.

**PALACE THEATRE
CORPORATION**

Oliver Theatre Bldg.

South Bend

Indiana

Wise Investors

Look for sound enterprises in which to invest. They do not look for get-rich-quick schemes. Instead, they avoid such.

The wise investor insists above all that the enterprise in which he invests must have unmistakable evidences of soundness, a future based on facts and not imagination, and the certainty of regular and substantial dividends.

The 8% Preferred Stock and Common Stock without par value of the Petoskey Transportation Company offers an excellent opportunity for investment under the above conditions.

The Company is now paying dividends. The next dividend date is January 1, 1922.

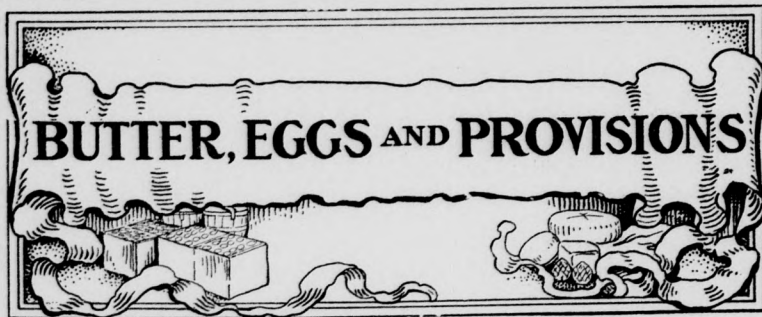
Write for full information.

F. A. Sawall Company

313-314-315 Murray Building

GRAND RAPIDS

MICHIGAN



BUTTER, EGGS AND PROVISIONS

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

Eggs Kept Fresh by Film of Soap.

Eggs can now be preserved by putting on their shells a thin film of aluminum soap. This process one of the newer methods employed in guarding the product of the lowly hen from spoilage, is described by Drs. Hilton Ira Jones and Robert DuBois of the Department of Chemistry at the Oklahoma Agricultural and Mechanical College at Stillwater, Oklahoma, who have made an intensive study of the subject.

The practical bearing of their investigation is shown by their statement that egg dealers handling millions of dollars a year report losses from spoilage as high as 25 per cent. If this waste were prevented there would undoubtedly be a noticeable decline in the prices of the ovoids and a corresponding decrease in the cost of living.

The aluminum soap in question can be prepared with soap solution, to which can be added a solution of some salt of aluminum, such as the alum of commerce, which is a sulphate of aluminum and potassium. Although the resulting precipitate is technically a soap, it is insoluble in water and must be dissolved by some such agent as gasoline, so that a film may be quickly and cheaply formed upon the shell by dipping the eggs in a solution of it. The soap itself is odorless and tasteless and therefore makes an ideal sealer, since it has no effect upon the egg. The experimenters found, however, that the usual solvent, gasoline, left a slight taste on the shell of the egg which was imparted to the contents.

Two methods of solving the problem of obtaining a tasteless application were tried and both were successful.

"The first," to quote the authors, "was to protect the eggs by a preliminary coating before sealing with the gasoline solution. The best agent for this purpose is dilute sulfuric acid. When eggs are immersed in the acid effervescence continues for about ten seconds and ceases as a coating of calcium sulfate is formed in the pores of the egg shells. The calcium sulfate acts as a polarizer and stops the reaction. The eggs are then dipped without drying into the aluminum soap solution and placed in a special dripping rack. The method of double sealing with sulfuric acid seems wholly satisfactory. The contents of the egg are sweet and no

taste of gasoline can be detected. The extra cost of the preliminary sealing, either in time or money, is negligible.

"The necessity of double dipping is without doubt a weakness and a better solution of the problem was found. Gasoline is composed largely of pentane, a practically tasteless, odorless and colorless liquid. Since gasoline dissolves aluminum soap well, it is certain that its chief constituent would do so, and the problem was to prepare chemically pure pentane on a large scale.

"The best method of preparing pentane seems to be the reduction of amylene. A very convenient and cheap process of making amylene or pentane has recently been devised by Dr. Roger Adams. By fractional distillation practically odorless and tasteless pentane can be produced. The cheapness with which pentane can now be made and the facility with which the product can be used to dissolve aluminum soap seem to make this solution of the problem satisfactory in every way."

All the researches and reports of the two scientists indicate that chemically pure pentane is, therefore, an ideal solvent for a very effective sealer and that a commercial method of its preparation has been developed.

Give Hens Mild Shocks To Increase Laying.

Professor Bernard, an English experimentalist, has succeeded in making his hens lay more eggs by giving them mild electric shocks. He has constructed his roosts in such a manner that the hens receive a shocks when they stand upon them. A very small amount of current passes through their bodies and they are unaware that they are under treatment. The boxes that they lay their eggs in are also arranged to shock them. Means are provided to regulate carefully the amount of current, and it is always kept below a value where it would cause any violent nerve reaction.

Real merchandising service assists the customer to get what he really needs.

Toledo Scales

"No Springs" "Honest Weight"

Are your scales right in every "WEIGH." Visit our sales and service rooms at 20 Fulton St., West, or Phone Citz. 51685.

DAYTON DISPLAY FIXTURES ARE GUARANTEED TO

—increase sales; save time, space and labor; improve display and appearance of store.

Write for literature, terms and prices. The Dayton Display Fixtures Co., Dayton, Ohio.

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

MILLER MICHIGAN POTATO CO.

Wholesale Potatoes, Onions

Correspondence Solicited

Frank T. Miller, Sec'y and Treas.

Wm. Alden Smith Building
Grand Rapids, Michigan

SEND US ORDERS FIELD SEEDS

WILL HAVE QUICK ATTENTION

Pleasant St. and Railroads
Both Phones 1217

Moseley Brothers, GRAND RAPIDS, MICH.

Roquefort Cheese Now Made in United States.

Almost the entire world's supply of Roquefort cheese comes from Aveyron, a department or county in Southern France. It is made principally of sheep's milk and ripened in caves. The steady demand in this country for the green-mold varieties of cheese, especially Roquefort, has led specialists in the Dairy Division of the United States Department of Agriculture to experiment with the commercial manufacture of a domestic Roquefort cheese. As it would be impossible to obtain a sufficient supply of suitable sheep's milk, cow's milk has been used. The chief effect is to give the cheese a slightly yellower color. The temperature, humidity and peculiar ventilation of the Roquefort caves which are favorable to mold growth and proper ripening of the cheese, have been approximated at Grove City, Pa., in special curing rooms. Considerable cows' milk Roquefort cheese of good quality has been produced and marketed from this experimental plant.

In United States Department of Agriculture Bulletin No. 970, Manufacture of Cows'-Milk Roquefort Cheese, detailed technical information for commercial cheese manufacturers who desire to make Roquefort-type cheese is given. The bulletin may be had upon application to the United States Department of Agriculture.

Roquefort is one of the highest-priced imported cheeses on the American market. A good domestic cheese of Roquefort type has brought an average wholesale price only 10 or 15 cents below that of the imported cheese. The cost of manufacture was estimated at 46 cents per pound, when milk testing 3.8 per cent. fat was worth \$3.20 per 100 pounds.

Sheep have been bred for centuries in the vicinity of Roquefort, France, for making the cheese. It is doubtful whether such a milking strain can be found in the United States, especially in sufficient numbers to warrant the establishment of an industry based on sheep's milk. Cow's milk has, therefore, been used. It is believed that the prejudice against the slightly yellower color of cow's milk Roquefort can be overcome by proper advertising and selling methods.

The peculiar condition found at Roquefort lies in the natural curing rooms furnished by the limestone caves in the hills around that town. These caves have a temperature of 45 to 50 degrees F. the year around. Artificial cold storage, as practiced in the United States, can easily keep the cheese that cold, but it is likely to be to dry; and without the proper degree of humidity in the air, the cheese can not ripen.

The trick that had to be turned in making Roquefort cheese in the United States was to learn how to regulate the temperature and the humidity at the same time, to furnish exactly the right degree of each. This has now been successfully accomplished and carried out on a commercial scale. Roquefort cheese is kept in curing rooms five or six months.

In any cheese, what is called curing or ripening means simply leaving the

cheese alone in the right surroundings so that the microscopic life, known as bacteria in some cases, and in other cases as mold, can develop and ferment the cheese to the right flavor. The frement used in Roquefort cheese is a green mold. It is obtained from imported Roquefort cheese and propagated. Then when cheese is made the mold, in powdered form, is sprinkled into the cheese at the time it is set away in forms to drain. Each cheese is afterwards pierced with thirty or forty holes to let in the air. Mold must have air in order to grow, just as corn must have sunshine. Two other varieties of cheese are fermented with molds of the same type as Roquefort, Gorgonzola and Stilton, made in Italy and England, respectively.

How Codfish Are Tagged.

The United States Fisheries Bureau is catching codfish and releasing them with numbered aluminum tags attached to their tails, the object in view being to gain some definite knowledge about their migrations and the rate at which they grow. When a tagged codfish is caught again anywhere the fisherman will be expected to send the tag to Washington or to one of the bureau's stations with a memorandum stating the locality, etc. Then the number can be looked up and it will be known how far and in what direction the fish has meanwhile traveled. Also how much it has gained in size and weight during the interval.

The North Atlantic Ocean is after all only a large pond. In places there are shallows called "banks"—as, for instance, off the coast of Newfoundland—where, because the water is not very deep, the bottom is rich in molluscan, crustacean and other forms of marine life. Fishes flock to these banks to feed and there the fishermen gather great harvests. But the fishing may be overdone. On this account the halibut have almost disappeared from certain banks and fears are entertained for the maintenance of the codfish supply. Hence it is that during the last few years the Fisheries Bureau has been hatching codfish eggs by the hundreds of millions and planting the young "fry."

How much good this has done nobody knows. But it is manifest that in trying to help the preservation of any species of fish every bit of information that can be gained regarding its life history is of value. Whence the usefulness of tagging the codfish.

The merchant who waits for business to come to him finds that a lot of it never gets past the men who are out after it.

Van Duzer's Certified Flavoring Extracts



Established 1850

Have been used over 70 Years by those who demand the Best. Purity Guaranteed; Bottles Full Measure.

A Quality Product that Shows you a Good Profit.

Van Duzer Extract Co.

Springfield, Mass. New York City

Watson-Higgins Mfg. Co.

GRAND RAPIDS, MICH.

Merchant Millers

Owned by Merchants

Products sold by Merchants

Brand Recommended by Merchants

New Perfection Flour

Packed in SAXOLIN Paper-lined Cotton, Sanitary Sacks



You 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

We are now shipping

Apples - Onions
Grapes - Pears

If you are in the market for carlots or less, write

The Vinkemulder Company
GRAND RAPIDS, MICHIGAN

Made Handsome Profit on Car of Stone Jars.

Written for the Tradesman.

"Yes, sir, Drodfer is a new town two years old and she's got about five hundred people already," said the road-mender, "but this hull township can't be beat as a small fruit section and for any kind of farming."

"How did it get its name?" was asked.

"Well, back in '37 old Dun Drodfer located 120 acre piece here, built a house and barn and began clearing up for a home. He wasn't much of a chap with an axe or a grub hoe, but he was, although rather small and of light left, a whole team on one end of a cross cut saw and just as good at raising a family. And so we called the place Drodfer's Corners."

Absorbing the fact that the prosperous village of Drodfer had enjoyed a basic foundation, the interviewer asked, "Are there any of the Drodfers living around here now?"

"Nope. Not right here," began the story which embodied the general facts of the building of a dam across a nearby stream, the construction of a gristmill run by a waterwheel, the installation of a blacksmith and wagon shop, the establishment of a general store and the steady, reliable growth of the entire township.

"Quite a fine increase, for over eighty years of effort," patronizingly observed the visitor who added, "And all of the Drodfers are dead, I suppose?"

"Not much! Ole Dan and his wife are gone, of course, but their youngest son is alive, lives in Chicago, and his son, Daniel, is a lawyer or has been and is quite a prominent one, too, a judge or something. Then their grandsons, Darius and Jason, are something or other in a college out in Nebraska. Then there's the widow, Branton, ole Dan's youngest daughter, lives in Cincinnati and has a son who, is a big railroad man comes up here every year for a day or so in his own private car!"

Meanwhile the permanent resident and his inquisitive companion had reached the general store already referred to. It was an old fashioned timbered frame structure with a basement, two stories and an attic, setting back from the street line about thirty feet, thus affording space for a gracefully curved driveway from and back to the main thoroughfare for the passing traffic.

"This store has been the kingpin of the township for nigh on to eighty years," said the man, "and it is still the central point, although it has changed hands five or six times. Sometimes it has been well handled and sometimes not, but I guess the boys who are now the owners and occupants will maintain a clean, satisfying and very convenient place."

"How do you happen to mention cleanliness, convenience and satisfaction?"

The reply was a recitation of want of experience, indifference, lack of order, failure to maintain stocks and a decided catering to the listless, tobacco-using gossipers whose sole topic of conversation was local tattle.

"But let me tell you what the new—about two years ago—owners started in with. It was very early in the spring and they knew the canning season would come soon and realized that the stock they had bought was illy prepared for such a time. Accordingly they visited nearby general stores, looking for cans and other canning-season essentials. They were strangers and the first thing they learned was that in all the township, glass fruit cans, stone jars of all sizes, rubber bands and jar-caps were very scarce. Then they visited the jobbers in the city—twenty miles away—and, to their surprise, found there was a stone-jar famine there; no stone jars of any kind on hand but—as one of the jobbers put it—'the canning season is four months away.'"

"Figuring that every country merchant was waiting for prices to come down and that manufacturers in Ohio were waiting for wages to fall, the boys wired a kinsman in Pittsburg to get quotations upon a carload of assorted sizes of stone jars, to be delivered at Toledo by a certain date.

"When the carload of stone jars reached Toledo, there wasn't a carload of stone jars of any size in Detroit's wholesale district and very few in Toledo. The canning season had been "on" for a month. The carload might have been sold at a good profit in either city.

But the boys thought first of their own trade and, by a canvas of their own territory, found they might safely sell nearly half of the consignment to a jobber in Fort Wayne at a good profit and they made the transfer."

That incident, naturally, went the rounds of Wayne county, with the result that the old Drodfer store became a regular stopping place for all the delivery autos and their drivers on the lookout for custom and, moreover, the Drodfer banks congratulated themselves that a firm so wide awake and dependable was a depositor.

Chas. S. Hathaway.

Collecting Rents From Every Shelf.

The store should be kept in such a way as to make the customer feel the same kind of welcome she would receive in a home. In many cases, she is a good housekeeper. If she is, she has no eyes for the center of the floor. They go straight for the corners. If those corners are dusty, or if some corner is used as a convenient temporary dumping place for dirt and refuse, she may leave the store never to enter it again. On the other hand, if every corner and every shelf is utilized for display purposes to the limit of its possibilities, corners and out of the way places may be made to help hold the customer. Shelves and corners offer the merchant great opportunities to display his goods. He is paying rent for the space, but he can make it earn a profit for him. Sometimes a corner can't be used for anything but a display place, and yet by being used thus with intelligence it can be of great assistance. One thing to remember in the arrangement of shelves is the importance of the relation between colors. There is little reason for piling goods onto a shelf in a manner which compels the

colors to fight. The most profitable customers will be repelled by such offensive sights. Every clerk ought to be taught to use some taste in the matter of placing colors in juxtaposition.

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

¶ Judson Grocer Company service is a BIG thing, built to give right attention to LITTLE orders as well as BIG ones."

¶ This business of ours, which we have been told is one of the fastest growing merchandising businesses in the country, has been developed along the same line—giving full service to buyers, BIG and LITTLE.

¶ You who may have but a SMALL order to place for kindred food products, are apt to think this service of which you hear so much, is not for YOU, but for the great big orderer.

¶ All wrong!

¶ You have but to mark that next order "VIA JUDSON GROCER COMPANY," to have us prove it. Do it now!

JUDSON GROCER CO.
GRAND RAPIDS MICHIGAN



"The Brands That Brew the Best"

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

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

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

CHASE & SANBORN'S
High Grade Teas and Coffees

CHICAGO

BOSTON

FROM BEHIND THE COUNTER.

How Our Mercantile Friends Regard the Tradesman.

Chicago, Sept. 15—I am glad to be given an opportunity to congratulate you on your great success in having edited the Michigan Tradesman for thirty-eight years, without fear or favor. If any one knows what you have accomplished, it is your humble friend, Louie. I remember the day—Sept. 4, 1884—when first we met. How kind you were to me—a stranger in a strange land—with customs strange to him. You took me under your protecting wing and the Tradesman was my First Reader. It was a journal of but a few sheets, but what there was of it was good and to the point. Because we lived in the same house, I well remember how you used to get up at 3 o'clock every Thursday morning, walk a mile to the old D. & M. depot, stay your stomach with one of those sandwiches which were calculated to kill a horse, drink a cup of that black "coffee" which would kill a cow, take the train for Ferrysburg and stand in the snow and cold until the C. & W. M. train came along, then go on to Muskegon, where you worked until 9 o'clock, getting home about midnight. This you did for years, obtaining a following among the Muskegon business men which has stayed by you all your life, although I presume you are now doing business with the sons and grandsons of the men who originally knew you so well. In those early days, you not only secured the subscriptions and advertisements, but you edited the paper, made up the forms and mailed out every copy yourself. Considering the sacrifices you made to get the Tradesman on its feet and the close touch you have always kept with the trade, you don't need any suggestion from me as to how to make it more interesting. I am under great obligations to you and the Michigan Tradesman. They both helped me in the early day when I was a greenhorn from Bohemia to learn how to handle the trade in Grand Rapids and subsequently in the United States. I can boast of one thing—that I gave your mailing department more trouble than any other subscriber you have. Since 1891, when I left Grand Rapids and worked on the road, the Tradesman has followed me all over the United States. In 1912 I broke down and my Dr. Davis suggested a rest and ocean trip. I subsequently spent a year on a trip around the world and wherever I received my mail—in France, Egypt, India, China, Japan, etc.—I was always sure to find a few copies of the Tradesman. It was welcome news from Grand Rapids, my adopted home, and always gave me hope and courage to face any ordeal which confronted me. Because the Tradesman has been to me like meat and drink for thirty-seven years, I propose to continue my subscription as long as I live, because I would as soon think of dispensing with my overcoat in winter or going without my breakfast as to try and get along without the Tradesman. It amuses me to hear the comment I sometimes listen to when I find people talking about the Tradesman. Some seem to think that the Tradesman jumped into public favor immediately and found no difficulty in retaining its hold on the esteem of its readers. I know to the contrary, because I realize as few men do, the long days and longer years you devoted to establishing the Tradesman on a sound foundation and the difficulty you have met in your later years in finding men capable of carrying on your work with the same fidelity and faithfulness you have always given it.

Chicago, Sept. 17—I have been for the last ten years in close contact with my friend, L. Winternitz. I could not help recognizing as one of his hobbies

—nay, requirements—the companionship of the Michigan Tradesman. I have many times improved the opportunity thus afforded me to make a careful study of its pages. Your remarkable sanity, good judgment and charity of thought on all subjects under discussion are characteristics of your work which have always appealed to me. Many more years of useful endeavor to you!

W. D. Davis, M. D.

Lowell, Sept. 16—Allow me to congratulate you and wish you many more years of success. Thirty-eight years is, indeed, an unparalleled record as the publisher of the Michigan Tradesman—the merchant's best friend and reliable adviser. What I admire most about the Tradesman is that the editor calls a spade a spade, always giving his candid opinion on all subjects and giving good reasons for his conclusions. No sinister influences have ever been permitted to creep in and dictate the policy of your publication. All frauds have always been fearlessly exposed and praise given to those to whom praise was due. I have no criticism to offer and I think Mr. Stowe needs no advice regarding the future of the Tradesman. The merchants may not all tell you so, but I am sure all appreciate your efforts in their behalf. I hope that your future efforts will be crowned with still greater rewards.

M. N. Henry,
Pres. Merchants Mutual Benefit Association of Kent, Ionia and Barry Counties.

Onaway, Sept. 15—If the Tradesman never gets any worse, it is good, and it is still better. Congratulations.
Will B. Gregg.

Bay City, Sept. 13—We have no qualifications whatever to make in commending your publication. In fact, we read it religiously and are more than pleased at the frank manner in which your magazine expresses the opinions and findings of its editor. As a trade paper it is unexcelled. Our best wishes for your continued success.
West Bay City Sugar Co.

Mason, Sept. 13—I have read your trade paper for the last twenty years. It has been a benefit to me in a great many ways. Your market reports are always good and your warnings of fake concerns should be appreciated by all merchants. Although I have been out of the grocery business since May 1 of this year I have enjoyed reading the journal each week. I do not think of anything in particular where you could better the Tradesman, as it is the best of its kind I have ever read. I hope you may continue with the Tradesman many long years to come.
C. A. Ries.

Muskegon, Sept. 14—I want to congratulate you upon your successful career with the Tradesman. It is sure some paper and I appreciate it very much. Do not know how we could get along without it. It shows no favors and is clean and above board. Wish you an abundance of success in the future and the best of health.
Edward Jeannot.

Selkirk, Sept. 15—I don't think I can improve on the Tradesman by anything I can say, so will say good enough.
R. O. Carscallen.

Morenci, Sept. 14—Accept my congratulations. Your magazine is O. K. and it would be folly for me to try and pick any shortcoming in your work. May you enjoy many more years of success.
M. G. Sebal.

Iola, Kansas, Sept. 17—I am sure I know of nothing to suggest to you at this time to improve the Tradesman. It is, in my judgment, one of the greatest trade papers printed in the

United States. Every issue contains very valuable information to any merchant who reads it and I certainly read every paper that comes to me and have done so for the past sixteen years. Personally, I attribute a great part of what success I have achieved to your paper. While I have not set the world on fire, I am in comfortable circumstances. I own my store building which is worth around \$7,000, a \$13,000 stock of goods, have \$2,500 Government bonds and other assets which I could cash in around \$10,000. So you see I am in good condition for a merchant in a small town. I hope you may live to publish the Tradesman for many, many more years.
Lee Wiener.

Muskegon, Sept. 16—I want to congratulate you over the success you have had with the Michigan Tradesman and the record you have made for yourself and paper in the past thirty-eight years. At this time I know of nothing I could add that would make the Tradesman more interesting than it has been to us. Your fearless manner in going after different crooked schemes which are brought into the State is very commendable. It is the writer's wish that you may enjoy many more years doing the same work with this paper as you have done in the past.
Steindler Paper Co.

Anacortes, Wash., Sept. 15—I have been with the late E. A. Phillips, your old-time friend and life-long subscriber, for the past seven years and am now entering the grocery business in Everett. I value the Tradesman too highly to miss a single copy. I need it, as I know Mr. Phillips got a lot of valuable information from it.
L. H. Unzelman.

Lowell, Sept. 15—You are more original in ideas than I could ever think of being and I think your paper well covers the field at the present time. I wish you many more successful years.
D. G. Look.

Lowell, Sept. 16—I appreciate the Tradesman very much and consider it the best trade paper published in the United States. One thing that strikes me very forcibly is you are not afraid to express your opinion. It would be presumptuous on my part to suggest an improvement. It has been good enough for me for thirty-four years and I consider I have always had my money's worth. Here is hoping you may round out many more years of usefulness and not lose any of your PEP!
W. S. Winegar.

Fieglers

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design

Grand Rapids Store Fixture Co.

7 No. Ionia Ave.

Grand Rapids

Store and Office Fixtures of All Kinds

BOUGHT AND SOLD

Correspondence solicited.

Call and see us when in town.

1904—Today

The Grand Rapids Main Exchange, the first automatic exchange of any size in the United States, was cut-over in 1904—seventeen years ago—having in service at that time 5,115 telephones.

Today there are four exchanges in the City with a total of 18,668 telephones.

Equipment has been modernized from time to time with developments in the art.

The installation of additional automatic equipment in the South exchange is nearing completion, at a cost of approximately \$200,000.

This evidences the Company's progressive policy. To provide for the purchase of this and other additional equipment, to meet the demands for increased service, the Company is offering for sale its

First Mortgage Bonds

bearing 7%, at 98 and interest, to yield 7.20%.

Citizens Telephone Company



Two Classes of Liars in the World.

We can roughly separate liars into two classes—first, those who lie deliberately with the hope and intention of gaining something for themselves by joining the Ananias Club (and, secondly, that very large class of people who lie unconsciously, thoughtlessly, without any serious intention of gaining anything or of hurting anybody. Naturally the most dangerous liar in a business is the man who lies scientifically and efficiently—sometimes with great genius, having a certain fixed object in view. I have met several liars of this class and they are all very dangerous men.

I remember in one case where the entire fortunes of a large business were actually changed by such an Ananias. This particular man was very shrewd and very smart. He had been taken up without a cent and put into the business and later was helped to buy an interest in this business. He became inordinately ambitious. He determined to rise to the top—no matter what it cost. His plan of campaign was a very simple one. The members of his board of directors were very friendly and close together. He determined that his own interests would be advanced if he could sow seeds of ill feeling and enmity between the various members of the board of directors and he went to work deliberately by telling lies and sowing seeds of distrust to accomplish this object. Of course, in telling his tales to each director, they were sworn to secrecy. He was a personal friend and the closest personal friend of each one of them.

Now the curious thing is that while this man came near breaking up a successful business by his Machiavellian lies, he did advance himself in the business and to-day he stands near the top. In pushing himself ahead he did not hesitate to attempt to ruin other men. While this man, as I have said above, is very shrewd and very smart, it is a fact that none of the men in that business nor any of the men with whom he comes in contact, has any confidence in him. This man leads a very lonesome life. He has very few friends, but he has made a great deal of money, and by reason of the position that he has attained, he has wide authority.

What will be his finish? It is still on the lap of the gods and like the spectators in the front row of the show, we wait to see the denouement. Have you ever attended Ibsen's plays? The appeal of these plays is in the cold and sure evolution of the logic of the characters in the play. One realizes that we are all subject to the law—the law of compensation

—the law of punishment for our misdeeds. Now the strange thing in some of these plays is that this punishment does not come in exactly the form we imagine, but nevertheless it does come and sometimes it is more horrible and dreadful because it comes in an entirely unexpected form.

"Vengeance is mine" sayeth the Lord—and when one reviews the things that have happened to the people that we have known in a life-time, he realizes that most of us get our punishments for our misdeeds here in this world. The Greeks in their tragedies developed exactly the same idea—that is—the ultimate and sure punishment of crime. How many suicides we read about where the causes are unknown or very obscure—men who are apparently prosperous and happy—but unexpectedly they take their own lives. It is my belief that in many such cases it is the inevitable working out of a logical sequence of events. The tragedy of some of these deliberate liars is in the fact that they are left face to face with themselves.

Then there is another class of unconscious liars. Most of this class of lying is based on vanity. Such men wish to make an impression in a quick and cheap manner and the easiest way is to lie about themselves—what they own or their accomplishments.

In business such men naturally are dangerous and of course are general nuisances. If they are called upon to report upon any part of the business it is next to impossible for them to get their facts straight. They can not see them straight because their own personality always inserts itself into the problem.

Of course you know most normal children are natural born liars. The child in its development simply travels along the path of the evolution of a nation.

Savages are practically all liars and the Indians, for instance, enjoy themselves in their war dances, giving very much exaggerated accounts of their own prowess in battle. Among savages every man is allowed a certain leeway in telling about his own good deeds. He is expected to do a certain amount of lying. It is in a sense a poetic license granted him, but in business, when we are trying to lay our plans based on hard facts when the liar dances in with his weird accounts of the business situation, the danger is that he is liable to warp the judgment of the entire board of directors, and the good Ship of Business instead of being kept in a straight course with a correct compass is liable to go on the rocks because our cheerful liar has mapped out the wrong course and the reason he does

it nine times out of ten is because he thinks he glorifies himself in the process.

This kind of lying goes all down the line—from the board of directors to the office boy. If you do not agree with me, just try to get the office boy to tell you the exact story of something that happened in the office. If he is an office boy with imagination and a future it is just an impossible thing for him to do.

Now, my dear boy, because somehow in writing these articles I always feel I am writing to young men just starting out in business, just test yourself on this proposition of whether you can tell the actual truth or not. If you decide between you and your—
(Continued on page thirty-eight.)

HOTEL RICKMAN

KALAMAZOO
One block from Michigan Central Station. Headquarters U. C. T.
Barnes & Pfeiffer, Props.



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

OCCIDENTAL HOTEL

FIRE PROOF
CENTRALLY LOCATED
Rates \$1.00 and up
EDWARD R. SWETT, Mgr.
Muskegon Mich.



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.

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.

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.

PARK-AMERICAN HOTEL

Near G. R. & I. Depot

Kalamazoo

European Plan \$1.50 and Up

ERNEST McLEAN, Manager

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

New Hotel Mertens

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

CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

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.

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.

Tel. Citz., 4322; Bell, M 4470
FREIGHT TO AND FROM CHICAGO and All Points West
Daylight Trip Every Saturday.
Boat Train 1 p. m. G. R. Time

Review of the Produce Market.

Apples—Wagner, Wealthy, Spys and Alexanders command \$2.25@2.50 per bu.

Bananas—7c per lb.

Beets—\$1 per bu.

Butter—According to the preliminary report of the Bureau of Markets the butter holdings in all coolers of the country, as of Sept. 1, are 93,946,000 lbs., compared with 115,558,000 lbs. at the same time last year and a five year average of 110,326,000 lbs. This report shows a shortage of 21,612,000 lbs., compared with last year and a shortage of 15,380,000 lbs. compared with the five years' average. The holdings have gained 11,596,000 lbs. over those of Aug. 1. Many believe that much of this shortage will be made up before the end of the year, while others say that it is impossible to do this. The report invites the importation of foreign stock and already operators are getting in touch with exporters from Denmark, where the latest price was 38c c. i. f. That price would mean 44c delivered in New York, duty paid. Local jobbers hold extra creamery at 40c in 63 lb. tubs and 41c in 40 lb. tubs. Prints 42c per lb. Jobbers pay 18c for packing stock.

Cabbage—\$1 per bu.

Carrots—\$1 per bu.

Celery—40c for ordinary and 60c for Jumbo.

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

Cranberries—The American Cranberry Exchange named its opening price on Cape Cod and New Jersey cranberries late last week. The price named was \$10.50 per bbl. f. o. b. the Cape and New Jersey on early varieties. This is \$2 per bbl. higher than the opening price named Sept. 20 last year, and is due to the extreme shortage of early varieties in both of these sections. The crop is later than anticipated. Due to weather conditions on the Cape last week, the berries did not show any more color than week before last and very few shipments were made. The early crop in New Jersey is better than in Cape Cod. Local jobbers hold Early Blacks at \$13 per bbl. and \$6.50 per ½ bbl.

Cucumbers—75c per doz. for home grown hot house; garden grown, \$1.50 per bu.; Indiana hot house, \$1.25 per doz.

Eggs—There were in the coolers in the entire country on Sept. 1, 7,234,000 cases of eggs, compared with 6,372,000 cases at the same time last year, showing an increased holding of 863,000 cases. The increased holdings show the difference between 862,000 cases on Sept. 1, and 718,000 on Aug. 1, a gain of over 150,000 cases. According to the report the five years' average holdings on Sept. 1 were 6,472,000 cases. There were 762,000 more cases in the coolers Sept. 1 than for the five years' average. This excessive holding of eggs is likely to have considerable effect upon the market. Within the last month a large quantity of inferior eggs have gone into the coolers, yet a great majority of those held are of high grade and must be consumed. There is every indication of a more than normal Fall

production because of plentiful feed throughout the country. Storage eggs of high grade are about 10c lower than the high grade fresh, so it is an inducement for the grocer to sell the held stock over the counter. Once the grocer and the chain stores begin to handle the ice house eggs the price of fresh must fall. There is little enquiry for eggs to go abroad. The Grand Rapids market is stronger and higher than a week ago. Local jobbers now pay 33c f. o. b. shipping point.

Egg Plant—\$2 per doz.

Grape Fruit—Isle of Pines fruit is now in market, selling at \$9 per box for all sizes.

Grapes—Concords command \$3.50 per doz. for 4 lb. baskets; Delawares, \$4 per doz.; Niagaras, \$3.50 per doz. Green Onions—Silverskin, 20c per doz.

Honey Dew Melons—\$2.50 per crate of 8 to 9.

Lemons—Sunkissed have declined to the following basis:

300 size, per box	-----	\$8.00
270 size, per box	-----	8.00
240 size, per box	-----	7.50

Choice are held as follows:

300 size, per box	-----	\$7.50
270 size, per box	-----	7.50
240 size, per box	-----	7.00

Lettuce—Home grown leaf, \$1.25 per bu.; head, \$2 per bu.; New York head lettuce, \$3.50 per crate.

Muskmelons—Michigan Osage, home grown, \$1.50 per crate. Hoodoos, \$2.25 per crate.

Onions—California, \$4.50 per 100 lb. sack; home grown, \$4.25 per 100 lb. sack; Spanish, \$2.25 per crate.

Oranges—Fancy California Valencias now sell as follows:

126	-----	\$7.00
150	-----	7.00
176	-----	7.00
216	-----	7.00
252	-----	6.75
288	-----	6.75
324	-----	6.75

Parsley—60c per doz. bunches.

Peaches—Lemon Freeze and Smock command \$3.25@3.50 per bu. All other varieties have now been marketed.

Pears—Bartlett, \$4 per bu.; Anjou, \$3.25; Keefers, \$2.

Peppers—Home grown, \$1.25 per bu. for green; 30c per doz. for red.

Pickling Stock—Cukes, \$1.75 per ½ bu.; Onions, \$1.50 per 20 lb. box.

Potatoes—\$4.25 per 150 lb. bag for home grown. The crop in Michigan is improving in yield and quality every day now. The estimate of the white potato crop for September is about 7,000,000 bu. ahead of the August estimate, or about 59,000,000 bu. below the five year average. Wisconsin is estimated at 20,686,000 bu.; Colorado, 12,104,000 bu.; Michigan, 22,216,000 bu.; Minnesota, 22,768,000 bu.; Idaho, 9,464,000 bu.; Nebraska, 7,208,000 bu. Quinces—\$3.50@4 per bu.

Radishes—15c per doz. for home grown.

Spinach—\$1.50 per bu.

String Beans—\$1.50 per bu.

Sweet Corn—25c per doz.

Sweet Potatoes—Virginia command \$1.90 per hamper and \$5.25 per bbl.

Tomatoes—75c per ½ bu. for ripe; 75c per bu. for green.

Wax Beans—Home grown, \$1.50 per bu.

Water Melons—40@50c for home grown and Indiana.

Buy Flour Not More Than Thirty Days Ahead.

According to Bradstreet's figures, 109,127,167 bushels of wheat have been exported on this crop from North America. This, in view of the fact that our exportable surplus will not be to exceed 350,000,000 to 400,000,000 bushels from the Continent, shows that our large receipts have been absorbed by foreigners.

Of one thing we are certain, we have no large surplus of wheat as a world wide proposition. The United States crop is considerably smaller than last year and very nearly 100,000,000 bushels short of the five year average.

On the other hand, conditions are such that we cannot expect a run-away market. The European buyer is shrewd; he purchases on the breaks. The average American trader does not begin to buy until the price starts up, but those who have taken the trouble to study the situation this year have found that those bought to the best advantage who purchased on the breaks, although the market is gradually working higher. On the bulges, it goes a little higher than the time before and on the breaks not quite so low, so an average gain is shown. It is probable we shall see considerably higher prices on wheat next spring than at the present time. It is doubtful if a big advance is scored before the first of the year.

The sentiment of the trade throughout the entire country is bullish on wheat; statistics are bullish on wheat. Apparently, there is every reason that prices should be somewhat higher and they would be materially higher were Europe in a position to buy freely. However, the German mark is at a new low point; the Russian ruble is orth practically nothing; consequently, the purchasing power of these two countries is very low, indeed. They can buy only on a credit arrangement. France, England and Belgium are in a better position, although exchange rates are very much against them. It is going to take a long time for the money market of Europe to get back to normal and, until it does get back to normal, they will hardly be in position to purchase in a normal way.

Nevertheless, there is a steady improvement shown and trading has been on a fairly large scale. Exportation of wheat, as shown by Bradstreet's figures, has been in large volume. They are still buying quite freely.

We can see no reason for changing our opinion regarding the purchase of wheat and flour. Both appear to be excellent property, but we doubt the advisability of buying heavily for long deferred shipment. The trade will do well to carry sufficient stocks to amply provide for the requirements of their trade, but we do not consider it advisable to purchase beyond sixty days and it appears to us the wiser

plan is to purchase for delivery not more than thirty days ahead.

Watch the markets closely and purchase in fairly good volume on such breaks as materialize.

Lloyd E. Smith.

Traveling Men at the Hotel Convention.

Grand Rapids—E. M. Statler, of Statler Hotel, Detroit, gave a lengthy address, saying that there was no question but the American plan hotel was the only plan to be followed by the small town hotel. He also made the statement that it was impossible to reduce hotel rates at the present time. The Hotel Committee of the United Commercial Travelers was represented by myself and Mr. Spaulding, of Flint. A. W. Stevenson, Grand Counselor of Michigan, whose home is in Muskegon, was also with his Committee at the meeting Friday and Saturday. Our committee, however, did not have any opportunity to talk until the meeting Saturday afternoon. It was my pleasure to give them about a thirty-five minute talk, followed by Mr. Stevenson, Friday evening, their President Mr. Swett, of the Michigan State Hotel Association, appointed a committee to meet with our committee Saturday morning. We thrashed out with this committee a number of things and there is no question in my mind but we will get some good results in concessions of hotel rates throughout the State for the traveling men, more particularly in the smaller town.

Another matter we thrashed out with them was the policy of some hotels. For instance, they make a \$4 rate for a full day and in case it is necessary for a traveling man to make some smaller town during the day, thereby missing his dinner, by notifying the hotel before going away when you settle your bill you are credited up with 50 cents for that meal. This matter was thrashed out on the floor and it was the consensus of opinion that it was an injustice to the traveling man.

The newly-elected President promised to appoint a committee of three to confer with the committee of traveling men which now exists and I hope through these two committees getting together to be able to bring about some good results before the close of the year. John D. Martin.

Voices Complaint Against Piper Hotel.

Traverse City, Sept. 19—In the past few months several of my commercial travelers have registered complaints against the Piper Hotel, located at Manton.

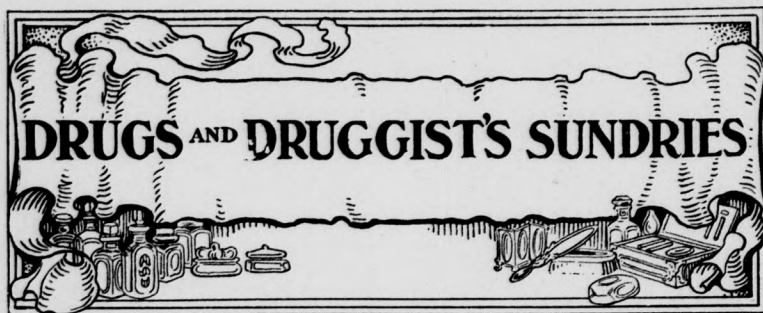
Regarding the rates and service the writer has personally investigated this hotel and finds just reasons for complaint. They are still on the war-time basis and their meals have been on the decrease continually since the close of the war. I made a trip into Manton a short time ago, with the intention of staying there over night, but after the evening meal, I decided that if the beds were shrinking as fast as the meals it would be an uncomfortable place to sleep, so I left on the evening train.

Now this hotel seems to think that the traveler is just a fellow out spending the money of his house, and it does not matter what he gets in return. The average traveler is a very reasonable sort of fellow, usually quite generous, but when a hotel gives him one-third of a meal and tears three-fourths off from a dollar bill, he is usually dissatisfied.

I would be pleased to have you give this letter a little space in your Commercial Traveler's Column.

Frank Needham,
Sec'y. U. C. T. No. 361.

That customer who buys the least to-day may buy most to-morrow.



Grand Rapids Druggists Have Outing at Allegan.

Grand Rapids, Sept. 20.—Following their custom for the past seven years, the X Cigar Company and the Rysdale Candy Company entertained the druggists of Grand Rapids with their annual "Blind Run" one day last week. True to title, the guests never know where they are going, but as they are assured of cats and a good time, and getting back safe and sober, the druggists should worry. This time the party headed for Riverview Park, Allegan. In the morning ball games, the Mustards, under Capt. Tim Johnson, beat the Ipecacs, captained by Glen Preston, by a score of nine to eight. The Iodines, headed by Capt. Pete Velema, trounced the Quinines, under Charlie Robertson, by a score of fourteen to thirteen. Although John Steketee, playing with the Quinines, bribed the umpire twice with ten cents, he failed to throw the game.

The finals in the quoit game were Mathews and Johnson, defeating Quigley and Billings.

In the volley ball game, Frank Vellema's team beat the one lead by Karl Wheeler for a bushel of peanuts. As usual in this game the biggest scrap was fighting for a decision after the game.

Mit Beach and Phil Simon put on a friendly bout, as did Bill Brumeler and Walt Gray.

During the day, dinner was served in the grand stand and lunch was served on the roadside on the way home.

The methods of distribution of Dextri-Maltose is a matter of concern to the druggists of Grand Rapids. This product costs the druggists \$6.75 per dozen and 75 cents per bottle is barely enough to furnish a fair profit. On the other hand the Infant Clinic in Grand Rapids purchase this in tins and scoop up a pound in bulk and sell to the mother for 40 cents. This food is purchased in bulk of the Infant Clinic, whereas, should the druggist attempt to sell these products in bulk, he would be severely criticised. No explanation is made at the Infant Clinic as to the difference in cost and the mother who has once purchased this preparation from the druggist and then makes a purchase at the Infant Clinic for practically half, promptly brands the druggist as the worst kind of a profiteer. The druggists of Grand Rapids do not wish to hamper the work of this Clinic, but they do think that the Dextri-Maltose people could arrange their distribution so as to do away with this price difficulty.

Louis V. Middleton,
Sec'y. M. S. P. A.

Why Have Charge Accounts?

Theoretically, the strictly cash business is the ideal business. However circumstances may be such that the strictly cash plan may be disastrous. The reasons for credit accounts are: Convenience of worthy customers and the profit of the merchant. Among the advantages to customers of an open account are the ability to order by telephone, the value of having itemized lists of expenditures and of

paying by check instead of keeping cash on hand to attend to each small purchase. The merchant profits because it is the tendency of the average person to buy far more if charging his purchases than if paying cash. Competition is also eliminated. The belief of the manager of one large department store is that customers' accounts are valuable to the big store, but bad for the small one. The reason is that the big store is an organization, with systematic and thorough methods, and excellent facilities for investigating each applicant for credit. In the opinion of the writer the same methods are possible to the small dealer; he must have an adequate system of bookkeeping, send out his itemized lists of purchases, and keep close account of payment or default. In the matter of collections he is not confronted with any legal restrictions that do not affect the large stores also. A merchant is justified in conducting a credit business under conditions that can reasonably be expected to produce a profit sufficiently in excess of the gain the same merchant might expect from a strictly cash business to adequately compensate him for the additional effort and risk involved in charge accounts.

Giving Clerks Needed Experience.

The clerks in the head offices at Nottingham, England, of the chain drug stores Boots, Ltd., were given imaginary capital and set up in imaginary businesses in order to give them practical experience and also to enable the directors to find out which of the employees had the making of successful managers. Prizes were offered and some 50 or 60 clerks entered the contest.

Each imaginary firm kept a full set of books and much ingenuity was shown by the young men clerks in transforming ordinary paper into orders, memo forms, invoices, etc. All work in these make-belief firms had to be done out of business hours, but the passing of the supposed transactions from one firm to another was handled through the medium of the office messenger system.

When the books were called in and the prizes awarded, some striking examples of good retail administration were found. The mistakes were also of great practical value to the clerks. The working of the scheme showed that in actual practice what was needed more than anything else was a practical member of the firm to help the young partners in their work regularly and systematically.

Nothing pleases a spinster when she has occasion to stop at a hotel like being assigned to suite 16.

Carbonated Candy.

A new method of making candy is the idea of a Chicago man. Wilfred P. Heath. The product might be called carbonated candy.

The candy mixture, in a liquid or semi-liquid state, is put into an airtight metal container. Then carbonic acid gas—the same gas that gives the fizz to soda water—is forced into the container, the mixture being simultaneously violently agitated.

The gas thus injected forces the air out of the container and is at the same time incorporated with the candy mixture, rendering the latter light and porous and imparting a flavor, described as peculiarly delicious by those who have eaten it.

For Brittle Finger Nails.

An ointment made according to either of the following formulas is an excellent remedy for brittle finger nails, according to Nouveaus Remedies:

1. Oil of mastic15.0 grams
Sea salt 2.0 grams
Rosin 1.5 grams
Alum 1.5 grams
Yellow wax 1.5 grams
2. Lanolin10.0 grams
Zinc oxide 1.0 gram
Calcium glycerophosphate 1.0 gram
Sodium arsenate 0.5 gram
Pilocarpine nitrate 0.1 gram
Extract of nux vomica 0.5 gram
Cochineal, sufficient to color.

Apply at bedtime and cover the finger tips with glove fingers.

Ointment For Sore Feet.

The following formula for preparing an ointment for sore feet is of German origin, and is said to be very good:

- Lead plaster120 grams
Peanut oil 20 grams
Petroleum jelly 90 grams
Boric acid 15 grams
Tannic acid 5 grams
Oil of melissasufficient to perfume

Corn Solvent.

- Salicylic acid 1 drachm
Extract of belladonna½ drachm
Castor oil½ drachm
Powdered resin15 grains
Flexible collodin (acetylated) 1 ounce

Cold Cream With Cacao Butter.

- White wax 180 grams
Paraffin 120 grams
Spermaceti 300 grams

- Almond oil2400 grams
Cacao butter 180 grams
Borax 120 grams
Distilled water1800 grams
Any desired perfume may be used.

Aromatic Tooth Wash.

- Conti castile soap (shavings) 2 ounces
Glycerin 6 ounces
Oil of peppermint40 minims
Oil of gaultheria60 minims
Oil of cloves20 minims
Extract of vanilla 6 drachms
Solution of carmine (N. F.) 2 drachms
Alcohol 4 ounces
Water, sufficient to make32 ounces

Analgesic Balm.

- Methyl salicylate2 ounces
Menthol¾ ounce
(Or oil of peppermint)1½ ounces
Paraffine4 ounces
Anhydrous wool-fat4 ounces
Petrolatum4 ounces
Put it up in one ounce jars and retail it for 25 cents, making a better profit than on the other at 50 cents.

Hair Tonic.

- Infusion of sage12 ounces
Resorcinol15 grs.
Quinine sulphate15 grs.
Jamaica rum 4 ounces
Antiseptic solution 2 ounces
Glycerine½ ounce

The infusion of sage (1 to 16) is made with witch hazel distillate instead of water.

Shaving Paste.

- White castile soap 4 ounces
Spermaceti½ ounce
Salad oil½ ounce

Melt together and stir until cold. Scent at will. When properly applied, this paste produces a good lather with either hot or cold water, which does not dry on the face.

China Cement.

- India Rubber 50 grams
Mastic 30 grams
Chloroform120 grams

Put the rubber in a bottle with the chloroform and set aside until dissolved; add the mastic and let it dissolve.

Cleaner For Gilt Frames.

- Calcium hypochlorite 7 ounces
Sodium bicarbonate 7 ounces
Sodium chloride 2 ounces
Distilled water12 ounces

There is forethought and fear-thought.

NATION WIDE CANDY DAY

COMES ON

SATURDAY, OCTOBER 8th

Get ready for it. You will need a big stock, so prepare yourself early.

The occasion will be advertised in the newspapers and in other ways throughout the whole country. Get in the band wagon and reap the benefit.

Ask for our "CANDY DAY" window signs.

NATIONAL CANDY CO., Inc.

PUTNAM FACTORY, GRAND RAPIDS MICHIGAN

Business Letters as Literature.

Many business houses are overlooking one of the details which has much to do with their success or failure. This is their correspondence. At least fifty per cent. of the world's business is done by mail. In many cases, letters are the only representations of a firm that reach the customers. Letters are the index by which a firm is judged, and all too often well intentioned business institutions misrepresent themselves by sending out letters that are shoddy and utterly lacking in appeal.

Would you, Mr. Businessman, permit one of your salesmen to call on your customers if you knew that he would be poorly dressed, unkempt, down at heel and unable to deliver the selling message you would have him deliver? Of course not. But that is exactly the impression created by letters written on cheap stationery, that are typographically in bad taste and that are couched in the stiff, uninteresting English that had its origin in the legal verbiage of the Middle Ages.

Suppose that you wanted to buy something and in response to your inquiry a salesman called at your office. Planting himself before your desk he would assume the stiff attitude of an English butler and then would deliver himself as follows:

"Your enquiry of even date received and contents noted. In reply thereto I am here, and in response to your kind enquiry respectfully beg to state," etc.

How long would it take you to make up your mind that this chap was only an automaton and that the firm he represented must be about as human as a block of marble? Yet, that is exactly the tone of at least half the business letters written to-day. Is it any wonder that they are thrown into the waste basket while the re-

cipient turns his business over to a firm that employs courteous, but human salesmen who know how to present their propositions in a manner that arouses your interest?

Make your letters appealing in appearance first of all. Be sure they have the right feel—the prosperous feel, someone has aptly said. See to it that your letter head is artistic—the plainer the better, but aristocratic looking. Then write your letters so that they make the recipient feel he is talking face to face with a real man. Letters after all form the most important part of the world's literature. The messages they carry are vital to human life and progress. They must appeal, like all literature, to the mind and heart of man. Be friendly, chatty, if you will, and interesting. Arouse the enthusiasm of the man you address, make him feel that there is a bond of sympathetic understanding between you, and you will get his business.

A Lack.

"I don't know," sighed Dubbs. "Sometimes I am afraid I lack a real sense of humor, although I have been able, in time, to see the funny side of it when I knocked down a hornet's nest I thought wasn't loaded; when a waiter spilt hot soup down my back at a banquet; when I sat down on a newly painted park bench while wearing my new white flannels; when I was kicked over a fence by a mule and when I got horribly seasick on my wedding trip."

Again Dubbs sighed.

"But, at the final test, I always fall short. I'll be jiggered if I can laugh then or afterward when my hat blows off and I have to chase it down the middle of a crowded street."

Men belong to the type they associate with.

Holiday Goods and Druggists Sundries

We are pleased to announce that our complete line of Holiday Goods and Druggists Staple Sundries is on display in our Sample Room here in Grand Rapids. We cordially invite our customers and friends to visit us at their earliest opportunity. The line is intact to date and offers a generous selection from which to choose.

Hazeltine & Perkins Drug Co.
Grand Rapids, Michigan

Wholesale Drug Price Current

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

Acids		Almonds, Sweet,		Tinctures	
Boric (Powd.)	17 1/2@ 25	Amber, crude	2 00@2 25	Aconite	01 85
Boric (Xtal)	17 1/2@ 25	Amber, rectified	2 25@2 50	Aloes	01 65
Carbolic	29@ 35	Anise	1 25@1 50	Arnica	01 50
Citric	65@ 70	Bergamont	8 00@8 25	Asafoetida	03 90
Muriatic	4@ 6	Cajeput	1 50@1 75	Belladonna	01 35
Nitric	10@ 15	Cassia	2 25@2 50	Benzoin	02 40
Oxalic	25@ 30	Castor	1 28@1 52	Benzoin Comp'd	02 15
Sulphuric	4@ 6	Cedar Leaf	1 50@1 75	Buchu	02 15
Tartaric	58@ 65	Citronella	65@1 00	Cantharides	03 00
Ammonia		Cloves	2 50@2 75	Capsicum	02 30
Water, 26 deg.	10 1/2@ 20	Cocunut	30@ 40	Catechu	01 50
Water, 18 deg.	9@ 15	Cod Liver	85@1 00	Cinchona	02 10
Water, 14 deg.	8@ 13	Croton	2 25@2 50	Colchicum	02 00
Carbonate	22@ 26	Cotton Seed	1 00@1 10	Cubebs	03 00
Chloride (Gran)	10@ 20	Cubebs	9 00@9 25	Digitalis	01 80
Balsams		Eigerson	6 00@6 25	Gentian	01 40
Copaiba	70@1 00	Eucalyptus	1 00@1 25	Ginger, D. S.	02 00
Fir (Canada)	2 50@2 75	Hemlock, pure	1 50@1 75	Guaiac	02 80
Fir (Oregon)	60@ 80	Juniper Berries	3 25@3 50	Guaiac, Ammon.	02 50
Peru	2 50@3 00	Juniper Wood	1 50@1 75	Iodine	01 20
Tolu	1 00@1 20	Lard, extra	1 25@1 45	Iodine, Colorless	02 00
Barks		Lard, No. 1	1 10@1 20	Iron, clo.	01 40
Cassia (ordinary)	25@ 30	Lavender Flow	8 00@8 25	Kino	01 50
Cassia (Saigon)	60@ 80	Lavender Gar'n	1 75@2 00	Myrrh	02 50
Sassafras (pw. 55c)	0 50	Lemon	1 50@1 75	Nux Vomica	01 50
Soap Cut (powd.)	20@ 25	Linseed Boiled bbl.	0 91	Opium	03 50
Berries		Linseed bld less	98@1 06	Opium, Camp.	01 80
Cubeb	1 50@1 75	Linseed, raw, bbl.	0 89	Opium, Deodor'd	03 60
Fish	40@ 50	Linseed raw, less	96@1 04	Rhubarb	02 00
Juniper	7@ 15	Mustard, true oz.	0 2 75	Paints	
Prickly Ash	0 38	Mustard, artifl. oz.	0 30	Lead, red dry	12 1/2@12 1/2
Extracts		Neatsfoot	1 10@1 30	Lead, white dry	12 1/2@12 1/2
Licorice	60@ 65	Olive, pure	4 75@5 50	Lead, white oil	12 1/2@12 1/2
Licorice powd.	70@ 80	Olive, Malaga,	2 75@3 00	Ochre, yellow bbl.	0 2
Flowers		Olive, Malaga,	2 75@3 00	Ochre, yellow less	2 1/2@ 3
Arnica	75@ 80	green	2 75@3 00	Putty	0 7 8
Chamomile (Ger.)	50@ 60	Orange, Sweet	5 00@5 25	Red Venet'n Am.	3 1/2@ 7
Chamomile Rom	40@ 45	Origanum, pure	0 2 50	Red Venet'n Eng.	4 1/2@ 8
Gums		Origanum, com'l	1 25@1 50	Whiting, bbl.	5 1/2@ 10
Acacia, 1st	50@ 55	Pennyroyal	2 50@2 75	Whiting, prep.	2 50@2 75
Acacia, 2nd	45@ 50	Peppermint	4 00@4 25	Miscellaneous	
Acacia, Sorts	20@ 25	Rose, pure	15 00@20 00	Acetanalid	55@ 75
Acacia, powdered	30@ 35	Rosemary Flows	1 50@1 75	Alum	10@ 18
Aloes (Barb Pow)	25@ 35	Sandalwood, E.	10 50@10 75	Alum, powd. and	11@ 20
Aloes (Cape Pow)	30@ 35	Sassafras, true	2 00@2 25	Bismuth, Subni-	2 76@2 93
Aloes (Soc Pow)	90@1 00	Sassafras, art'l	1 00@1 25	trate	2 76@2 93
Asafoetida	75@1 00	Spearment	6 00@6 25	Borax xtal or	7 1/2@ 13
Pow.	1 25@1 50	Sperm	2 75@3 00	powdered	7 1/2@ 13
Camphor	97@1 00	Tansy	10 50@10 75	Cantharides, po	1 50@5 60
Guaiac	0 75	Tar, USP	60@ 65	Calomel	1 38@1 45
Guaiac, pow'd.	0 1 00	Turpentine, bbl.	0 72@ 87	Capsicum	40@ 45
Kino	0 75	Turpentine, less	79@ 87	Carmine	6 50@7 00
Kino, powdered	0 85	Wintergreen,	8 00@8 25	Cassia Buds	30@ 40
Myrrh	0 70	leaf	8 00@8 25	Cloves	35@ 40
Myrrh, powdered	0 75	Wintergreen, sweet	5 00@5 25	Chalk Prepared	16@ 18
Opium	9 00@9 40	birch	5 00@5 25	Chloroform	66@ 77
Opium, powd.	10 25@10 60	Wintergreen art	75@1 00	Chloral Hydrate	1 55@1 85
Opium, gran.	10 25@10 60	Wormseed	5 00@5 25	Cocaine	12 85@13 65
Shellac	65@ 75	Wormwood	18 00@18 25	Cocoa Butter	50@ 75
Shellac Bleached	75@ 85	Potassium		Corks, list, less	35@ 45
Tragacanth	4 00@5 00	Bicarbonate	35@ 40	Copperas	30@ 10
Tragacanth, pw.	3 50@4 00	Bichromate	20@ 30	Copperas, Powd.	40@ 10
Turpentine	25@ 30	Bromide	40@ 45	Corrosive Sublim	1 17@1 25
Insecticides		Carbonate	35@ 40	CreamTartar	50@ 55
Arsenic	12@ 25	Chlorate, gran'r	25@ 35	Cuttle bone	50@ 60
Blue Vitriol, bbl.	0 7 1/2	Chlorate, xtal or	18@ 25	Dextrine	06@ 15
Blue Vitriol, less	8@ 15	powd.	18@ 25	Dover's Powder	5 75@6 00
Bordeaux Mix Dry	17@ 30	Cyanide	35@ 50	Emery, All Nos.	10@ 15
Hellebore, White	25@ 35	Iodide	3 45@3 60	Emery, Powdered	8@ 10
Insect Powder	40@ 65	Permanganate	35@ 55	Epsom Salts, bbls.	0 3 1/2
Lead Arsenate Po.	22@ 42	Prussate, yellow	55@ 60	Epsom Salts, less	4 1/2@ 09
Lime and Sulphur	11@ 23	Prussate, red	80@ 90	Ergot, powdered	1 75@2 00
Dry	31@ 43	Sulphate	40@ 50	Flake White	16@ 20
Paris Green	31@ 43	Roots		Formaldehyde, lb.	18@ 20
Ice Cream		Alkanet	75@ 85	Gelatin	1 70@2 00
Piper Ice Cream Co.		Blood, powdered	40@ 50	Glassware, less 55%	
Bulk, Vanilla	1 10	Calamus	35@ 75	Glassware, full case	60%
Bulk, Vanilla Special	1 20	Elecampane, pwd	30@ 35	Glauber Salts, bbl.	0 03 1/2
Bulk, Chocolate	1 20	Gentian, powd.	20@ 30	Glauber Salts less	0 4@ 10
Bulk, Caramel	1 20	Ginger, African,	23@ 30	Glue, Brown	21@ 30
Bulk, Grape-Nut	1 20	powdered	23@ 30	Glue, Brown Grd.	17@ 25
Bulk, Strawberry	1 25	Ginger, Jamaica	40@ 45	Glue, White	35@ 40
Bulk, Tutti Frutti	1 25	powdered	42 1/2@ 50	Glue, White Grd.	30@ 35
Brick, Vanilla	1 40	Goldenseal, pow.	6 50@6 80	Glycerine	20@ 35
Brick, Fancy	1 60	Ipecac, powd.	3 00@3 25	Hops	65@ 75
Ices	1 10	Licorice	40@ 45	Iodine	5 26@5 73
Sherbets	1 10	Licorice, powd.	35@ 40	Iodoform	6 69@7 00
Leaves		Orris, powdered	30@ 40	Lead Acetate	13@ 25
Buchu	0 1 40	Poke, powdered	40@ 45	Lycopodium	4 75@5 00
Buchu, powdered	0 1 50	Rhubarb	0 60	Mace	75@ 80
Sage, bulk	67@ 70	Rhubarb, powd.	60@ 75	Mace, powdered	75@ 80
Sage, 1/4 loose	72@ 78	Rosinwood, powd.	30@ 35	Menthol	5 75@6 00
Sage, powdered	55@ 60	Sarsaparilla, Hond	1 25@1 40	Morphine	8 25@9 40
Senna, Alex.	1 40@1 50	ground	1 25@1 40	Nux Vomica	0 20
Senna, Tinn.	30@ 35	Sarsaparilla Mexican,	0 30	Nux Vomica, pow.	30@ 40
Senna, Tinn. pow	35@ 40	ground	0 30	Pepper black pow.	32@ 35
Uva Ursi	20@ 25	Squills	35@ 40	Pepper, white	40@ 45
Oils		Squills, powdered	60@ 70	Pitch, Burgundy	10@ 15
Almonds, Bitter,	16 00@16 25	Tumeric, powd.	15@ 20	Quassia	12@ 15
Almonds, Bitter,	2 50@2 75	Valerian, powd.	50@ 60	Quinine	96@1 69
Almonds, Sweet,	1 00@1 25	Seeds		Rochelle Salts	35@ 40
		Anise	33@ 35	Saccharine	0 30
		Anise, powdered	33@ 40	Salt Peter	14 1/2@ 25
		Bird, 1s	13@ 15	Selditz Mixture	30@ 40
		Canary	8@ 15	Soap, green	15@ 30
		Caraway, Po.	25 16@ 20	Soap mott castile	22 1/2@ 25
		Cardamon	1 50@1 75	Soap, white castile	case @11 50
		Celery, powd.	35 25@30	Soap, white castile	less, per bar @1 30
		Coriander pow.	25 15@ 20	Soda Ash	05@ 10
		Dill	10@ 20	Soda Bicarbonate	2 1/2@ 10
		Fennel	20@ 40	Soda, Sal	2 1/2@ 5
		Flax	06 1/2@ 12	Spirits Camphor	0 25
		Flax ground	06 1/2@ 12	Sulphur, roll	0 4@ 10
		Foenugreek pow.	8@ 15	Sulphur, Subl.	4 1/2@ 10
		Hemp	8@ 15	Tamarinds	25@ 30
		Lobelia, Powd.	0 1 50	Tartar Emetic	1 03@1 10
		Mustard, yellow	10@ 15	Turpentine, Ven.	50@ 25
		Mustard, black	15@ 20	Vanilla Ex. pure	1 50@2 00
		Poppy	30@ 40	Witch Hazel	1 60@2 15
		Quince	1 25@1 50	Zinc Sulphate	06@ 15
		Rape	15@ 30		
		Sabadilla	30@ 40		
		Sunflower	7 1/2@ 15		
		Worm American	30@ 40		
		Worm Levant	2 00@2 25		

GROCERY PRICE CURRENT

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

ADVANCED	DECLINED
Peas	Canned Lobster
Fruit Jars	Canned Apples
Cotton Twine	Molasses
Cider	Smoked Meats
Hides	Oleomargarine
Lamb	Mince Meat
Mutton	Galv. Tubs
	Flour

AMMONIA	Clam Bouillon	CIGARS
16 oz., 2 doz. in carton,	Burnham's 7 oz. 2 50	Worden Grocer Co. Brands
per doz. 1 75	Corn	
	Standard 1 20@1 50	
	Country Gentmn 1 60@1 75	
	Maine 1 90@2 25	

AXLE GREASE



25 lb. pails, per doz. 19.20

BLUING

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

BREAKFAST FOODS

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

Kellogg's Brands.

Corn Flakes, 36s 3 50
Corn Flakes, 24s 3 50
Corn Flakes, 100s 2 00
Krumbs, 24s 2 85
Krumbs, 36s 4 20
Krumbed 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 00
Fancy Parlor, 23 lb. 7 25
Ex Fancy Parlor 25 lb 8 50
Ex. Fey, Parlor 26 lb 9 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 @1 75
No. 10 @6 50

Blackberries

3 lb. Standards @7 00

Beans-Baked

Brown Beauty, No. 2 1 15
Campbell, No. 2 1 15
Fremont, No. 2 1 10
Van Camp, No. 1 1 10
Van Camp, medium 1 30
Van Camp, large 2 30

Beans-Canned

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

Clam Bouillon	Corn	CIGARS
Burnham's 7 oz. 2 50	Standard 1 20@1 50	Worden Grocer Co. Brands
Country Gentmn 1 60@1 75	Maine 1 90@2 25	

Harvester Line

Kiddies, 100s 37 50
Record Breakers, 50s 75 00
Delmonico, 50s 75 00
Pacemaker, 50s 75 00
Panatella, 50s 75 00
Favorita Club, 50s 95 00
Epicure, 50s 95 00
Waldorf, 50s 110 00

The La Azora Line.

Opera (wood), 50s 57 00
Opera (tin), 25s 57 00
Agreements, 50s 58 00
Washington, 50s 75 00
Biltmore, 50s, wood 95 00

Sanchez & Haya Line

Clear Havana Cigars made in Tampa, Fla.
Diplomatics, 50s 95 00
Reina Fina (tin) 50s 115 00
Rosa, 50s 125 00
Victoria, Tins 115 00
National, 50s 130 00
Original Queens, 50s 150 00
Worden Special, (Exceptionals) 50s 185 00

Ignacia Haya

Extra Fancy Clear Havana Made in Tampa, Fla.
Delicades, 50s 115 00
Primeros, 50s 130 00
Queens, 25s 180 00
Perfectos, 25s 185 00

Garcia & Vega—Clear

Havana
New Panatella, 100s 60 00

Starlight Bros.

La Rose De Paris Line
Couquettes, 50s 65 00
Caballeros, 50s 70 00
Rouse, 50s 115 00
Peninsular Club, 25s 150 00
Chicos, 25s 150 00
Palmas, 25s 175 00
Perfectos, 25s 195 00

Rosenthals Bros.

R. B. Londres, 50s, Tissue Wrapped 58 00
R. B. Invincible, 50s, Foil Wrapped 75 00

Union Made Brands

El Overture, 50s, foil 75 00
Ology, 50s 60 00

Manila 10c

La Yebana, 25s 70 00

Our Nickel Brands

New Currency, 100s 37 50
Mistoe, 100s 35 00
Lioba, 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 00
Stephan's Broadleaf, 50s 58 00
Knickerbocker, 50s 58 00
Iroquois, 50s 58 00
B. L., 50s 58 00
Hemmieter Cham-pions, 50s 57 50
Templar Blunts, 50s 75 00
Templar Perfecto, 50s 105 00

Cheroots

Old Virginia, 100s 23 50

Stogies

Home Run, 50, Tin 18 50
Havana Gem, 100 wd 27 50

CLOTHES LINE

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

COCOA

Baker's 1/2s 46
Baker's 1/4s 42
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 48
Lowney, 1/2s 47
Lowney, 1/4s 46
Lowney, 5 lb. cans 31
Van Houten, 1/4s 12
Van Houten, 1/2s 18
Van Houten, 1/4s 26
Van Houten, 1s 65
Van-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 26
Bogota 28
Peaberry 22

Package Coffee

New York Basis
Arbuckle 22 50

McLaughlin's XXXX

McLaughlin's XXXX package coffee is sold to retailers only. Mail all orders direct to W. F. McLaughlin & 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. 6 50

EVAPORATED MILK

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

MILK COMPOUND

Hebe, Tall, 4 doz. 4 00
Hebe, Baby, 8 doz. 3 90
Carolene, 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 13
Century Creams 22
X. L. O. 15
French Creams 20
Cameo Mixed 25
Fancy Mix 22

Specialties.

Auto Kisses 22
Bonnie Butter Bites 25
Butter Cream Corn 27
Caramel Bon Bons 30
Cream Waters, Pep. and Pink 24
Fudge, Walnut 26
Italian Bon Bons 22
Marshmallow Peanuts 26
Manchus 24
National Cream Mints, 7 lb. tins 32
Nut Butter Puffs 24
Persian Caramels 30
Snow Flake Fudge 24
Sugar Cakes 24
A A Jelly Beans 17
Wintergreen Berries 22
Sugared Peanuts 22
Cinnamon Imperials 22
Cocanut Chips 26

Chocolates.

Champion 23
Honeysuckle Chips 40
Klondikes 30
Nut Wafers 30
Ocoro Caramels 30
Peanuts, Choc. Cov'd 35
Quintette, Assorted 25
Mint Royals 34

Fancy Chocolates.

5 lb. Boxes
Bittersweets, Ass'ted 1 90
Choc Marshmallow Dp 1 80
Milk Chocolate A A 2 25
Nibble Sticks 2 25
Primrose Choc., Plain Dipped 1 45
No. 12 Choc., Plain Dipped 1 75
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. Pink 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
Balloon Pop Corn, 50s 1 90

Cough Drops

Putnam Menthol Horehound 1 30
Smith Bros. 1 45

CRISCO

36s, 24s and 12s 18
6 lb. 17 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, specially 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. 16

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 15
Evap. Fancy, Unpeeled 18
Evap. Fancy, Peeled 19

Peel

Lemon, American 23
Orange, American 23

Raisins

Fancy S'ded, 1 lb. pkg. 18
Thompson Seedless, 1 lb. pkg. 27
Thompson Seedless, bulk 18

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 1/2
Madagascar Limas 06
Brown, Holland 06

Farina

25 1 lb. packages 3 20
Bulk, per 100 lbs. 18

Hominy

Pearl, 100 lb. sack 5 25

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

Peas

Scotch, lb. 05 3/4
Split, lb. 08 1/2

Sago

East India 07

Taploca

Pearl, 100 lb. sacks 7
Minute, 8 oz., 3 doz. 4 05
Dromedary Instant, 3 doz., per case 3 70

FISHING TACKLE

Cotton Lines

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

Linen Lines

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

Floats

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

Hooks—Kirby

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

Sinkers

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

FLAVORING EXTRACTS

Jennings

Pure Vanilla
Turpeneless
Pure Lemon

7 Dram 35
1 1/4 Ounce 1 90
2 Ounce 2 75
2 1/4 Ounce 3 00
2 1/2 Ounce 3 25
4 Ounce 5 00
8 Ounce 8 50
7 Dram, Assorted 1 35
1 1/4 Ounce, Assorted 1 90

Van Duzer

Vanilla, Lemon, Almond, Strawberry, Raspberry, Pineapple, Peach, Orange, Peppermint & Wintergreen 1 ounce in cartons 2 00
2 ounce in cartons 3 50
4 ounce in cartons 6 75
8 ounce 13 20
Pints 26 40
Quarts 51 00
Gallons, each 16 00

FLOUR AND FEED

Valley City Milling Co.
Lily White, 1/2 Paper sack 9 00
Harvest Queen 2 1/2 9 20
Light Loaf Spring 9 75
Wheat, 24 1/2s 8 20
Snow Flake, 24 1/2s 8 20
Graham 25 lb. per cwt. 3 70
Golden Granulated Meal, 25 lbs., per cwt. N 2 40
Rowena Pancake Compound, 5 lb. sack 4 20
Buckwheel Compound, 5 lb. sack 4 20

Watson Higgins Milling Co.
New Perfection, 1/2s. 8 80

Meal

Gr. Grain M. Co.
Bolted 2 25
Golden Granulated 2 45

Wheat

No. 1 Red 1 12
No. 1 White 1 09

Oats

Carlots 60
Less than Carlots 65

Corn

Carlots 64
Less than Carlots 70

Hay

Carlots 22 00
Less than Carlots 24 00

Feed

Street Car Feed 27 00
No. 1 Corn & Oat Fd 27 00
Cracked Corn 27 00
Coarse Corn Meal 27 00

HIDES AND PELTS	
Hides	
Green, No. 1	06
Green, No. 2	05
Cured, No. 1	07
Cured, No. 2	06
Calfskin, green, No. 1	12
Calfskin, green, No. 2	10 1/2
Calfskin, cured, No. 1	13
Calfskin, cured, No. 2	11 1/2
Horse, No. 1	2 00
Horse, No. 2	1 00

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

Tallow	
Prime	23
No. 1	22 1/2
No. 2	22

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., 7 oz.	1 75

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

JELLY GLASSES	
8 oz., per doz.	44

MINCE MEAT	
None Such, 3 doz. case for	5 35
Quaker, 3 doz. case for	4 00

MOLASSES	
New Orleans	
Fancy Open Kettle	85
Choice	65
Good	58
Stock	26
Half barrels 5c extra	

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

Shelled	
Almonds	55
Peanuts, Spanish	
Salted, 10 lb. box	1 15
Peanuts, Spanish	
Salted, 100 lb. bbl.	10 1/2
Peanuts, Spanish	
Salted, 200 lb. bbl.	10
Pecans	95
Walnuts	55

OLIVES	
Bulk, 2 gal. kegs, ea.	3 00
Bulk, 5 gal. kegs, ea.	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.	
Queen, Mammoth, 28 oz.	5 50
Olive Chow, 2 doz. cs.	6 75
per doz.	2 50

PEANUT BUTTER



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

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

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

POTASH	
Babbitt's, 2 doz.	2 75

FRESH MEATS.

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

Cows.	
Top	13
Good	12
Medium	11
Common	10

Veal.	
Top	17
Good	15
Medium	12

Lamb.	
Good	19
Medium	18
Poor	16

Mutton.	
Good	12
Medium	10
Poor	08

Pork.	
Heavy hogs	11
Medium hogs	13
Light hogs	13
Sows and stags	10
Loins	22@25
Butts	19 1/2
Shoulders	13 1/2
Hams	29
Spareribs	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

Lard	
80 lb. tubs	advance 1/2
Pure in tierces	14@14 1/2
Compound Lard	12@12 1/2
69 lb. tubs	advance 1/2
50 lb. tubs	advance 1/2
20 lb. pails	advance 1/2
10 lb. pails	advance 1/2
5 lb. pails	advance 1
3 lb. pails	advance 1

Smoked Meats	
Hams, 14-16 lb.	24 @28
Hams, 16-18 lb.	24 @28
Ham, dried beef sets	38 @39
California Hams	14 1/2@15
Picnic Boiled	
Hams	30 @32
Boiled Hams	40 @42
Minced Hams	14 @15
Bacon	20 @42

Sausages	
Bologna	12
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	21
Moist in glass	3 00

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

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

Casings	
Hogs, per lb.	2@25
Beef, round set	22@24
Beef, middles, set	50@60
Sheep, a skein	1 75@2 00

Uncolored Oleomargarine	
Solid Dairy	24@26
Country Rolls	24@26

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

ROLLED OATS	
Monarch, bbls.	7 00
Rolls, 100 lb. bbls.	8 00
Steel Cut, 100 lb. sks.	4 00
Monarch, 90 lb. sacks	3 25
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 dz.	3 25
Snider's large, 1 doz.	3 50
Snider's small, 2 doz.	2 35

SALERATUS	
Packed 60 lbs. in box	
Arm and Hammer	3 75
Wyandotte, 100 lbs	3 00

SAL SODA	
Granulated, bbls.	2 50
Granulated, 100 lbs cs	2 75
Granulated, 36 2 1/2 lb. packages	3 80

SALT	
Packers No. 1	
56 lb. sacks	60
Common	
Medium, Fine	2 70



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

SALT FISH	
Cod	
Middles	35
Tablets, 1 lb.	30@32
Tablets, 1/2 lb.	2 00
Wood boxes	19

Holland Herring	
Standards, bbls.	13 00
Y. M., bbls.	14 25
Standards, kegs	80
Y. M., kegs	87

Herring	
K K K K, Norway	20 00
8 lb. pails	1 40
Cut Lunch	1 10
Scaled, per box	20
Boned, 10 lb. boxes	13

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

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

Lake Herring	
1/2 bbl., 100 lbs.	7 50

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

SEEDS	
Anise	30
Canary, Smrna	08
Cardamon, Malabar	1 20
Celery	32
Hemp, Russian	07 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. Pwd., 100s	3 90
Star Nap. Pwd., 24s	5 75

Lautz Bros. & Co.	
Acme, 70, 12 oz. bars	3 05
Big Master, 100 blocks	4 00
Climax, 100, 8 oz. cakes	3 00
Lotus, 100, 10 oz. cake	8 75
Lotus, 100, 6 oz. cakes	5 75
Marsellis, 100, 11 oz. cakes	6 40

Tradesman Company	
Black Hawk, one box	4 50
Black Hawk, fixe bxs	4 25
Black Hawk, ten bxs	4 00
Box contains 72 cakes. It is a most remarkable dirt and grease remover, without injury to the skin.	

Scouring Powders	
Sapallo, gross lots	13 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	3 90
Snow Boy, 84 14 oz.	5 00
Snow Boy, 24 pkgs.	5 55
One box free with every 5	

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

CLEANSERS.

KITCHEN LENZER



80 can cases, \$4.80 per case

SODA	
Bi Carb. Kegs	4

BI Caro, Kegs -----	4
SPICES	
Whole Spices	
Allspice, Jamaica ----	@13
Cloves, Zanzibar ----	@32
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 ----	@50
Nutmegs, 105-110 ----	@45
Pepper, Black ----	@15
Pepper, White ----	@14
Pepper, Cayenne ----	@20
Paprika, Hungarian ----	@14

Two Classes of Liars in the World.

(Concluded from page thirty-two.) self that you have indulged in the gentle art of lying, then classify yourself as to whether you are a deliberate liar or just one of the unconscious variety—but let me say one thing to you and that is, never for a moment think that you are fooling anybody. In the long run, with the close associations that exist in business, the man who is wild in making statements is soon classified and unfortunately this leads to a lack of respect on the part of his associates for his judgment.

Better, far better, for you not to be spectacular and interesting. Better in the long run for you even to be considered dull—just so you get a reputation for knowing what you are talking about.

Then remember that to be a successful liar it requires a wonderful memory and very few men can qualify with a memory good enough to remember all their stories and keep themselves out of trouble. This is especially true of the unconscious liar, because he lies so frequently that he does not even attempt to keep track of what we may charitably call his "exaggerations."

This is the second essay I have written on lying. Frank Baldwin, the shovel manufacturer, once gave me a book, the story of a lie. I think it was called "The Sprightly Romance of Barsac." It was a very good story and in an idle moment, on the fly leaves I wrote an essay on lying and the point of my essay was, in commenting upon Ananias and Sapphira, that the mistake they made was lying at the wrong time, in the wrong place, to the wrong person.

Several years afterward I met an old lady who said she was very glad to meet me as she had read one of my essays. It then developed that she had bought a book at a second hand store and in this book she found my essay.

I never told this story to Frank Baldwin and I hope he gets it through these columns. If he does I wish he would send me another copy of that story.

When you meet Frank, ask him to tell you about the trip we made to Cuba together when we had a letter of instructions from President McKinley to General Wood, telling the hardware trade of that island that we sold the best line of hardware in the world. Maybe you never heard of a traveling salesman starting out with a letter from the President of the United States to a general who had command of a conquered island! Well, this is actually what happened. That was the time we sold 5,000 dozen copper bull rings.

That story has become a classic in the hardware trade, but it does read like a fly leaf from the diary of Ananias and Sapphira, so we won't say any more on the subject!

My next article will be on the subject of energy and the following article on the subject of ability. In other words, I wish to emphasize these three qualities in the order of their importance. If a man has no integrity, then no matter how energetic or how intelligent he may be,

leave him alone. Steer clear of him. If a man has integrity, then the next qualification for success is energy and we will discuss this quality in our next article.—Saunders Norvell in Hardware Age.

Creamery and Ice Cream Plant Ready for Operation.

Escanaba, Sept. 20—Much interest has been manifested at Escanaba in the opening of the Delta Milk Producers' Association creamery and ice cream plant. Undoubtedly this new industry will prove to be one of the most complete plants in the Upper Peninsula. The organization is formed of about 500 members and stockholders from Delta county. Each farmer who desires to become a member will have to be the owner of two or more cows to entitle him to buy stock. The shares are allotted in proportion to the number of cattle a farmer owns. The shares sell at \$10 each. The Association disposes of the milk and cream produced by the cattle on a co-operative basis. All members agree by written contract to deliver their products to the plant for two years.

In order to gather the milk and cream from the farmers the plant has

recting genius that this enterprise was organized and his executive ability has helped to work out the plans and details connected with this comprehensive undertaking. His pleasing personality and kindness of manner, together with his spirit of good fellowship, help to win for him the admiration and confidence of the community. M. B. Mannebach.

Abolishing Fraudulent Containers.

Congress is making an effort to do away, by legislation, with certain forms of fraud which have become so familiar that the public at large has almost ceased to take notice of them.

One of these is the bottle with a bottom so shaped as itself to occupy a large fraction, maybe as much as one-third, of what ought to be space available for fluid contents. Olive oil bottles are usually made on that deceptive principle. Another is the bottle, commonly used for cherries, strawberries or olives, which is made of extra-thick glass, the latter incidentally serving to magnify to the eye the individual fruits. Another is the "slack-filled" carton, a term ap-

on the fact that the average purchaser does not take the trouble to examine the weight statement on the label. He—it is usually she, of course—judges the quantity of the contents by the looks of the package. She thinks in quantity rather than in terms of weight, and so is deceived.

Cheats of this kind have multiplied enormously during the last few years. Canned tomatoes and certain other tinned foods often contain an excess of water or other liquid, increasing their cost to the consumer. Now Congress proposes to enforce the use of standard bottles and cartons, which, it is thought, will serve to remedy the mischief.

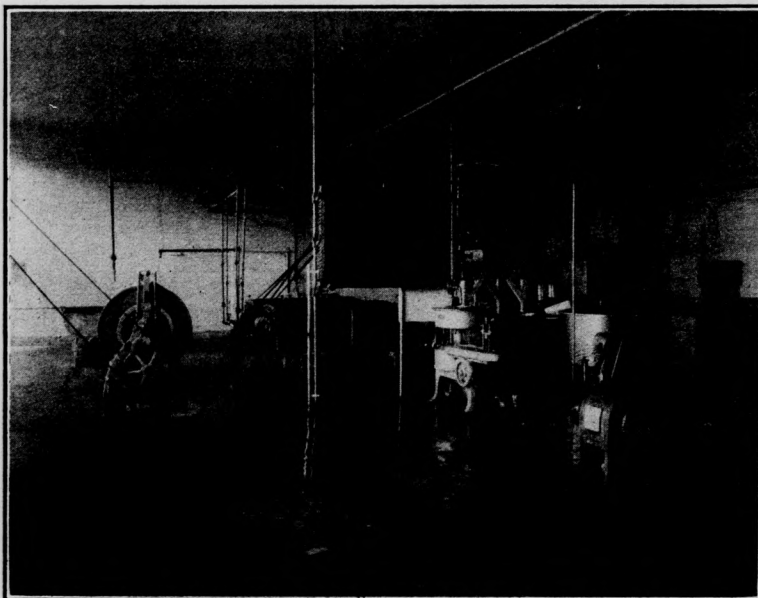
Linens For the Table.

Embroidered linens and filet make up a big part of the best fancy linen that is used for tables, etc. The greater part of this comes from Italy, the bulk from the Northern portion, Florence, Milan and Venice. A certain amount of it is made all over the country and Burato, near Rome, where there is a school, is one of the more Southern points. China is turning out so much filet lace by the yard at the present that Italy finds it cheaper to import the coarser grades than to make them. The finer grades of filet are made by Italians.

From Assisi comes a distinctive line of work, a fine cross-stitch often in colors, monotones, with a reproduction of beautiful old designs. There is a school in Sicily, conducted by an English woman philanthropist, where beautiful pieces of table linen are made up with a delightful needle point lace. Quite a little of the Italian style work in linens is done by the Japanese. Some years ago they took up the fine linen and drawn work, sending it out in such quantities that they finally swamped the market and killed it. The fine mosaic work in linens is Italian.

Of the regular table linen, a New York linen merchant who visited Belgium a year ago says that the mills, which for so long after the war were unable to take up their work because of the destruction of the machinery by Germans, are again on a satisfactory working basis. The largest Belgian linen factory, twelve miles from Brussels, near Waterloo, which was looted of the brass parts of the machinery, he found in good running order, but working short time waiting for better world financial conditions and orders. Linen merchants generally are carrying only small stocks of goods at the present time. Belgium raised a good crop of flax last year, according to the New York merchant, and, contrary to her custom, put it immediately into the water for retting. It is the custom there of holding it over for a second year before this is done. The flax is crated carefully before it is put into the water, and it is said to be due to the scientific methods of the treatment of flax by the Belgians which accounts for the general high average in quality of the flax, higher, as a whole, than that of Ireland.

The average doctor's private opinion of the medical fraternity wouldn't show up well in print.



Interior View of Escanaba Creamery.

established nine routes and one man living in each community assumes the responsibility of seeing that all the shipping is done from his point and ready for delivery three times a week when the trucks come to gather up the cans. The creamery room in which the butter and ice cream is manufactured and the milk handled and bottled is a well lighted and ventilated room 50 by 70 feet, equipped with weighing, pasturizing and paraffining machines; also a churn, a can and bottle machine and an automatic bottle filler. John Keachie, of St. Paul, is the butter maker and Ray Enkhau, of Moorehead, is the ice cream maker. These two men take charge of the plant during operation. The capacity per day is 3,000 pounds of butter and about 1,000 gallons of ice cream.

Another fine feature of the plant is the modern refrigerating machine which has a capacity of one carload of butter maintained at a freezing point. The ice cream refrigerator will hold 1,000 gallons at zero temperature.

The plant is under the management of B. P. Pattison, formerly agricultural agent of Delta county. Mr. Pattison is an excellent business man and an earnest worker, with an ardent determination to give everybody a square deal. It was through his di-

plied to a paper or pasteboard container, which, while actually holding the net weight of product declared on the label, looks as if its contents were much larger than they are in fact.

Spaghetti is commonly put up in these deceptive packages; likewise candy, which is sometimes packed in boxes with false bottoms. In some instances the contents are wrapped in extra heavy paper, to help fill the cartons. Oatmeal, rice, macaroni, pepper, spices and other condiments "faked" in this way are on sale at every grocery, the object sought being to mislead the purchaser as to the quantity he gets for his money. When the law was made requiring that every container of food should declare on its label the net weight of its contents, an effective embargo on cheating was thought to have been established. Attempts to evade that regulation have been few, because too dangerous. But clever rogues soon saw a way to get around the obstacle thus placed in their path.

The whole idea of the "fake" bottle and "slack-filled" carton is based up-

MEN OF MARK.

Wm. G. Logie, Sales Manager Herold-Bertsch Shoe Co.

William G. Logie was born in Grand Rapids, Oct. 4, 1881. His antecedents were Scotch on his father's side and German on his mother's side. Mrs. Logie's maiden name was Bertsch, she being a relative of Christian Bertsch, the veteran shoe jobber and manufacturer.

Mr. Logie attended the public schools of Grand Rapids, graduating from the Central high school on the scientific course in 1900. The next year was spent at the famous Hill school, at Pottstown, Penn., where he followed the same line of studies he espoused in the Grand Rapids high school. In 1901 he entered the em-

nual sales from \$1,000,000 to \$3,000,000.

Mr. Logie was married Sept. 5, 1907, to Miss Bertha Wurzburg, of Grand Rapids. Four children have joined the family circle—three boys and a daughter. The boys are 12, 10 and 2 years old. The girl is 8 years old. Mr. Logie sold his home in the East end when he left the city and purchased a residence in Evanston. On his removal to Grand Rapids he disposed of his home in Evanston and purchased a residence at 1425 Byron street, Grand Rapids, where his family is already settled.

Mr. Logie owns up to but one hobby, which is hard work. He soon finds a straight line from his house to his office and seldom permits himself to be diverted either to the right



William G. Logie.

ploy of the Rindge, Kalmbach, Logie Co., starting in the warehouse. He checked the goods through the factory for five years, when he was promoted to the position of traveling salesman, covering the customers of the house along the G. R. & I. from Grand Rapids to Mackinaw City and the P. M. from Bay City and Saginaw to Ludington and Manistee. He saw his trade every eight weeks for seven years, when he was called into the house by the death of his father to take up the duties the deceased had performed so many years with such remarkable success. These duties included buying and the management of the jobbing department. He continued in this capacity until four years ago, when he went to Chicago to take the position of sales and merchandise manager for the McElwain Shoe Co. During the time he was with this house he increased the an-

or the left. He attributes his success to close application to business and careful attention to every detail. Mr. Logie is a man of great energy and resourcefulness and will surely achieve a high degree of success in his new position.

Why She Was Afraid.

Little Elizabeth was spending a week with an aunt. On the first night when bedtime came, the aunt asked her little guest if she was frightened in the dark.

"Oh, no auntie," replied Elizabeth.

"That is lovely," said the aunt, with a sigh of relief.

"I was a little afraid once," went on Elizabeth, "when I went into the pantry to get a cookie."

"What were you afraid of then?"

"I was afraid I couldn't find the cookie."

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 60 cents. Small display advertisements in this department, \$3 per inch. Payment with order is required, as amounts are too small to open accounts.

Young man with \$2,500 cash wishes to hear from someone offering good proposition that will pay him a living salary and yield fair dividend. Experienced in clothing and furnishings. Address No. 489, Care Michigan Tradesman. 489

For Sale—Restaurant and confectionery doing good business. Price right for immediate sale. J. M. Glassford & Son, 2408 Connor St., Port Huron, Mich. 490

For Sale—Good established business, gents furnishings and shoes. Good location, reasonable rent. Reason for selling, going West account of ill health. Address P. O. Box 112, Station A, Lansing, Mich. 491

For Sale—Sheet metal shop in Redlands, California. Have welding outfit, and do radiator, auto and sheet metal work. Good place for a mechanic. Have all tools necessary for the business. This will bear investigation. Reason for selling, rheumatism. J. M. Green, Redlands, California. 492

WANTED—To hear from someone with good business to exchange for good farm. No. 486 Michigan Tradesman. 486

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.

ATTENTION MERCHANTS—When in need of duplicating books, coupon books, or counter pads, drop us a card. We can supply either blank or printed. Prices on application. Tradesman Company, Grand Rapids.

For Sale—Cloak and suit store. Established twelve years. Doing a nice business in Jackson, Michigan. Good reputation. Nice, clean stock. Up-to-date fixtures and front. Store is 24x108. Main street location. Cheap lease. Address No. 469, Care Michigan Tradesman. 469

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

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

Bell Phone 596 Citiz. Phone 61366

JOHN L. LYNCH SALES CO.

SPECIAL SALE EXPERTS

Expert Advertising

Expert Merchandising

209-210-211 Murray Bldg.

GRAND RAPIDS, MICHIGAN

If you are thinking of going into business, selling out, or making an exchange, place an advertisement in our business chances columns, as it will bring you in touch with the man for whom you are looking—THE BUSINESS MAN.

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

For Sale—Dry goods, ready-to-wear stock, near Coldwater, Mich., town 1800. Established twenty-two years. Excellent proposition. Stock, \$15,000. Address No. 487, Care Michigan Tradesman. 487

SECOND-HAND SAFES

We are always in the market for second-hand safes.

Send us detailed description, including date of purchase, name of manufacturer, inside and outside measurements and general appearance and we will make you an offer.

GRAND RAPIDS SAFE CO.

GRAND RAPIDS, MICH.

Four Kinds of Coupon Books

Are manufactured by us and all sold on the same basis, irrespective of size, shape or denomination. Free samples on application.



TRADESMAN COMPANY, Grand Rapids, Mich.

Proceedings of the Local Bankruptcy Court.

Grand Rapids, Sept. 13.—On this day was held the first meeting of creditors in the matter of McGurran Sales Agency, Bankrupt No. 1971. The bankruptcy was present in person and by attorney, M. Thomas Ward. Creditors were represented by Fred Geib and Dorris Kuizema. Some creditors appeared in person. Claims were allowed against the estate. Dorris Kuizema was chosen trustee by those present and the amount of his bond fixed by the court at \$1,000. Appraisers were appointed and an order made in accordance with the same. The first meeting of creditors was then adjourned to Sept. 23, at which time the officers of the bankruptcy were ordered to appear.

On this day was also held the first meeting of creditors in the matter of Howard Ferguson, Bankrupt No. 1983. The bankruptcy was present in person and by attorney, Earl W. Munshaw. Creditors were represented by Charles Lillie. Claims were proved against the estate. Edward L. Smith was chosen trustee and the amount of his bond fixed at \$500. Appraisers were appointed and the court made an order in conformity with such appointment. The bankruptcy was sworn and examined by attorney Lillie without a reporter.

Sept. 15. In the matter of Fred W. French, Bankrupt No. 1919, the Commercial Trust Co., having filed its petition to reclaim certain trucks in the Hermitage property of this estate, the court made an order for the Commercial Trust Co. to appear and the creditors to show cause why an order should not be made by the court granting the relief therein prayed for. The date of the order to show cause is set for Sept. 24.

Sept. 14. On this day were received the schedules, order of reference and adjudication in the matter of Tracey E. Laubscher, Bankrupt No. 1968. The bankruptcy resides at Comstock Park, Plainfield township, Kent county, and has conducted a retail drug store at that place. The matter has been referred to Benn M. Corwin as referee in bankruptcy, and who also has been appointed receiver. The schedules of the bankruptcy show assets in the sum of \$5,959.20, and liabilities in the sum of \$6,409.13. A list of the creditors of the bankruptcy is as follows:

Internal Revenue Dept., Grand Rapids	\$ 31.60
Louis Harmon, Grand Rapids	2,500.00
General Motors Co., Detroit	26.97
Kelly Ice Cream Co., Grand Rapids	600.00
Hazeltine & Perkins Drug Co., Grand Rapids	1,368.00
Worden Grocer Co., Grand Rapids	155.58
The Woodhouse Co., Grand Rapids	184.91
C. W. Mills Paper Co., Grand Rapids	110.77
Vandenberg Cigar Co., Grand Rapids	159.24
G. R. Herald, Grand Rapids	151.30
Rysdale Candy Co., Grand Rapids	157.00
Heyboer Stationery Co., Grand Rapids	130.17
Putnam Candy Co., Grand Rapids	43.45
Western Bottle Co., Chicago	81.83
Norwich Pharmaceutical Co., Chicago	73.41
Nelson Baker, Detroit	114.00
P-D Co., Detroit	20.61
Jarvis & Co., Grand Rapids	36.75
S. W. Clement, Grand Rapids	68.45
E. B. Gallagher & Co., Grand Rapids	17.50
Mayer Cigar Co., Kalamazoo	38.70
E. J. Beach & Co., Chicago	13.68
Bauer & Black, Des Moines	26.32
General Cigar Co., Grand Rapids	40.53
Avalon Farms, Chicago	157.36
Barrett Co., Chicago	12.83
X Cigar Co., Grand Rapids	55.00
Many Blanc Co., Chicago	10.25
A. E. Brooks & Co., Grand Rapids	55.63
Keeley Candy Co., Madison, Wis.	26.46
H. Schneider Cigar Co., Grand Rapids	30.00
Comstock Park State Bank, Comstock Park	161.25
G. R. Savings Bank, Grand Rapids	240.00
M. Piowaty & Sons, Grand Rapids	25.17
Lewellyn Bean Co., Grand Rapids	24.00
Specialty Candy Co., Grand Rapids	9.75

The first meeting of creditors in this matter has been called for Sept. 30. Sept. 16. On this day were received the schedules, order of reference and adjudication in the matter of Wesley Remington, Bankrupt No. 1987. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankruptcy is a laborer living in Muskegon Heights. The schedules of the bankruptcy filed in the court list assets in the sum of \$275 and liabilities in the sum of \$810. The bankruptcy claims exemptions in the sum of \$325. A list of the creditors of the bankruptcy are as follows:

John Carlson, Muskegon	\$ 25.00
Dr. Charles A. Teifer, Muskegon	150.00
Dr. A. J. Pyle, Muskegon	15.00
Mrs. Clara Johnson, Muskegon	300.00
Lakeside Cigar Co., Muskegon	85.00
R. J. McDonald & David A. McDonald, Muskegon	35.00
J. B. Lawton, Traverse City	50.00
Chas. Kasauka, Traverse City	40.00
E. L. Price, Muskegon	75.00
Albert Hutchins, Muskegon	35.00

The date of the first meeting will follow later, when funds arrive. Sept. 19. On this day was received an offer in the matter of George A. Severy, Bankrupt No. 1972, for all the personal property of the bankrupt estate (agricultural implements) located at Coopers-

ville. The offer was made by William Heaton, of Slocum, and in the sum of \$1,000. The inventory of the above property is \$4,604.20. An order to show cause has been issued by the court and a meeting will be held for the purpose of selling the stock of the bankrupt Sept. 30. All interested are requested to be present.

In the matter of the R. J. Mercer Company, Bankrupt No. 1906, and also the Wolverine Tire & Supply Co., Bankrupt No. 1883, the final orders for closing the same have been made and the cases will be returned to the district court at once.

Sept. 20. In the matter of Stanley J. Danleski, an order to show cause has been made, pursuant to an offer for the assets of this estate from B. A. Vrieling, of Grand Rapids. The offer is in the sum of \$110 for stock in trade and fixtures that inventory in the sum of \$419.35. The sale will be held Oct. 3. It will be conducted in the office of the referee at 315 Houseman building, Grand Rapids, and all interested are requested to be present.

Petoskey's Future Water Supply Assured.

Petoskey, Sept. 20.—It would appear from the large number of visitors now in Petoskey that the beauties of the Little Traverse Bay region, especially in the fall season, are finally being known and appreciated. Nowhere in America are the treasures of nature more lavishly spread in May, June, September and October and, if plans now forming are matured, National publicity will fill this territory with visitors during these months.

For the entertainment of the city's guests a three day civic celebration was concluded on Saturday, Sept. 17, with a patriotic observance of Constitution day. On the Thursday preceeding a boulevard dance brought an attendance of several thousand and on Friday following Pennsylvania Park, in the center of the city, was transformed into a veritable Japanese fairland. From a central pavilion, Orientally decorated, matrons and maidens in beautiful Japanese costumes served refreshments between the numbers of a fine concert of vocal and instrumental music.

So strong has been the enthusiasm for these out-of-door events that a big harvest carnival dance, with rustic settings and costumes, will be staged on Wednesday night, Sept. 21, on the main boulevard.

The decision of the Supreme Court sustaining City Attorney Halstead in the matter of bond issue for a new water supply has been received with keen delight by the people of this city. This will lighten the burden of the City Commission, who, even in the face of a possible defeat of the bond issue, have gone sturdily ahead in securing the water supply. The great well has been successfully sunk and the suction pipe connecting it with the reservoirs and mains is nearly completed. For many decades to come Petoskey will have an inexhaustible supply of pure soft water.

J. Frank Quinn.

Hide Supply Light—Prices No Higher.

Few country hides are offered and there is considerably more demand for good lots. An outside small packer sold several cars of steer hides, November to February salting, on a basis of 12c for the heavies. Big packers sold similar hides several months ago at 9 to 10c per pound.

There is considerable enquiry for fresh buffs and extremes, but very few are offered. Several dealers are looking for old lots of hides, but their efforts are not very successful, although a tanner claims to be locating a good many at distant country points.

The calfskin market is well cleaned up and packers continue to ask 21c. Sheepskins and shearings continue to sell freely at the established low basis of price.

In Stock for Immediate Delivery

PIECE GOODS

No. 60—Old Glory Nainsook
No. 60—Old Glory Cambric
Diamond Hill Cambric
Diamond Hill Nainsook
Bravo Bleached Cotton
Auto Bleached Cotton
Big Injun Cotton
Lonsdale Bleached Cotton
Fruit of the Loom Bleached Cotton
Echota Brown Cotton
Black Hawk Brown Cotton
Columbus 48x48 Brown Cotton
96A Brown Cotton
Edwards 42 in. and 45 in. Pillow Tubing
Cabot 42 and 45 in. Pillow Tubing
Pepperell Bleached and Brown wide Sheetings
Indian Head all widths soft and linen finish
Long Cloth and Nainsooks
Columbia 10 to 20 shorts, lights
Apron Gingham, assorted bundles
Plain white flaxon
Manchester Percales, light & dark
Columbia Percales, lights & darks
White Ripplette, Dimity, Piques
Sheets and Pillow Cases
Nashua felted cotton blankets
Woolnap Plains and Plaids
Wool mixed Plaid Blankets
Bates Bed Spreads
Nursery Crib Blankets
Esmond Robe & Comfortable Blankets
Palmer's Comfortables
Hand towels, cotton, Union and linen Huck
Plain and fancy Bath towels and wash cloths to match
Plain Knit Wash Cloths
Knit & Terry Wash Cloths, with pink, blue, lavender and gold crocheted edges
Pure Irish linen Bleached and Brown Imported Crash Toweling
Stevens Crash, Union and Cotton Crashes

Boxed Bath Towel Sets for Xmas trade
72 in. Pure Linen Damask—Napkins to match
64 in. Mercerized Damask
Pattern Cloths, Napkins & Breakfast Cloths
Brown Art Crashes, 18, 20, 22 in. Bohemian Ticking
Imported Tolland red ticking
ACA 8 oz. Feather proof Ticking
Blue Denims, 220, 240, 260 weights
Cheviot Shirtings, 10 to 12 yard lengths, bundled
Plain Blue Shirting Cheviot, bundled 10-20 yards.
Polonia Velours
Duckling Fleece
No. 100 Fleece Flannelettes, neat designs
Plain and Colored Outing Flannels
White Shaker Flannels
Canton Flannels
Wool Eiderdowns, 36 in.
24 and 36 in. Comfort Challies
Plisse Lingerie Crepe, plains and fancy
Wash-an-Ready Plisse Crepe
Serpentine Crepes
27 and 36 in. Plain Poplins.
Curtain Scrims, Marquissette and Nets
Dresden Draperies
Hamilton Twills
Tudor Draperies
Velour Draperies
Printed Terry
36 in. Art Cretonnes
New Drapes
French & Storm Serges, all widths 54 and 56 in. Velour and Novelty Coatings
27 to 36 in. Black and Colored Medium and fine grades of lining Satine
Fine Imported Wash Satin for underwear, white and pink

NOTIONS

Allies' Yarns
Fleishers' Yarns
Art Thread
R. M. C. Crochet Cotton
O. N. T. Crochet Cotton
Silkine Crochet Cotton
Coats Crochet Cotton
Handkerchiefs
Gainsboro Hairnets
Willowee Hairnets
Textco, Syltex & Artzilk Rope

Women's Handbags
Men's Purses & Bill Folds
Fancy Ribbons
Ladies' Lace & Organdie Collars
Buttons
Wearate Braids
Garters
Armbands
Silkwool Embroidery Yarn
Lawn & Cambric Bias Tape

HOSIERY AND UNDERWEAR

Men's Cotton Dress Hose
Men's Fine quality Combed Yarn Hose
Men's best quality Mercerized Hose
Bundle Cotton Work Socks
Ladies Cotton Hose
Ladies' full combed yarn Hose
Ladies' fine quality mercer. Hose
Ladies silk hose

Ladies' wool fancy or plain hose
Children's full combed yarn hose
Children's mercerized hose
Boy's full 3 pound hose
Men's, Women's and Children's Fleece Underwear
Men's, Women's and Children's Wool Underwear
Men's Sweaters, part wool and all wool

MEN'S FURNISHINGS

Holiday Neckwear
Laundered and Soft Collars
Men's Neck Band Dress Shirts, 68x72 Percale, 80 Square Percale, Corded Madras, Satin Stripe, Poplin, Silk, etc.
Men's Soft Collar Dress Shirts, Poplins and Percale
Boys' Dress Shirts
Dress and Work Suspenders
Boys' Suspenders
Men's Winter Work Pants
Men's & Youths' Dress Pants, Wool Serge and Cashmere
Men's Cottonade Pants
Men's Mackinaws, Duck & Sheep Coats
Boys' & Youths' Mackinaws
Men's "Black Beauty" Sateen Shirts
Men's Work Shirts, Blue, Grey, Black and Fancy
Boys' Work Shirts and Blouses

Men's Flannel Shirts, Standard, Broadstone, O. D.'s and Cherry Valley, etc.
Boys' Flannel Shirts and Blouses
Men's Plain Blue Denim Overalls & Jackets
Men's Stifel's Drill Overalls and Jackets in Club & Spade, Rope Stripe and Wash Stripe pat.
Boys' and Youths' Wash Stripe Overalls and Brownies
Men's and Boys' Raincoats
Men's Outing Night Shirts and Pajamas
Men's and Boys' Bathrobes
Boys' Knickerbockers, Corduroy, Blue Serge and Cashmere
Men's and Ladies' Umbrellas (Umbrella Week) Oct. 24 to 29, 1921
Men's and Boys' Fall and Winter Caps
Men's, Youths' and Boys' Coveralls

LADIES' READY-TO-WEAR

Ladies' Waists, Silk, Tricollotte, Mignonette, Canton Crepes, Georgetown, Crepe de Chine, Cotton & Voile, Congee Guimpes, etc., etc.
Ladies' Cotton Middies
Ladies' Wool Serge and Parker-Wilder Wool Flannel Middies, Red, Green, Blue
Ladies' Bathrobes, Flowered & Indian Patterns
Ladies' Bungalow Aprons, light & darks
Ladies' Tea Aprons
Children's Wool Serge Jumper & Guimpe Dresses
Sateen Petticoats, all colors, regular and extra sizes.
Knit and Flannel Petticoats

Ladies' and Children's Bloomers and Drawers in muslin & sateen
Ladies' Muslin Chemise
Ladies' Camisoles & Corset covers
Bandeaux and Brassieres in white and flesh at popular prices
Muslin and Outing Flannel Night Gowns
"W. T. Stabone" corsets, assorted styles and sizes
Children's Gingham Dresses, assorted styles, colors and sizes
Children's Bathrobes, assorted plaids, pink, blue and Indian pat.
Children's Muslin Underwaists
Children's Outing Gowns & Sleepers
Children's Rompers and Playsuits
Infants' Bathrobes and Buntings

In view of the recent rise in cotton and the fact that the supply of merchandise is short and our prices are still mostly on the old basis, it is to your interest to protect your needs by covering for the remainder of the Fall.

GRAND RAPIDS DRY GOODS CO.,

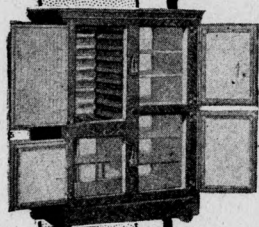
GRAND RAPIDS, MICHIGAN

McCRAY

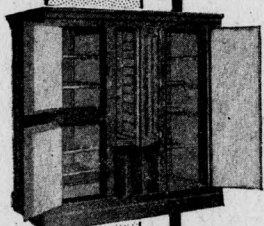
REFRIGERATORS FOR ALL PURPOSES



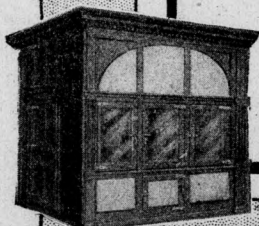
Sanitary Grocery and Market—McCray Equipped.



FOR RESIDENCES



FOR HOTELS.



FOR MEAT MARKETS

IN considering a refrigerator there is just one thought you have in mind: "What will it do for me?" A McCray Refrigerator will save you money—*absolutely save you money*. The McCray is built to cut out the waste due to spoilage. You know that this waste accounts for one of the biggest losses in your business and, as thousands of McCray users will gladly tell you, McCray Refrigerators and Coolers cut spoilage waste to the absolute minimum.

Remember—the McCray principle of construction has been developed on the basis that the grocery and meat business depends upon efficient refrigeration. The patented McCray system assures this: giving 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.

You can make your refrigerator or cooler pay for itself. Our special payment plan enables any grocer or butcher to secure any McCray Refrigerator or Cooler and pay for it while it is in use.

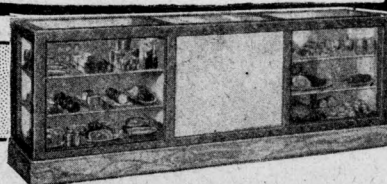
SEND FOR CATALOG—No. 71 for Grocery Stores and Delicatessen Stores. No. 63 for Meat Markets. No. 52 for Hotels and Restaurants. No. 95 for Residences. No. 74 for Florists.

McCRAY REFRIGERATOR CO.

3144 Lake Street, Kendallville, Indiana

Salesrooms in Principal Cities

Detroit Salesroom, 36 East Elizabeth St.



FOR DELICATESSEN STORES



For "shortening" the time it takes to make a sale—

Of course, you know Crisco, and how it saves time for you. No dipping out of an untidy pail—no weighing—no loss from down weight. Crisco doesn't have to be wrapped. The package is always ready for the customer. No expense for twine or paper. You just hand it over the counter.

And in addition to the saving of time there is another economy. Crisco doesn't lose weight through shrinkage. It can't soak into containers. There is no loss through spoilage. No expense for ice as there is no need of refrigeration. Crisco not only is the ideal product for the grocer to handle—but also for the customer to use. Every package of Crisco makes a friend for itself—and for your store! And the extensive national advertising is continually creating new Crisco prospects in your community. Meet Crisco half-way—then watch your profits begin to grow.

Grocers—Send for Crisco window and counter display material. Address Dept. T.

The Procter & Gamble Distributing Co.
Cincinnati, Ohio

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Cleveland	Memphis	Pittsburgh	

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