

Let Me Live Out My Years

Let me live out my years in heat of blood!
Let me die drunken with the dreamer's wine!
Let me not see this soul-house built of mud
Go toppling to the dusk—a vacant shrine.

Let me go quickly, like a candle-light
Snuffed out just at the heyday of its glow.
Give me high noon—and let it then be night!
Thus would I go.

And grant that when I face the grisly Thing,
My song may trumpet down the gray Perhaps,
Let me be a a tune-swept fiddle-string
That feels the Master Melody—and snaps!

John G. Neihardt.

Playmates

I was afraid of you, Life,
So daring and bold you seemed—
While others joined in the game
I stood on the edge—and dreamed.

I heard you frolic and shout,
I saw you leap in the fray,
While I stood timidly by,
Too shy to share in the play.

But, ah! to-day Love came
And drew me into the ring;
And now, with you, O Life,
I leap and frolic and sing!

Carolyn Shaw Rice.

Fresh At Your Grocers—

That's the message that we are pounding home in all our great national advertising.

The body has two needs, one up-building, the other elimination.

Yeast-as-a-food is able to supply these needs only when fresh.

Link up with

FLEISCHMANN'S YEAST

The Fleischmann Company

Fleischmann's Yeast

Fleischmann's Service

You can get along without a lot of things—but getting along without eating is not a success in the long run. If people persist in eating, they will need flour and needing flour—give them

Aristos

Fanchon Red Star

JUDSON GROCER CO.

GRAND RAPIDS

MICHIGAN

Henry Smith
FLORIST
139-141 Monroe St.
Roth Phone
GRAND RAPIDS, MICH.

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

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. Easley Milling Co.
The Sunshine Mills
PLAINWELL, MICHIGAN

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

**Merchant
Millers**

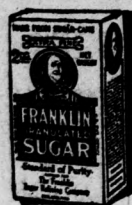
Owned by Merchants

Products sold by
Merchants

Brand Recommended
by Merchants

New Perfection Flour

Packed in SAXOLIN Paper-lined
Cotton, Sanitary Sacks



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



DIAMOND CRYSTAL

The Salt
that's all salt.

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

MICHIGAN TRADESMAN

Thirty-Ninth Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 12, 1921

Number 1986

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
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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.

CO-OPERATION COLLAPSED.

The complete collapse of Harrison Parker's brief and meteoric career as a co-operative distributor of merchandise at retail naturally recalls the litigation he and the Chicago Tribune started against the Tradesman about ten years ago as the outcome of the Tradesman's early and repeated exposure of the Fruitvale swindle. When the action was taken the Tribune announced that no compromise would be considered and no retraction would be accepted, it being the announced intention of the plaintiffs to "pursue the matter to the bitter end." Damages to the amount of \$100,000 were demanded. The Tradesman took the plaintiffs at their word and undertook to defend its position in the United States Court with all the vigor at its command. A complete defense was prepared—so complete that, instead of making good on their allegations and threats, the plaintiffs sent their attorney over to Grand Rapids from Chicago the day before the case was set for trial, paid all the costs and expense incurred by the defendant and dismissed the case, thus clearly disclosing the yellow streak which has long been manifest in both parties to the Fruitvale swindle.

The occasion for the Tradesman's exposure was the appearance of a series of full page advertisements in the Tribune purporting to describe the then mythical resort town of Fruitvale, Muskegon county. The illustrations conveyed the idea that the town was already in existence, with expensive hotels, beautiful residences, wonderful parks and fountains and all conveniences and luxuries of a modern summer resort. Everyone who bought a 50 cent ticket to the land and irrigation show—owned jointly by Parker and the Tribune—was promised a free lot in Fruitvale. On reading the fine print conditions, discovered after the purchase had been made, it was found that it would be necessary to contribute \$3 additional—\$2 for the deed and \$1 for a printed abstract, which cost the fraction of a cent. The

scheme looked like such an arrant swindle on its face that the Tradesman made a visit to the scene of the wonderful Elysium played up so graphically by the Tribune. Instead of being what the Tribune claimed, it proved to be a shifting sand plain located a few miles East of Whitehall. A tract of cut-over pine land had been purchased for \$1.25 per acre and platted into forty lots to the acre by the crafty promoters, who were thus enabled to sell 3 cents worth of sandy land for \$3. The Tradesman immediately denounced the scheme as fraudulent and warned the people who had purchased tickets to the land show not to contribute the additional sum required to become owners of resort "property." The legal action above described immediately followed, with the result stated.

Parker and the Tribune appear to have dissolved partnership after the Fruitvale fiasco, but Parker has launched numerous swindling schemes since, all of which have ended in disaster—for the poor dupes who were cajoled into parting with their hard-earned dollars by the siren voice of the con artist, masquerading under the alluring claims of co-operation.

CRUX OF THE SITUATION.

Many observant students of grocery trade merchandising have long since held that there was nothing inherent in the chain store system which was not available to the retail grocer if he would get at the crux of the chain store's advantage and borrow a leaf from their system. Some of them long since adopted the plan of co-operative buying, but in the proposition of some New York City grocers they would go further and adopt a certain degree of co-operative management and co-operative selling.

Just how practical this plan would be is open to some controversy. If there is in the buying exchange any virtue, that phase of it has merit, if lacking novelty. Co-operative selling and advertising has merit to a certain extent, but co-operative management is likely to meet no end of obstacles. Certainly not all of a given group of retailers would welcome taking orders from a joint super-manager and very likely the same policies would not fit all stores alike; not to mention the legal pitfall involved.

But it is true that one of the chief reasons why so many retailers fail is that they are individually lacking in executive ability. A man might be a good buyer but a bad seller; a good clerk but a bad financier; a good detail man but highly deficient in managerial capacity. A well known chain store operator told the writer once that in seeking a manager for a store he preferred to pick out a retail grocer who had failed in business for himself. His logic was that such a man plainly had initiative, intelligence, and

ambition—very likely some desirable qualities as a merchant and salesman—but usually had failed because he lacked ability to plan and manage—the very things the chain store could lend him to make good.

Whether fifty stores in a given section can function as parts of a co-operative chain in all respects is doubtful; whether petty jealousies would permit genuine co-operation very long; whether the profits would justify hiring a manager big enough to handle a chain of that size are questions worth conjecturing about. But it might be well to watch the experiment.

MADE AN ENVIABLE RECORD.

Last week Leonard Wood retired from the service he entered when in July, 1855, he reported to Gen. Crook at an Arizona post for duty as assistant surgeon in the Geronimo campaign. He became a public figure when he was made colonel of the Rough Riders, not through "pull," but because of his sterling services among the men from whom the Rough Riders were mainly recruited. Gen. Wood perhaps retires with a sense that he has missed the chief goals of his ambition. He is not the greatest American soldier of his generation, for the kaiser's war gave Pershing that title. He never really approached the Presidency, for the failure of his effort last year was evidence that Americans no longer regard the army as the school for statesmanship which they once regarded it. But whatever his own personal view may be, Gen. Wood's record is one upon which he and his countrymen can look with whole-hearted pride. Without under-rating the fact that he has had more experiences as an army head than any other man of his generation, commanding different departments and divisions, and becoming Chief of Staff, his chief claim to remembrance is as one of our first great pro-consuls. His service as Governor of Cuba enabled the United States to discharge a heavy responsibility creditably, and was further distinguished by the conquest of yellow fever. He showed equal efficiency as Governor of the Moro Province. He retires from the army, but he does so only to continue as Governor of the Philippines, where the most important part of his career awaits him.

MEANING OF MILD WINTER.

Given a mild winter, says the welfare worker, and we may pull through the unemployment crisis without excessive suffering or undue social unrest. Given a good spell of cold weather, say the garment trades, and the retailers who are now living from hand to mouth will rush in their orders and the unemployment problem will solve itself. Issue a generous amount of bonds for the initiation

of public works and business will immediately profit by the Nation's increase in purchasing power. Issue a lot of tax-exempt bonds and business, already staggering under the burden of taxation, will sink deeper into the mire. Bear down hard on unconscionable profits among the builders and the landlords and you bring speedy relief to the present state of discontent over the housing situation. Set an absolute limit to profits in the building industry and the speculator, who in the long run is the provider of housing, will rebel and we shall be worse off than ever for housing. Train all the organs of publicity upon the disarmament conference and the diplomats will be afraid to put over anything on their peoples. Give the conference too much publicity and National animosities which might be appeased by a process of give and take will only be inflamed.

Civilization has grown too complicated for any of the easy prescriptions which any man with a pencil and a piece of paper can supply for all our local and international ailments. Is, then, the only way out a sweeping away of this complicated machinery of civilization and a return to the primitive? Well, they have tried it in Russia, and the famine relief workers are now busy there.

COTTON AND STEEL.

The Government's latest estimate of the condition of the cotton crop indicates the smallest yield since 1887. This is regarded as ensuring a price not far from the present high level. It needs to be borne in mind, however, that the higher price in this case is not due to greater demand, but to shorter supply. For this reason it is difficult to see how it may be counted upon to bring any pronounced revival in business. More significant of a fundamental change for the better are those advances in prices which come from rising demand, while the supply is also increasing. A condition of this kind is presented by the steel industry. Here the output since July has been slowly increasing in response to new orders, and prices in the meantime have been growing firmer. The gain, it is true, has been of moderate proportions, and the steel men are not looking for any marked increase during the rest of this year, although they confidently predict a real revival next spring. In looking for bright signs on the horizon, the things to be noted most carefully are not the advances in prices following a sharp curtailment of supply, but rather the developments that indicate a resumption of the normal volume of consumption. These contain vastly greater promise of returning prosperity than does any programme of restricted production.

THE BUBBLE HAS BURSTED.

Collapse of Harrison Parker's Co-operative Scheme.

Chicago, Oct. 7.—The checkered history of the Co-operative Society of America, sponsored by Harrison M. Parker, has finally ended in bankruptcy proceedings. Following protracted litigation, Judge Evan A. Evans yesterday appointed the Central Trust Company as receivers for the alleged defunct organization, upon petition of a committee of certificate holders.

Announcement was simultaneously made by the United States district attorney's office that the criminal investigation ordered in August by Judge Landis into alleged juggling of the society's funds by Parker and fellow officials has almost been completed and evidence will be presented to the Federal grand jury without delay.

Creditors alleged that dividends had been paid certificate holders out of funds realized from the sale of further certificates. If indictments are returned, as promised, they will be based upon the charge of using the mails to defraud.

The Co-operative Society of America conducts an alleged chain of 191 stores and has gradually extended its interests in spite of a cumulative storm of legal protest until its promoter, Harrison Parker, now controls an insurance company, a local wholesale grocery, two Wisconsin dairies, and owns the People's Life building at the corner of Randolph and Wells streets.

The Government is investigating the Great Western Securities Co., whose guiding spirit is Mrs. Harrison Parker, who nominally owns but 1 per cent. of the stock. She represents a C. C. Higgins, described as a New York millionaire financier, to whose ownership is attributed 75 per cent. A watchman and stenographer are the remaining members of the corporation.

The Securities company, it is alleged, sold certificates on easy payments. It was given a ten-year period in which to complete collection, during which time it is said to have been allowed use of funds realized on partial payments.

These funds are alleged to have been "loaned" in turn to the Co-operative Society at a rate of 7 per cent. Besides which, it collected a 20 per cent. commission on the certificate sales.

Efforts by attorneys for the suing creditors have failed to find any trace in New York financial circles of Mr. Higgins, they told Judge Evans.

An important feature of Judge Evans' action is his recognition of certificate holders as creditors. Parker has insistently contended that the aggrieved possessors of certificates were stockholders and consequently could not initiate any legal action as creditors. The judge's ruling is a refutation of this contention.

Mr. Parker, President of the Society announced himself a candidate for Governor of Illinois in the last election on a platform of "co-operative government of the people, by the people and for the people."

Posters advertising his candidacy had scarcely been placarded about the city before a civil action was started by Edward W. Alpin, charging that Parker had defrauded him of \$520 invested in his organization and that the Co-operative Society of America was not supporting his candidacy as he maintained.

The decision of Judge Evans was the result of a series of efforts lasting more than two years to have the Society adjudged bankrupt. The involuntary petition in bankruptcy, on which he took action was filed June 30, 1921.

When the proceedings began before Judge Landis it was learned that certificate salesmen had used his name as a guarantor of the Society's solid-

arity. Judge Landis enjoined the sale of securities and was beginning a fiery investigation of the Society from the bench, when Attorney Weymouth Kirkland, representing Parker, demanded a change of venue. The case was sent to Judge Evans.

On recommendation of Master in Chancery Morrison, following examination of the society's books. Judge Evans began receivership proceedings. During the hearing he characterized the Great Western Securities Company as "fraudulent."

Chicago, Oct. 11.—Harrison Parker, trustee for the Co-operative Society of America, yesterday admitted on the witness stand that he had given his wife more than \$1,000,000 worth of Liberty bonds which were the property of the Society.

Mrs. Parker had accepted the bonds, he said, in her capacity as Secretary of the Great Western Securities Co., the concern which sold more than \$13,000,000 worth of the Society's "beneficial interest certificates."

Mrs. Parker, her husband said, was on her way to Chicago some days ago—he didn't know her exact whereabouts. Federal officials have information, however, that she is living at a suburban club.

Gustave Kopp, "president" of the Great Western Co., was the first witness to testify in yesterday's hearing before Master in Chancery Charles B. Morrison. Attorney David K. Tone conducted the questioning.

"On Sept. 10, 1921, the Great Western Securities Co. had a total of approximately \$2,600,000 in Liberty bonds, did they not?" Attorney Tone enquired.

"Yes," Kopp admitted. "The bonds were turned over to the trustees on March 25, 1921."

"Then where are they? Where is the entry on your books?"

"The bonds were turned over to Mrs. Parker, who is Treasurer of the company."

"Then the difference between the \$2,600,000 in bonds and the \$2,000 or \$3,000 on the books is in the possession of Mrs. Parker?"

"Yes."

"Do the books show that Mrs. Parker has the bonds in her possession?"

"No, but there is an understanding in the office that she is accountable for them."

Here Parker made his appearance. His attorneys, including I. B. Kirkland, former Gov. Charles Deneen, Lee D. Mathias, Frank Schoenfeld, and Harris Williams, were with him.

The minute books and records of the Great Western Co. and the original declaration of trust through which the Co-operative Society of America became the Co-operators of America held the center of the stage in the early testimony.

A copy of the declaration of trust was found and presented to the court Attorney Tone then continued the questioning.

Q. Did you get any Liberty bonds from the Great Western Securities Co. in February, 1921? A. Yes.

Q. How much? A. I don't know.

Q. Was it \$2,000,000? A. I don't know.

Q. What did you do with these Liberty bonds? A. I bought the People's Life buildings, 130 North Wells street. I bought some canneries. I bought some property on Jackson boulevard.

Q. Has the Great Western Co. any Liberty bonds? A. Yes.

Q. How many? A. I don't know.

Q. Is it \$1,000,000 worth? A. Perhaps it may be that much.

Q. Where are they? A. In the hands of the Treasurer, I believe.

Q. Who is the Treasurer of the Great Western concern? A. My wife Edith Parker.

Here the name of Charles C. Higgins of Columbus, O., was brought into the story. Mr. Parker testified that Higgins had previously arranged loans for the Society through the Great Western Co. Numerous sales-

men of the Co-operative Society had continued to sell its certificates even after it had been merged into the Co-operators of America.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Oct. 10.—William Masters, of Battle Creek, accompanied by his wife, paid the Soo a visit last week. Mr. Masters was in the shoe business here until about ten years ago, when he left to enter into the wholesale paper business in the copper country, where he is reported to have been quite successful. Their many friends were very pleased to meet them again and several entertainments were given in their honor.

James Crane, traveling salesman for Orr & Co., was in Manistique last week for the first time in eighteen years, when he had charge of the Orr Bros. meat market. He was much surprised to see the change that has taken place in that city since he was there.

"Stingy people readily give you a piece of their mind."

Ace Cutler, of the National Grocer Co. staff, narrowly escaped being killed last Thursday while on his way to the Pickford fair. While taking his family to the fair they were run into by another auto. Their car landed upside down in a deep ditch, giving the entire family a bad shaking up and a few minor bruises. Despite his injuries Mr. Cutler managed to extract the car, turn it right side up and drive it back to the Soo.

William Kirkbride, the well-known wholesale meat dealer at Pickford, attended the Pickford fair last week.

It was his first outing for six months, as he has been laid up since he underwent an operation at the Mayo Institute last spring. He is unable to attend to his duties yet, but he is getting along as well as can be expected and it will be some time before he will be able to attend to business.

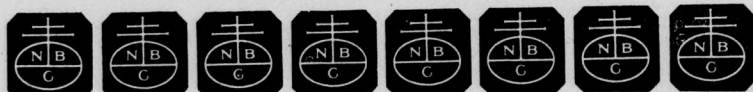
"Arbuckle was once a bar boy and either way his case is decided he will be a bar boy again."

The Bascule bridge spanning the river here between Canada and the U. S. went out of commission last week. It will be sometime before repairs can be made. This is a serious handicap to business. However, the ferry is carrying as much of the freight and passenger business as possible.

George Bailey, the well-known show merchant here, spent Sunday on his potato ranch on Sugar Island, where he superintended the handling of the spuds. He thinks they will be all cared for before the opening of part-ridge season next Sunday.

The movie houses here have decided to keep open on Sundays, the same as they do in the larger cities. The Ministerial Association has decided it will not stand for Sunday shows. The movie houses, however, contend that if they are not permitted to open on Sunday they will see to it that other business places will be closed. Some excitement is expected before there is a decision either way.

It is reported that Henry Ford has given orders that no tree less than one foot in diameter can be cut from his holdings. He claims that there

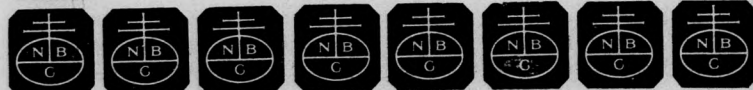


The Greatest of Selling Aids

EVERY merchant measures his growth by volume of sales. Every clerk advances in salary according to his increase in sales. Every grocer, every grocer's clerk will find national advertising the biggest of all selling aids.

National Biscuit Company products have been advertised nationally for years. Their merits are known throughout the United States. It requires no argument to convince the buyer that N.B.C. products are superior. And so the clerk sells N.B.C. products without effort and quickly—he cares for a number of customers in the same time that it would require to sell to one without the selling-assistance of national advertising.

NATIONAL BISCUIT COMPANY



will be more timber in a hundred years from now than there is at present.

One of the saddest tragedies that DeTour has ever known occurred last Friday, when Mr. and Mrs. Peter St. Onge and their infant child were suffocated in their home. They had reached the door, but were unable to go any farther. There is a peculiar incident in connection with the death of Mr. and Mrs. St. Onge. Just a trifle over a month ago C. C. Mead, a local representative of the Detroit Life Insurance Co., succeeded in selling a joint policy in the sum of \$1500. The policy was issued on Sept. 22. The family gave a note of \$72.41, the amount of the first premium. The insurance will be paid to the estate and the amount of the premium will be deducted. Mr. Mead states that this is the first time in his experience that such an incident has occurred. The origin of the fire is unknown.

The poet who wrote "The world is so full of a number of things" must have been a home-brewer.

William G. Tapert.

Interesting Controversy in the Dry Goods Trade.

The recent suit brought by Catlin & Co., New York City, representing Appleton Mills and Tremont & Suffolk Mills of Mass., against the Grand Rapids Dry Goods Co. presents some interesting features which are of interest to every merchant.

The case is for alleged damages covering merchandise which was never shipped to the Dry Goods Co. and shows how the mills hold the wholesaler or jobber to the exact line and do not take care of him as he has to take care of the retailer.

The orders placed in this instance covered blankets and outing flannel, which orders were placed under a definite contract from November, 1919, and amended by several amendments during the year 1920. The shipments began in the early part of 1920 and continued down until August, 1920. At that time, because of over payments, the mills either could not or would not ship the merchandise before Sept. 30, 1920, which was the expiration of the contracts. They offered to extend the deliveries under the contracts until the last of October, 1920, but the Dry Goods Co. refused to take extended deliveries after Sept. 30, 1920, even though it was offered the new lower prices made on Oct. 1, which offer was made by the mills voluntarily. The Dry Goods Co. in September, 1920, undertook to induce the mills to ship the merchandise, but they did not and after doing nothing to perform their contract and saying nothing about the matter until Sept. 1, they then demanded damages for the difference between the contract price and the price of Oct. 1, which they then voluntarily offered to give the Dry Goods Co.

Another interesting point in the case is that the market price, as claimed by the mills on Oct. 1, is the price which they themselves made; in other words, they practically made the market.

Most business concerns in similar cases have not even thought about damages, to say nothing about going to court and undertaking to collect them, and every fair minded merchant will await the settlement of this case with much interest.

Silence is golden, which explains why there is so little of it.

Sound Sense Rules the Market To-day

The buying public has returned to first principles.

Yesterday was a seller's market.

To-day the buyer sets the tune.

In the era of waste that has suddenly passed, the public bought freely whatever it fancied.

To-day a man must be a real salesman to figure in the totals of his house for the year.

Successful merchants best prove their right to succeed by selecting for their stock such lines of goods as have undisputed merit.

The key to the new business is simple.

The public makes plain what it wants in food products to-day—wholesome, nutritious brands which bear the trademark of a reputable house and are handled by both jobber and retailer on reasonable margins, because of their staple character and because they are produced in such quantities that selling expense is reduced to a minimum.

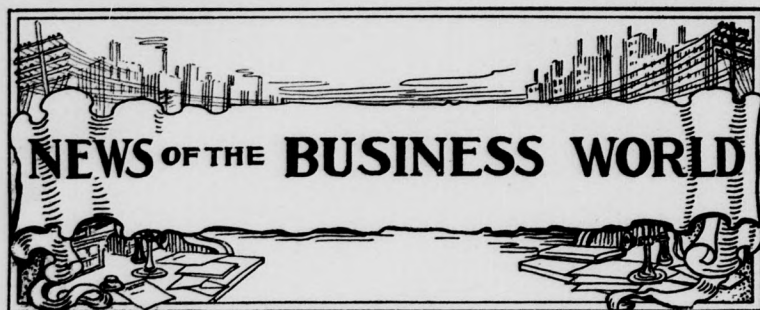
Goods bearing our **Quaker brand** come under this classification.

These products possess the values prized by the public to-day and they are available at no greater cost—often at considerably less—than goods of indifferent or inferior quality.

WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers.



Movement of Merchants.

Adrian—Mike Shalen has opened a general store.

Ola—Charles Porter has engaged in the shoe business.

Mt. Pleasant—Hubers Grocery succeeds J. J. Theissen in trade.

Greenville—J. L. Case succeeds the Selright Store Co. in business.

Trout Creek—The F. G. Huston Co. succeeds the Weidman Store Co.

Detroit—The C. H. Baker Co. succeeds the Lindke Shoe Co. in business.

Cadillac—Guy O. Gane succeeds John Bannister in the grocery business.

Bay City—The Seitner Dry Goods Co. has increased its capital stock to \$150,000.

Fowlerville—Fire damaged the grain and produce elevator of Eugene Burkhart & Son, Oct. 7.

Leslie—Vincent Miles has purchased the Bergman market and will continue the business at the same location.

Traverse City—The Traverse City Transportation Co. has increased its capital stock from \$25,000 to \$50,000.

Hersey—J. W. Richards has sold his stock of boots, shoes, etc., to W. S. Walcutt, who has taken possession.

Reading—Mr. Harper, of Coldwater, has purchased the hotel of I. B. Howell and will take possession Nov. 1.

Grand Rapids—The Grand Rapids Varnish Co. has changed its name to the Grand Rapids Varnish Corporation.

Traverse City—The Grand Traverse Bond & Mortgage Co. has increased its capital stock from \$200,000 to \$400,000.

Coral—The Coral Co-Operative Co. has sold its stock of general merchandise, shoes, etc., to Vern Ashley, of Lowell.

Sunfield—Phillip Green has purchased the R. M. Bascom & Co. meat stock and store building, taking immediate possession.

Lansing—The Robson-Graves Auto Co., 222-224 South Capitol avenue, has changed its name to the Robson-Stevens-Mackey Co.

Benton Harbor—M. Hennes & Son have sold their stock of clothing and general merchandise to S. B. Buffenstein, who has taken possession.

Fenton—Oliver S. Wilson, of Bear Lake, has taken over the Progressive shoe repair shop and will continue the business under the same style.

Bay City—The R. & A. Lumber Co., of this city, operating retail yards in Eastern Michigan, has acquired the Parker Lumber Co. yard at Otisville.

Grand Rapids—The Grand Rapids Merchants Storage Co. has been incorporated with an authorized capital

stock of \$1,000, all of which has been subscribed and paid in in cash.

Shelby—Orin L. Wilson has purchased the interest of his partner, E. A. Johnson, in the grocery stock of Wilson & Johnson and will continue the business under his own name.

Greenfield—The Strathmoor Lumber, Coal & Supply Co. has been incorporated with an authorized capital stock of \$50,000, of which amount \$25,000 has been subscribed and paid in in cash.

Big Rapids—David McFarland, who has conducted a grocery store here for the past sixteen years, has sold his stock and store building to Leslie Hughes, recently of Detroit, who has taken possession.

Tekonsha—Leo McNall has sold his bakery and lunch counter to I. C. Lusk and John Greenwood, recently of Union City, who have formed a co-partnership and will continue the business at the same location.

Detroit—The Regent Cleaners has been organized to conduct a general tailoring, cleaning, repairing, etc., business with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in cash.

Lansing—Dissolution of A. Schetzer & Co., clothing dealer at 601 East Michigan avenue and the entry of the sons of Aaron Schetzer into the business to carry it on under the style of A. Schetzer & Sons, has been announced.

Benton Harbor—The Rublee Motor Co. has been incorporated to deal in automobiles, trucks, accessories and supplies, with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and paid in, \$3,800 in cash and \$1,200 in property.

Dowagiac—George B. Phillips has merged his wholesale and retail lumber business into a stock company under the style of the Phillips Land & Lumber Co. with an authorized capital stock of \$100,000, all of which has been subscribed and paid in in property.

Detroit—Harris Glickman has merged his dry goods, cloaks and furnishings business into a stock company under the style of the H. Glickman Co., with an authorized capital stock of \$5,000, all of which has been subscribed, \$500 paid in in cash and \$2,000 in property.

Detroit—Gildenhorn & Tipper have merged their meat business into a stock company under the style of the Hastings-Hancock Meat Market with an authorized capital stock of \$1,000, all of which has been subscribed and paid in, \$800 in cash and \$200 in property. The business will be conducted at 4803 Hastings street.

Lansing—A. L. Borr has merged

his men's furnishing goods business into a stock company under the style of the Famous Clothing Co. with an authorized capital stock of \$5,000, \$3,000 of which has been subscribed and paid in in property. The company will deal in clothing, shoes, etc., as well as men's furnishing goods.

Manufacturing Matters.

Holly—The Michigan Truck & Lumber Co., after a long shutdown, has resumed operations.

Orion—The village has granted a free factory and exemption from taxation to the Northrop Lock Co.

Grand Rapids—The Southern Oil & Land Co. has increased its capital stock from \$500,000 to \$1,000,000.

Flint—The Freeman Dairy Co. has purchased a factory site at Jackson and will build a fireproof plant costing \$40,000.

Detroit—The Broadway Shirt & Dress Co., 112 Woodbridge street, West, has changed its name to the Broadway Apron Manufacturing Co.

Onondaga—The Onondaga Cheese Co. has been incorporated with an authorized capital stock of \$3,000, \$1,780 of which has been subscribed and paid in in cash.

Fenton—The Fenton Auto Lock Co. has been organized with an authorized capital stock of \$50,000, \$25,000 of which has been subscribed and \$2,875 paid in in cash.

Muskegon—The Gem Foundry Co. has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed, \$1,700 paid in in cash and \$2,200 in property.

Lansing—The Rikerd Lumber Co. has authorized the building of additions that will double the capacity of the company's interior finish mills. The plan will involve about \$50,000.

Detroit—The Motor City Soap Co. has been incorporated to manufacture and sell soap with an authorized capital stock of \$1,000, \$500 of which has been subscribed and paid in in cash.

Lansing—The Lawrence Baking Co. is spending \$500,000 in the construction of its new building on the corner of Shiawassee and Cedar streets and for the installation of new machinery.

Detroit—The Rapid Tool Co., Inc., has been organized with an authorized capital stock of \$12,500, of which amount \$6,560 has been subscribed and paid in, \$1,500 in cash and \$5,060 in property.

Lansing—The Schust Co., manufacturer and wholesaler of crackers, cookies, cakes, etc., at Saginaw, has opened a branch here at 500 East Michigan avenue, with L. K. Buckrock as manager.

Detroit—The Gas Economy Products Co. has been incorporated with an authorized capital stock of \$25,000, of which amount \$12,600 has been subscribed, \$200 paid in in cash and \$12,000 in property.

Detroit—The James Window Shade Co. has been incorporated with an authorized capital stock of \$20,000, of which amount \$17,000 has been subscribed and paid in, \$2,000 in cash and \$15,000 in property.

Owosso—The Independent Stove Co., which has been working on a

reduced schedule since last winter, has resumed operations on a normal basis. Coming of cool weather has given impetus to the stove trade.

Uby—The Huron Overall Co. is a new concern for the manufacture of overalls. Twelve girls are operating machines and turn out about 125 dozen of overalls per week. Marshall Palach is manager and A. E. Buchanan, of Detroit, is superintendent.

Cheboygan—H. A. Blake & Son have merged their foundry and machine shop business into a stock company under the style of the H. A. Blake Machine & Foundry Co., with an authorized capital stock of \$50,000, \$35,860 of which has been subscribed and paid in in property.

Battle Creek—The Michigan Carton Co. has received an order from the California Raisin Co., of Fresno, Cal., for 22,000,000 cartons. All the card board and other material used is made in Battle Creek. The largest order received from any one concern comes from the Kellogg Toasted Corn Flake Co., which totals nearly 100,000,000 annually.

Ann Arbor—The Laboratory Apparatus Co. is a new manufacturing concern formed for the manufacture of chemical and physical laboratory apparatus. The company's capital stock is authorized at \$25,000. Frank Schaefer is the president; Burt F. Schumacher, vice-president; Kurt K. Neuman, secretary and Fred T. Stowe, treasurer.

Owosso—The Field Body Corporation is now employing 150 men and is operating ten hours daily. Among other contracts which the corporation has secured is one from the Rugles Motor Truck Co., of Saginaw, and will manufacture both bodies and cabs for that concern. The Field Co. is now specializing in two bodies, one a combination body for pleasure cars and the other a steel dump box for trucks.

Hillsdale—J. M. Marsh has bought the factory of the Hillsdale Robe & Tannery Co. and will conduct a custom and repair tannery, as has been done by the former company, which six years ago took over from the receivers the affairs of the Worthing & Alber factory. During these years, this industry, under the management of the secretary-treasurer, C. H. Kempton, has developed into a profitable business.

Lansing—Smith G. Young, Robert Y. Speir and P. G. Plummer have taken over the old Borden plant, the deal having been made in New York City with the Borden company, former owners. The Jewel Manufacturing Co., which occupies the building, will not be molested and can now proceed with a more extensive manufacturing program. The Jewel Co. took over equipment and stock of the defunct Killeen Co.

Lansing—The Garlock Sales Co. has increased its capital stock from \$20,000 to \$40,000.

The man who thinks his business is safe from competition, and that he can take it easy, is fooling himself. He does not know the possible actions of the other fellow.

Essential Features of the Grocery Staples.

When Jack Frost begins to beset Michigan regularly, and the shipments of fresh vegetables begin to decrease because of the end of the crop season and because much of the unprotected supplies in crates, boxes, warehouses and railway cars begin to freeze and damage, then the canned vegetables and fruits come fully into their own, and the fine beneficence of the canning industry and its products are demonstrated.

That time is now about here, for the men in Michigan have begun to wear light overcoats and the women their top coats and neck furs.

There is no change in the market or the prices. It is understood that the stocks of the wholesale grocers are very low on standard tomatoes, and that buying must soon begin.

Though the market on the Pacific coast has advanced on the Tall Red Alaska to \$2.35 and \$2.50, there are still some lots that can be bought at \$2.25, f. o. b. coast points. The lower grades of canned salmon are selling, it is understood, at very cheap prices. Pinks, 90c; chums, 75c, f. o. b. Pacific coast.

One of the finest vegetables grown is cauliflower. Some cauliflower has been canned and it retains its flavor perfectly, and is just as good out of the can as one would desire. The trouble about getting cauliflower into the cans is its extreme tenderness. It will not stand much heat or heavy processing. It will discolor and turn pink in the can and then under heavy heat it will disintegrate or boil to small pieces and will not retain its whole shape in the can.

It is said that this fault has been remedied by careful attention to it in the processing.

The only pack of fall spinach in Baltimore was of poor quality—too much stem and too little leaf, owing to the hot, dry season, but the late pack which had plenty of rain is of fine quality. Very little of the drought affected early spinach which was packed.

The Southern canners are making strong efforts to put the Southern yam sweet potatoes into the Michigan market as a substitute and superior quality to the Virginia and Maryland sweet potatoes, and are meeting with considerable appreciation and success. The yam sweet potato has a larger percentage of syrup or sugar than the Eastern varieties, and many consumers prefer them as of richer flavor.

The output of Hawaiian canned pineapple will be a little short of estimates made earlier, and some orders priorated or adjusted as to sizes. Some canneries haven't enough of the No. 2½ size tins and others haven't enough of the No. 2 size tins. Packers hope by substitution of sizes of cans by consent of buyers to be able to deliver one hundred per cent. of sales. The output of Hawaiian pineapple for 1921 is now estimated at five and a half million cases, a reduction of estimate from six million cases.

It would seem that the carry-over of canned tomatoes in California is not so large as was supposed, as it is reported that some canners of that State are bidding high prices for raw

stock and bidding against each other.

Canned corn seems to have taken on a little inspiration from the recent meeting in Chicago of big corn canners, and the estimate of the 1921 output of canned corn given out at that time. That estimate was from the Open Price Association of Ohio, but there seems to be some doubt as to what the figures actually were. The understanding was that the output would be seven million cases for 1921 with a carry-over of one and three-quarter million cases, but a questionnaire statement sent out by these same people and published recently without date gives the 1921 output as five million cases only, with two million carry-over. The trade is wondering which statement is to be taken as final.

The computation by the National Canners' Association should be received soon and then the trade will know the facts. The conflict between the two estimates referred to is probably accounted for by a variation in dates.

Canned tomatoes are taking an a little interest. An offering of returned stock from France sent to New York for sale has had the effect of demoralizing the views of buyers a little, although they are timid about buying the government returned goods, which is several years old and has taken two sea voyages and other journeys. The goods are said to be in good condition, however, and the price is low.

The canning of shrimp on the Gulf of Mexico has for several years been in an unsatisfactory or unreliable status. A large number of small and experimental canneries have been established and operated, only to fail or quit, finding the business unprofitable.

They would cut prices, demoralize the market, sell their output and then the places which knew them once would know them no more, and when spoilage or smells developed there was no one to be found to reimburse the buyer who had saved a few cents per dozen on his purchase, but in return had lost vastly more from unreliable processing and an irresponsible guarantee. This state of affairs is now improving, however, and the "week-end" shrimp canners, having lost most of their capital, are quitting the game.

There are a few thoroughly reliable and responsible canners of shrimp in Alabama, Mississippi and Louisiana who are dependable and responsible.

The output of canned milk in the United States in 1919 amounted to 43,617,633 cases, valued at \$293,177,134. These figures are revealed for the first time by the report of the United States Census Bureau, just made public. Next to milk in value among canned foods of that year was the salmon pack of 6,769,692 cases, valued at \$62,378,553. The salmon pack was not estimated by the Government, but by the National Canners' Association.

Pacific coast information is to the effect that yellow cling peaches are about sold up and lots of any size are hard to find. This information applies to all grades of No. 2½ yellow cling peaches—water, seconds, standard, choice and fancy. Yellow free peaches are, however, in better supply than the cling variety and are obtainable in all grades at opening prices for the time being. The ex-

haustion of the supply of yellow cling peaches, which is near at hand, will quite likely divert the demand to the free variety and push up the price.

The cheapest article in canned berries for pies, packed in No. 10 cans, is blackberries in water. Washington packed blackberries are of fine quality. Pacific coast packed and the No. 10 size can be had at \$8.25 per dozen, f. o. b. warehouse Chicago. This price comparatively is very low and should attract buyers.

Sugar—The market is weak—so weak that Federal has reduced its selling price to 5.30c. Other New York refiners are still on a 5½c basis. Local jobbers hold granulated at 6c for beet and 6.20c for cane.

Tea—The spot stock of good teas is getting low. Prices are so high in the East that holders have preferred to work on their stocks without replacing them. Demand is not especially heavy, but something is doing every day. In the primary market teas are not abundant and are very strong. The crop of Indias this year will undoubtedly be very much larger than last year. Word came from Japan during the week that the stock of teas there was almost gone and many grades hard to get.

Coffee—Mild coffees have advanced a substantial fraction during the week, this extending to most of the lines. Probably jobbing prices for the present will not be affected, but they will eventually if the advance is maintained. As to Rio and Santos, they are perhaps a shade lower than last week, owing to news from Brazil. The consumptive demand for coffee is fair.

Canned Fruits—Aside from grated and crushed pineapple weakening some the fruit market has changed but little during the past week. Resellers of this class of pineapple dropped prices 5c to clear out surplus stocks accumulated by recent deliveries. Canned peach deliveries are coming forth in good quantities and are finding the market firm and the demand strong. There is a small activity in gallon apples, packed up State, and cranberry jelly and sauce have sold freely.

Canned Vegetables—The weakening of tomatoes in a quiet market was easily the feature of the canned vegetable market during the week. The break came on Thursday when prices of 2s and 10s tumbled, the former 5c and the latter 25c. Some 3s were offered for \$1.30, but the bigger volume of packers asked \$1.35. Trading has been weak all through the last seven-day period. Corn is quiet, but Southern Maine style continues to command 95c and the very few lots of Maine State obtainable are bringing \$1.60. Peas have had some demand in cheap lots, but this class is about cleaned up. Spinach packers announced during the week that they would pack only on actual orders for the fall crop. Asparagus has found good sale and some classes are cleaned out.

Canned Fish—The market has been quiet during the past week and fluctuated some. On Tuesday some pink salmon was reported obtainable on spot at \$1.12½, while other sales were confirmed at \$1.15. Red salmon is commanding \$2.50 on spot, while some

stocks due to arrive early this week are offered at \$2.45. The Coast market on pink salmon is \$1 and on red salmon from \$2.25 to \$2.50. Reports received locally from Coast packers say red salmon is fairly well cleaned up there. Blue fin tuna is an absent commodity in the New York market and spot stocks of white meat tuna are reported low. Deliveries expected this week are fairly well sold ahead. The demand for sardines is firm, with prices steady. The Maine packers have about four more weeks in which to work, and even though the catch be large the aggregate pack will average small. Shrimp has had a good demand during the week, as has crabmeat.

Dried Fruits—Taken as a whole the week's trading in dried fruit was slow. New crop prune deliveries have come into the market and eased the spot situation considerably. Apricots and peaches are quiet, with resales being made at Coast quotations. Raisins in independent hands are dull, although the raisin association announced it had sold 90 per cent. of its New York allotment. Smyrna sultanas have witnessed some activity. On cluster raisins Hills Brothers report that from cables it is quite evident that the recent rains in Spain have seriously damaged cluster raisins and that good quality crops are exceedingly scarce. Shipments expected soon are understood to be sold ahead. The California Prune & Apricot Association announces that through an export sale 52,400 boxes of prunes at the Brooklyn packing plant in 50-60s and 70-80s had been disposed of and that with the exception of a few odd lots no more old crop prunes were available.

Cheese—The market is firm, with an increased consumptive demand at about ½c per pound advance over last week. The quality arriving is very good. Stocks in storage are less than they were a year ago. The market is in a healthy condition on the recent basis of quotations and not likely to experience any change of any consequence during the coming week.

Provisions—Everything in the smoked meat line is steady at prices ranging from ½@1c per pound lower than a week ago, with a light consumptive demand. Pure lard is steady, with a light demand, at about ¼@1c per pound lower than a week ago, while lard substitutes are reported in light supply at unchanged prices. Dried beef, canned meats and barreled pork are all in slow sale at slightly reduced prices.

Nuts—Buyers of walnuts are not taking either association or independent 2s at the 17c opening prices. More attention is being paid to Italian walnuts and spot stocks of the old crop are almost cleaned up. French walnuts are not expected to arrive in quantity in time for the holiday trade this year. Brazils are a bit easier, but the demand is fair. Other classes find the market nominal or slow.

Salt Fish—Mackerel shows no change and the situation in spot fish is very firm on account of scarcity.

Some salespeople seem to need a good deal of encouraging. They lean on somebody else. Well, encourage them. It will pay.

FROM BEHIND THE COUNTER.

How Our Mercantile Friends Regard the Tradesman.

Grand Rapids, Sept. 29—Were I to read and carefully reflect each week on the poem that is on the cover of the Tradesman I would have my money's worth, but I would lose a lot of good stuff. While the drug trade is very well covered with its own journals, the Tradesman brings me into contact with the problems of other trades and I enjoy reading it—perhaps because misery likes company. It is a trade paper with a personality and I enjoy its personality. Or, rather, that of its editor. Sometimes I agree with the editor and then I like to read his dope, because his argument strengthens mine. At other times he disagrees with me and then I enjoy seeing myself as others see me. The most people that disagree with you don't see you at all; in fact, their vision is so distorted they couldn't recognize you. And this personality has helped, time and time again, relieve the merchant from the parasites and friends who wait with their catch penny schemes to swindle him. Let us have more such magazines. I notice the Tradesman has a yellow cover and I suppose it is a yellow journal. I don't care whether it is the yellow of pure gold or whether it is so covered from giving the pirates aforementioned the jaundice, I like Tradesman. You are to be congratulated upon your thirty-eighth anniversary. I hope your paper will be in existence fifty years hence and that you will live to return the compliment to me.

Louis V. Middleton.

Grand Rapids, Sept. 28—I have been a reader of the Tradesman for many years and long before I was in business for myself (when I was employed by Weatherly & Pulte), I used to take the Tradesman home to read, which I enjoyed very much. I gained valuable information in selling goods from the shoe department, which anyone can apply in part to selling merchandise of any kind. I enjoyed the front page matter, which is worth the price of the paper. I also enjoy the woman's department, which is very instructive. It is also a good family paper. I enjoy it from cover to cover.

C. S. Weatherly.

Dowagiac, Sept. 26—The writer would be at a loss to suggest any way that you could increase the reader interest or character of the contents of the Tradesman. Your publication is dignified by sincerity which reflects yourself in the mental attitude of your subscribers. Therefore, you are doing a constructive work.

I seriously question if there is any editor in the country, regardless of how large the publication, who has built up a coterie of friends more loyal or appreciative than yours.

May we speak for you continued success, health, prosperity and happiness.

E. G. Weir,

Advertising Manager Beckwith Co.

Grand Rapids, Sept. 29—Please accept my congratulations on rounding out thirty-eight years as the publisher and editor of the Tradesman.

My first acquaintance with the paper was in 1894, when as a boy of 21 I came into the Michigan Trust Company as Teller. I was very ambitious and this was really my first business experience, having been in a railroad office for four years, and the various articles I read in the Tradesman helped me to educate myself and I have continued to read your paper ever since, having had it sent to my home.

I have expressed to you personally my suggestion that you should make it possible to have the paper one of the features of Grand Rapids life for the next hundred years by educating an understudy to yourself, so that in

case anything happens to you it may be continued. I am emphasizing this point now because you know that I feel it very keenly, having frequently expressed myself to you in a very vigorous manner in this way.

Anyway, I congratulate you, and among the business pleasures which I have had and now enjoy is being a reader of the Tradesman.

Claude Hamilton.

Grand Rapids, Oct. 1—Regarding ideas for making a better Tradesman, would say that we have come to regard the Tradesman such a standard source of reliable and satisfactory information that it would be hard to offer any suggestions for improvement. In view of your thirty-eight years of experience, I would hesitate to offer you advice anyway and I am perfectly willing to leave the matter entirely in your hands and be content, knowing that you will go on upholding the right and fighting the wrong—and may God bless you.

Roy Baker.

Pittsford, Sept. 27—Allow me to extend to you my hearty appreciation of the most valuable asset any merchant may obtain, namely The Michigan Tradesman. Your request for suggestions whereby the Tradesman would become more valuable and interesting is way beyond my meager ability. It is the only trade paper that comes to my desk that covers the whole merchandise world so completely and in so few words. I have followed your advice very closely and have tried to steer my buying and selling according to your suggestions for eight years and I find in going over those years that I have saved many dollars by so doing. While we do not always agree with you, I take off my hat to any man who believes he is right and has backbone enough to go ahead and stick to it. We have found, Mr. Stowe, that about one hundred and one times out of one hundred you are right. Your attitude toward the dirty German scoundrels during the war was worth all I ever paid and expect to pay for the Tradesman. I devoutly wish the good American public might have the privilege of reading and would read more good "horse sense" material like yours and less of the daily paper type of blood and thunder tales about theft, murder and rape. Especially at this time does our people need food for thought from such broad thinking minds as yours. Frequently I miss the front cover from my Tradesman and later on I notice it in a neat frame hanging in our little home. We have several of them framed and hanging in plain sight. My dear wife is very capable of selecting the ones which do our souls good. I especially recall A Man's Prayer. She has that hanging on my side of the bed room and it will bear reading every morning.

No, Mr. Stowe, I have no suggestions to offer, no criticisms and no regrets—nothing but praise. Several salesmen who call on us always ask if they can see my Tradesman and each will put in a good thirty minutes.

Upon congratulating you for having rounded out thirty-eight years of success with the Tradesman, my one wish is that you may be permitted to round out thirty-eight more.

Klark A. Eldridge.

Karlin, Sept. 28—Kindly send me the Tradesman for one year for which I am enclosing money order for \$3. I have purchased the general stock of J. F. Urban. I came from Chicago, where I have lived for forty-seven years, twenty-five of which I have devoted to the tailoring business. Business here is good and I like the change and the State of Michigan and believe the Michigan Tradesman is the finest paper published for any man in business.

John R. Felix.

Elkhart, Ind., Sept. 26—It would take at least one whole column of the Tradesman to tell all the good the Tradesman has done for me. I have read the Tradesman for about twenty years and expect to read it as long as I stay in the grocery business.

J. A. Gray.

Amasa, Sept. 26—Some time ago you mailed us a copy of your issue of August 3 and we found so little time to give it the "once over" that it has been collecting dust up to today, when we gave it attention. After carefully reading each page we have come to the conclusion that you have a wonderful publication in the Michigan Tradesman and we are going to back our assertion with a year's subscription, for which you will find enclosed our check for \$3.

It is strange that a paper so meritorious as yours has not been brought to our attention before, and our only regret, in entering our subscription for it now, is that we have lost the opportunity and the pleasure of reading the previous issues.

Hematite Mercantile Co., Inc.

Wayland, Oct. 1—Having been a constant subscriber of the Michigan Tradesman during our business career of seventeen years, we consider it the leading trade journal and believe we have received by the regular reading of same the very best business information to be had. We also feel that we could not possibly offer any suggestions whereby the Tradesman might be improved in any way in the interests of its readers.

Beall Brothers.

Dorr, Oct. 1—I don't think of any suggestion I could offer that would improve the management of the Tradesman. You have always stood ready to defend the honest business man and have never been afraid to expose the crooks and defend our country as against a disloyal class. I am glad to be numbered as one of the first subscribers to your worthy journal. Here's hoping you will be able to continue for some time yet.

E. S. Botsford.

Carson City, Sept. 28—After such a record as you have, I have not the nerve to offer any suggestions but I do offer congratulations.

Ira Cummings,

Cashier State Bank of Carson City.

Walkerville, Oct. 1—Keep on—keep on! By your everlasting alertness and will power, blessed with accurate reception, the Tradesman continues to be more interesting and valuable each issue—to the rural trades people, as well as those of the cities. Having been foremost in exposing everything of a fraudulent nature, I honor a man who is out and out for the right—in the business world—and broad enough, if ever found wrong, to stand corrected. That's you.

E. L. Bunting.

Goshen, Ind., Oct. 3—Enclosed find check for the Tradesman, as usual. I am always interested in all of its contents and for the life of me I cannot suggest further improvement. I am particularly interested in Movements of Merchants and items concerning salesmen. W. E. Van Ness.

Fort Wayne, Oct. 1—Please accept my heartiest congratulations on your success in completing thirty-eight years of hard work and honest effort in the interest of the merchant and business man in general. The Tradesman in every sense has been a valuable asset to any merchant doing any kind of mercantile business. I do not believe that the Michigan Tradesman could in any way be improved upon. Oftentimes I have read the fine sentiments expressed on the outside cover and I have received many

an inspiration from your editorial pages. My wishes are that you may continue to render in the future the excellent services you have rendered in the past.

C. E. Hadsell.

Grand Rapids, Oct. 3—I have taken the Tradesman many years and anxiously await its coming. It has always been a help to me, both as a merchant and would-be salesman. I don't see where you can improve your paper. I congratulate you over the fearless way you publish your issues. Stick to it, my friend. I hope you will live several score years with the same success you have had in the past and may the Tradesman live forever.

G. K. Coffey.

Flushing, Oct. 5—I wish to compliment you on the attitude you take in making comment on market conditions. Such action cannot but win admiration and appreciation from your patrons. Your opinion and information, right or wrong, is due your patrons, regardless of individual or your own personal interests.

Leo E. Travis.

Grand Rapids, Oct. 5—I want to congratulate you for having so faithfully and efficiently edited the Tradesman during the past thirty-eight years. I have been a subscriber but a short time, but have for several years been receiving clippings from it through our Grand Rapids managers. I have no suggestions to offer. I always enjoy reading it and find it a source of valuable information to our business.

A. N. McFadyen.

Grand Rapids, Oct. 1—I congratulate you most earnestly upon your thirty-eight years of active service, which you bear so gracefully. While I am not a tradesman, yet as the Michigan Tradesman comes to my desk each week, I never fail to receive some bit of interest or inspiration from it. How can you make the Tradesman more interesting and valuable? Keep ringt on firing—make it cumulative.

George Clapperton.

50% Penalty

MANY taxpayers used appreciated or inflated values in determining invested capital on returns filed for 1917 and subsequent years.

A recent ruling of the Treasury Department gives taxpayers until November 24th only, to correct this erroneous method of computing invested capital.

Unless amended returns are filed within the time specified, a penalty of 50% will be imposed in addition to the increased tax due.

It is obvious that no time should be lost in filing amended tax returns.

SEIDMAN & SEIDMAN

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

New York Washington Rockford
Chicago Newark Jamestown

Holland, Oct. 5—We wish to offer our congratulations to you upon your successful career as editor of the Tradesman. We are frank in stating that we have no ideas or suggestions that would make the Tradesman more interesting and valuable to us in the future than it is now. We are, indeed, satisfied. We sincerely hope that in the future you may be as successful as you have been in the past.

Manager Holland Rusk Co.

Grand Rapids, Oct. 5—Your publication is of real interest just as it stands. Congratulations to you and your paper.

L. L. Cayvan,
Manager National Biscuit Co.

Fremont, Oct. 6—Congratulations to the Tradesman in being so fortunate as to be able to retain your majesty at the helm for nearly four decades. I am pleased you asked the question in paragraph one, for I was sure you were aware I know all about running a trade paper. "Stop your kidding." The Tradesman is alone in its class and I trust it will be favored with many more years of your untiring efforts and service.

William N. Senf.

Centreville, Oct. 1—In reply to your enquiry as to how the Tradesman can be made a more interesting and valuable journal, permit me to say that it can't be done.

W. H. Soule.

Muskegon, Oct. 1—I have deferred answering until this time trying to see if I knew of any thing or any way in which I thought the Tradesman could be improved, but I give it up. It is good enough as it is. When a man has served in one position for thirty-eight years, it certainly shows efficiency and I heartily congratulate you on the achievement. It is an honor to which few attain. I wish you many years of usefulness in the future.

J. C. Huntsinger.

Grand Rapids, Oct. 6—Just continue to hammer 'em when they're wrong and boost 'em when they're right.

George W. Welsh.

Grand Rapids, Oct. 6—I wish to acknowledge receipt of your letter of Sept. 30, telling me of the thirty-eighth anniversary of your splendid publication. The Tradesman is a good trade paper and I am pleased to say so. I know how hard it is to keep the enthusiasm of youth as one grows older and I wish to compliment you upon making a record on enthusiasm in keeping the Tradesman up to the high standard it has always enjoyed.

I have no suggestions at all to offer as to the future of the Tradesman, as I know it is in the safest possible hands so long as you direct its honorable career.

Will you please accept my assurances of high personal esteem and thanks for making the Tradesman as good as it is?

William Judson.

Grand Rapids, Oct. 6—Hearty congratulations, Mr. Stowe, of the writer as well as the remainder of our organization. We surely have appreciated the Tradesman for many years as a helpful trade paper and enjoy its spicy editorials. Personally, I wish also to express my appreciation in behalf of the Grand Rapids Merchants' Mutual Fire Insurance Co. in giving us a proper status before the community and the people of Michigan. Your request to state how the Tradesman might be more interesting and helpful is a more difficult proposition. Thirty-eight years ought to bring considerable mellowness in our temperament, and it has occurred to me at times, although I generally agree with your editorials, that a little more of that would possibly get bigger results. This is said in no spirit of criticism whatever.

John N. Trompen.

Grand Rapids, Oct. 6—Let me con-

gratulate you in having rounded out thirty-eight years in successfully managing and publishing the most independent trade paper in America. I admire independence of thought and effort, when rightly directed, in combating the evils and errors in business, in politics, in religion and in life, but I also admire a spirit of tolerance in personal matters when considering the ideas, opinions and methods of others. You have fought according to your best ability many great subjects which have been of inestimable value, not only to subscribers but to the city and State as well. Let the good work go on.

I have nothing to add for the future, believing you are still capable of unfolding and developing ideas along true American lines, and I wish you many more years of successful effort.

A. E. Brooks.

Crystal, Oct. 6—I have been a subscriber for the Michigan Tradesman for many years. I appreciate the Tradesman for what it contains—its soundness of thought and honesty of purpose. I read the Tradesman and like it because it has published so much that has to do with my business as a general storekeeper. Since receiving your request for any suggestions that might be for the betterment of the Tradesman, I have, after much thought, come to the conclusion that it already contains so much and covers such a broad field during the year that not much ground is left. May its purpose be as steadfast in the future as in the past. It is in a class by itself.

Fred T. Kimball.

Crooked Deal in Electric Signs.

June 10, 1921, a man giving he name of T. E. Willard and claiming to represent the Proper Electric Sign Co., Springfield, Mass., took an order from the Quality Hardware store, Iron Mountain, for an electric sign, and collected twenty per cent. of the purchase price of ninety-six dollars.

June 29, a man giving he name of C. E. Woods and claiming to represent the Day and Nite Electric Sign Co., Philadelphia, took an order from F. A. Reynolds, Niles, for an electric sign and collected twenty per cent. of the purchase price of ninety-six dollars.

Neither of these dealers received his sign and their letters addressed to the companies in the cities named were returned. We are informed by the Springfield Chamber of Commerce that the Proper Electric Sign Company cannot be found there, and the Philadelphia Chamber of Commerce makes similar report as to the Day & Nite Electric Sign Co.

Copies of the two contracts are now before us, and they are identical with the exception of the names and a claimed "working capital of \$75,000" and a capacity of "90 signs per day" for the Proper, and a "working capital of \$150,000" and a capacity of "200 signs per day" for the Day & Nite.

Moreover, the "fill-in" writing in the two contracts is identical, showing that one man took both orders. It is clear that the scheme is crooked, and has no other purpose than to get the initial payment.

Cereal Company on Rocks.

The Pettijohn Pure Products Co., of Minneapolis, Minn., recently went into receivership. The assets were given as \$300,000 with liabilities alleged to be \$90,000. The concern was a large cereal and breakfast food manufacturer.

Card From the Manager of the Wildermuth.

Owosso, Oct. 10—In reply to your article of recent date concerning the unpleasant experience of Mr. C. L. Wood at the Hotel Wildermuth, I wish to say that the article as printed is untrue. Not one statement is correct, with the exception of the charge that I was very angry at the time and did treat Mr. Wood in an uncivil manner. One of those outbursts which we are all subject to at one time or another and later deeply repent.

The statement that Mr. Wood ordered a club breakfast is untrue. He did order a meal which was very similar to the party mentioned who ate at the same table with him.

When Mr. Wood came to the desk to pay his check he informed me of his dissatisfaction as the amount of his check, at the time giving me a one dollar bill. I immediately gave his money back to him, explaining that I would rather make no charge than for him to be dissatisfied. I stated to him that I had other difficulties confronting me at that time and did not want to take up my time with so trivial a matter. But he insisted on paying. His money was accepted and he was charged for exactly what he ordered as priced on the menu.

I did not consign him to the Greek restaurant, as stated, but I did make the statement that criticism concerning such reasonable prices as we maintain in our dining room would soon close it. And there would be more patronage for the so called Greek restaurant. And I wish to say that we will compare prices of food with any place in the country.

While Mr. Wood and I were having this dispute I have the satisfaction of stating that a patron of our dining room paid his check and volunteered to remark that he could not understand why any one could com-

plain of our food prices and that the prices were the most reasonable he found in his travels.

In conclusion, I am very sorry that this incident occurred. Not for financial returns alone, but for the reason that I have always looked upon Mr. Wood as an exceptional type of man and have aspired to holding the friendship of his kind. I have never known him to speak an unkind word or offer a word of criticism previous to this occasion and I have often thought that it would be mighty easy going if every one were as pleasant as he.

I am reminded of an article I have read entitled Hotel Keeping:
Way up in the skies one moment
And down in the depths the next.
Not a worry on earth as the day starts in
Then finish it fussed and perplexed.
Things running smooth as greased lightning
And all of a sudden a snag.
Cocky as hell in the morning
And by night as limp as a rag.

R. H. Reynolds.

When the gun stock of one hardware man fell low, and he could not invest in more or could not get more of them, his clever method of displaying them covered up this condition to those who visited the sporting goods department. Instead of standing his guns in a row across the front of the display case, he arranged them in lines that run at oblique angles to the front of the case. Thus a gun or two short on one of the rows would not be disclosed, thanks to the slanting row ahead which would partly cover the short row. He says this plan has been worth real money to him, as he has found that where shortages occur in other stocks and are observed by a customer he or she feels that another store ought to be visited before buying.

OUR ANSWER

To the question asked about us one day last week by a leading Chicago competitor is as follows:

They were talking to one of our customers about the rapidly advancing market. They said that when the advance came in 1919 we were well protected by having bought merchandise on the low market before the advance and we were able to go out and do a fine business, and build up our business because of that fact. Then the slump came and they said they were wondering whether we were protected again like we were in 1919.

Our answer is that we were again lucky enough to buy largely before the recent advances. Our stock today is better assorted and in larger quantities than ever before. We invite every retailer to visit us and take care of their needs while the merchandise is still available and at nearly the old market.

To show that we are again in position to give you better values and better quality assortments we are mailing this week to every retailer a large pink sheet of a few REAL SPECIALS of WANTED MERCHANDISE at EXCEPTIONALLY LOW PRICES. Get your order in early either by seeing our salesmen, sending it by mail or visiting us.

Grand Rapids Dry Goods Co.

GRAND RAPIDS, MICH.

Exclusively Wholesale

No Retail Connections

HISTORY REPEATS ITSELF.

No greater exhibition of the gullibility of people generally was ever presented than the manner in which 81,000 persons climbed over each other to secure a partnership interest in the Co-operative Association of America. The organization was conceived in iniquity, nourished in prejudice, exploited in vindictiveness and conducted in utter disregard of the rights of those who furnished the capital. Eight million dollars has already been paid in on stock subscriptions which aggregate \$15,000,000. Of this \$8,000,000, 20 per cent., or \$1,600,000, apparently clung to the sticky palm of Mrs. Parker, who is alleged to have \$1,000,000 in Liberty bonds now in her possession. No statement has yet been made by the receiver of the defunct concern as to the probable value of the assets and from present indications no statement approaching any degree of accuracy can be expected for several months yet, owing to the muddled condition Parker succeeded in getting the concern into. One statement, however, can be made with safety and that is that none of the 81,000 people who relied on the specious promises of Parker and his cohorts will ever receive a penny in return. Nor have we any assurance that Parker and his partners in this nefarious game will ever be compelled to go behind the bars for their misdeeds. The man who steals a ham goes to the county jail for three or six months, but the man who steals millions usually succeeds in evading punishment by the employment of unscrupulous lawyers, who find ways to keep their clients from paying the penalty of their crookedness.

Nor is Parker alone to blame for the miserable fiasco and the enormous loss the collapse brings home to 81,000 persons, many of whom can ill afford to lose the sums they handed out to the cheap rascals who inflamed their imaginations by picturing the enormous profits made by regular merchants and the advantage it would be to them to "own an interest in their own grocery store." Every man who hawked the stock knew he was selling a worthless security and that disaster must overtake the investor sooner or later. Many of these gentry made as much as \$1,000 per week leading innocent victims into the trap so skillfully laid for them. The proposition offered to stock salesmen by Mrs. Parker was so alluring that preachers left their pulpits, teachers left their desks and lawyers left their briefs to share in the golden harvest dealt out with a lavish hand by 81,000 clamorous suckers. These men should all be hunted down, apprehended by officers of the law and forced to make restitution to the last penny. Of course, such action will never be taken, because we are altogether too lenient with all classes of offenders in this country and do not mete out to crooks and sharks and cheats and frauds the punishment they deserve. Until there is a radical change in our method of administering the law and people gen-

erally are taught to have a wholesome regard for law—as is the case in England and the English colonies—we will continue to witness just such exhibitions as the one under discussion, where 81,000 victims contributed \$8,000,000 to fatten the pocket books of creatures of the Parker ilk, dishonest subscription solicitors and rapacious lawyers.

UNIONS PLAYING WITH FIRE.

England is counting her smokeless chimneys and her ships swinging idly at the wharves. English trade is wasting and waning. Lloyd George turns feverishly from Ireland to unemployment. Bankers are troubled, the treasury is perturbed, manufacturers are in despair and the Board of Trade and the Overseas Trade Board are anxiously conferring.

Cornwall's tin mines have closed for the first time since some "Phra the Phoenician" came seeking British tin. Villages in Cornwall are starving, hunger creeps in the mean streets of English mill towns and water is still running into many British coal mines.

Why? Mainly because 1,200,000 English miners sought last spring to use their position in a key industry to levy tribute on every soul in the British Isles.

Last spring England had come to a place where readjustment was in sight and the worst was all but over. The union miners struck and English business slowly came to a standstill, first in England and then over the world. There was no power to turn wheels or to move ships because there was no coal. Stagnation came and stagnation lingers.

Bad is it is, the American unemployment situation is no more than a patch on the unemployment that England faces with winter at hand. The union miners, along with all England, are reaping the harvest of their own folly. About one-sixth of all the mine workers in England are out of work; some will never work in the mines again, for the unpumped mines have filled and are still filling. Three months of madness crippled England to a point where lessened trade becomes a National menace.

The miners knew they were in a key industry. The very breath of England's industrial life is coal. To enforce their demands, miners took England by the throat and shut off that breath for months. England broke the grip, but it left her weak and spent industrially. Germany marched on, cut prices and picked up the English trade. Now that the miners are willing to work, there is a glut of coal and mines are closing, for there is no demand for coal or goods.

The mine strike was the blow that swept the props from under British readjustment. The miners lost because there was no way England—not only the mine owners, but all England—could meet their demands. Before the strikers would see reason the damage was done.

English miners manned a key industry. In the United States rail employees man the greatest of our key industries. American rail labor plays with the idea that some day it will show that America is under the rail workers' thumb; that when The Day

comes America can be choked and starved into submission.

The attention of the rail workers and rail labor chiefs is respectfully called to what happens when a part of a nation decides it is greater than the whole. English miners and all of England still reel from the shock of that kind of tactics.

OLD IDEA DIES HARD.

One necessary step towards restoring normal conditions is for the American people to deflate some of their expensive war-time tastes, says a manufacturer. Consumers during the days of high living became so accustomed to fancy high-priced stuff that they are rather inclined to be suspicious of cheaper goods now coming on the market. In the period of inflated prices such suspicion was often well-founded. In the midst of a sellers' market goods whose chief attraction is cheapness are very apt to have something wrong with them, but even after prices began to break and a buyers' market developed retailers frequently complained that goods of fair quality but lacking a little of the finish of the more expensive stuff were hard to sell. For example, good shoes made to sell for \$6 or \$7 per pair were regarded with misgivings by those who had formerly been paying \$12 or \$14 for footwear of no better wearing quality. The trouble has been that the public's tastes have not been deflated quite so rapidly as its pocketbook. It still needs to be educated to the fact that there is much good material now going into goods that are being made to sell at very nearly pre-war prices. The old idea that nothing is good unless "it costs a lot" dies hard.

AS TO BUYERS' WEEKS.

The past week has not brought about any greater unanimity among merchants with regard to the expediency of buyers' weeks than was at first apparent. A few towns have been reported as taking up the idea with enthusiasm; in others the commercial bodies have announced that business was so good that it did not need any such extraordinary stimulus. In some of the larger cities the large retailers are favorable, others hostile, and still others are taking a "wait and see" attitude. Meanwhile several large department stores are going ahead with plans for special sales on their own account, without waiting for the development of plans for the general observation of buyers' weeks.

Grocer reads of the Tradesman will be pleased to note to what extent the grocery price current is amplified this week. This feature now covers practically the entire grocery field with great thoroughness and ought to be a very satisfactory feature of the Tradesman to those of its readers who handle grocery staples.

The merchant who buys often has a more up-to-date stock than the fellow who buys only at certain "seasons."

A bachelor's button is the one he lost.

THE COSTS OF SERVICE.

For every dollar that the consumer pays for an article 49 cents goes for service, 14 cents goes to profits, and 37 cents goes to pay for the material and the cost of procuring the commodity, according to a recent statement from the Joint Congressional Commission of Agricultural Inquiry, which has been conducting an investigation of costs of production and distribution. Under the head of service are included such items as packing, transportation, advertising, selling, delivery, wages, overhead, and so on. There has been in recent times a tendency for service costs to increase. Expensive displays in windows, electric signs, and elaborately lithographed wrappers have come into extensive use, and evidently have their selling value or they would not be retained. For such display, however, the consumer must pay. It is sometimes stated that these devices do not increase the sum total of human satisfaction; that they simply cause the consumer to ask for one brand or grade of an article in preference to some other. Such reasoning, however, does not apply to new articles and improved devices, which the public must be educated to use. Moreover, it can be argued that these displays, by stimulating new and legitimate wants on the part of consumers, tend to raise the standards of living. When all has been said on this side, the fact still remains that service costs are unnecessarily high and that the development of more scientific and economical methods of commodity distribution is as yet in its infancy.

CREDIT BY MERIT ONLY.

A yarn used to be spun by the Government clerks at Washington that whenever the Treasury Department issued a statement giving the total supply of money in circulation in the United States and the average amount per capita some crank was always sure to write in and demand his quota. The story may be true. At any rate, something very like this has happened a number of times since the passage of the Billion Dollar Farm Credits Act. The War Finance Corporation has received applications from individuals and even from banks for their pro rata of the billion-dollar loan, owing to an impression that in some way has spread through the country that the amount is to be apportioned among sections or among institutions making loans to farmers, somewhat as the allotments for subscriptions to Liberty loans were made during the war. The War Finance Corporation has found it necessary to issue a statement explaining that the law does not provide for territorial allotment, and that each application for an advance of credit will be considered solely on its merits.

Do you ever find successful business men sprawling around their places of business? Such men never sprawl on the job.

It requires some courage these giddy days to name one's daughter Mary Ann.

Why do you ask your druggist for a certain kind of shaving soap?

This question is asked merely to demonstrate a fact. Your brand of shaving soap is advertised and you want it.

For the same reason, many millions of people have made Postum as well known as oranges, Grape-Nuts as well known as prunes, and Post Toasties the most popular Corn Flakes in America.

And there's a further reason why the successful grocer specializes on Postum, Grape-Nuts and Post Toasties.

The Postum advertising policy is not erratic. The systematic and uninterrupted National appearance of Postum, Grape-Nuts and Post Toasties messages throughout the year eliminates all risks on the part of the grocer, guarantees quick and profitable turnover on every package to the consumer.



Postum Cereal Company, Inc.
Battle Creek, Mich.



How a Simple Accounting System Saved Business.

Two brothers engaged in business in a Western Pennsylvania town two years ago. They were free from debt and had every prospect of success. A year later, for some reason or other, they began to neglect their discounts. Then they fell behind in payments—60 to 90 days at times and their creditors began to make enquiries. In a few months, as everyone feared, the crisis came. They couldn't pay at all.

They were honest men and all their creditors knew it. So far as could be learned trade had been good with them and the firm's collapse was a surprise to its intimate friends. Something was wrong, of course, as to what it was no one even could offer a suggestion. Not even the brothers themselves had a word of explanation—simply because they didn't know.

A most peculiar situation, you say? Yet it is not so peculiar as it may seem when the real facts are known.

Friends and creditors wanted to help them, but they had to get at the bottom of it all before anything could be done. As a last resort someone suggested that an auditor go over the books. This met with immediate favor. It was fortunate that the right sort of man was obtained. He heard the story and interested himself from the start. But where were the books? To the astonishment of everyone only the crudest sort of records were found, for the reason that none other had been kept.

"We just let the bookkeeping slide," one of the brothers said when asked why it was. "We thought if we had enough cash at the end of the week to pay our bills and something over for our necessities we were making good."

Here was a firm with a stock of \$15,000 or more with hardly any accounting system at all, attempting to do business with keen competition all about them. An inventory showed up merchandise that had been stacked away on the shelves when the store was first opened—any quantity of it. Some of it the brothers never could have sold because it was bargain stuff, that no one wanted and if they did, only in small quantities and at infrequent intervals. The entire stock was in the most chaotic condition imaginable.

It was found that the two brothers had bought with no regard for turn-overs. In fact they did not know anything about which lines were selling best or hardly anything in fact that would aid them in successful merchandising campaigns. They simply aimed to keep their shelves well filled, and in that way they had any quantity of

stuff that did not move at all. Not once from the time they started did they know how they stood.

"It is no wonder they got up against it," the auditor said. "I don't see how they kept from it so long as they did."

Then he started in to clean up the mess. The brothers, and the creditors as well, gave him full swing and he did his work well. First, he rid the store of all the shelf-warming stock and then proceeded to establish a modern system of accounting, and a simple one at that. It was so arranged that a complete daily statement was forthcoming of everything that was done. At the end of the day the brothers could tell the amount of their outstanding accounts, the money they owed, the cash they had received, their bank balance for the day and then the sales by individual clerks and also the sales by lines. These figures gave them a close knowledge of what they were doing. With this information coming to them regularly every day they were able to tell the lines that were selling fast and to invest their capital to good advantage. Lines that moved too slowly to make them profitable were avoided so far as possible. Lines that moved rapidly were pushed for all they were worth.

Knowing each day as they did the amount of their outstanding accounts they were able to tell at any time when it was advisable to push collections and even when to curtail credit altogether. Furthermore the figures that showed the sales by clerks kept the employees on their toes and stimulated them to renewed efforts.

The result of this new arrangement began to be felt almost at once. Sales increased, collections improved, and within six months the store management almost had been revolutionized, and what is better still, the brothers were rapidly decreasing their indebtedness. It could be seen the firm was getting on its feet again. The auditor used to drop in once in a while, long after the trouble was over, to see how the boys were getting along.

Just one year from the time the trouble started the brothers were free from debt and making a good profit on their investment. Why? Simply because someone who knew the value of accurate figure records came to their rescue and showed them how to meet everyday problems in the right way.

We have low prices on
Sole Leather, Taps, Strips and
Bends.
SCHWARTZBERG & GLASER
LEATHER CO.
57-59 S. Division Ave. Grand Rapids, Michigan

Our Prompt Service to Dealers

THE shoes we sell you are manufactured in Michigan. This means much to the dealer in this territory who turns over a small stock frequently and must order often. We are conveniently near and give immediate service on orders. No annoying delays.

OUR LINE

MORE MILEAGE SHOES for men, DAINTY RUTH Shoes for women, Sturdy PLAYMATE Shoes for children, HORSE HIDE Gloves for the man who works, Rubbers, light and heavy, shoe findings, polishes, brushes, etc.

A GOOD LINE TO CARRY

Write for our dealer proposition.

HIRTH-KRAUSE

Tanners—Manufacturers of the
MORE MILEAGE SHOE

GRAND RAPIDS

MICHIGAN

GENUINE KID SLIPPERS

These Fall sellers in stock for immediate delivery



No. 700 Kid Juliet \$2.25

Flexible
Oak Soles
Sizes 3 to 8
Terms 3-10
Net 30

SIZE
UP
TO-DAY



No. 25 Kid Comfort \$1.70

BRANDAU SHOE COMPANY
DETROIT, MICHIGAN

Genuine Comfort for Troubled Feet

Dealers handling this number are doing splendidly with it.



Genuine Black H-B KANGAROO Bal. Bunion Last, Good-year 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

Daughters Are a Big Problem in City Tenements.

Written for the Tradesman.

"What shall I do with my daughter? She seems to care for nothing but clothes and amusement—dances, movies, theater. Now that she is out of school, and will not go to college or anything of that sort—I almost wish we were poor and she had to work. At least it would keep her busy. No, I can't get her interested in anything relating to the care of the house; it is just gad, gad, gad, morn-ing, noon and night. Of course, she is a nice girl—I don't have to worry about that. But still, I don't like to think of the things this kind of life leads to with some girls."

This was the plaint of a well-to-do mother, and I have heard the same thing said by many others. It really seems as if the modern girl was more eager and thoughtless in her pursuit of entertainment than were those of my generation; although I do see in some of the old books on manners and etiquette a lot of protest and preaching about "the modern girl" that sounds a good deal like what we hear now.

The relations between any mother and her daughter, not only after the daughter is well-grown but from the very beginning in infancy and all through little childhood, to a great extent settle the question of the character and behavior of the girl in her later years and womanhood. If you have brought her up to have tastes of the common-sense sort and resources within herself, you will not have much anxiety about the fashion in which she spends her time and energies.

But if you think your problem with your daughter is a hard one, think what it must be for the mothers of the very poor, especially the well-meaning, hard-working mothers of foreign birth who are fighting to keep their girls in line, handicapped not only by the pinch of poverty that forces them to live in the crowded quarters of dirty tenements, but by the strange social atmosphere of a foreign land!

Statistics show that a majority of immigrants come to this country as young married people without children; that their children are born in this country. Think what that means in terms of home life and parental discipline. The parents are foreigners, speaking little or no English, unfamiliar with the customs of the new land. The children are Americans, who quickly pick up both the language and the ways of their surroundings. In practical fact they "know the ropes," and their parents do not. Everything tends to break down the authority and restraints which were part of the nature of things in the Old Country. These people love their children as much as we do and want them to be fine and good; but they cannot enforce the restraints which surrounded themselves when they were young. The standards of the old home are completely upset, and everything tends to make things worse.

In the Old Country the mother as a girl never went out alone with a man. She and her whole family

worked together in the fields and in the evenings they had dancing and games all together on the village green. The young men whom she knew were neighbors, known to her parents.

In the great American city she cannot know the young men whom her daughter meets; there is no village green; the home is so cramped and crowded that the girl has no place in which to receive any company, or even to spend the evening alone. The only recourse is the streets, which teem with lurking or even undisguised temptations.

The modern American relations of the sexes emphasize the natural desire for pretty clothes. You and your daughter are used to them; but imagine the poor mother whose only good dress is years old, and will be older before she gets another, confronting the fact that some of the precious money of the family must be spent to buy her daughter a cheap (or maybe an expensive) silk dress that is up to date. She must, or else she thinks she

must, get it somewhere! And hats! The immigrant mother goes about with a shawl over her head. You have seen them in the street cars, perhaps by the side of a flashily dressed daughter, who, if she is not ashamed of her mother, at least is superior and patronizing.

This is one of the things that send thousands of the daughters of the poor to the shops and factories—as well as the ordinary needs of the family purse. Even with the additional money thus earned some of it has to go for family expenses, as for what the girl spends on herself, the mother's heart aches at what she sees as waste. The girl is very young, and perhaps neither of them has any real understanding of values. She spends large amounts for absurd high heeled, light gray shoes unsuitable for her use and of short life.

"But, mother, every girl in the shop wears them, and silk stockings and pumps and all that. Don't you want me to look decent?"

And in the evenings, the dances and

the movies—what else is there to do? And the crowded population has brought together all kinds of people—young men and older men who see in the fun-loving girls only their natural prey. Fortunate is that neighborhood where there is a social settlement that affords rational outlet for the spirits of the young people under proper conditions.

The problem of your daughter is a great and perplexing one, no doubt; but think how much simpler it is than that of the mother trying to bring up a good girl under such conditions, thousands of them right in your own community. Prudence Bradish.

[Copyrighted 1921.]

Honor to Whom Honor Is Due.

Prof. Pettit's excellent article on the corn borer, published in the Tradesman last week, should have been credited to the Michigan Business Farmer.

Words are sometimes misleading. For instance, we never speculate with spectacles.



THE SIGN OF

QUALITY

You Can't Eat Soup With a Fork

Nor can you expect the best baking results unless you use the best flour.

By the BEST FLOUR we mean flour that has been made from the choicest hard and soft winter wheat grown in America, wheat that has been scrupulously cleaned, and milled to a uniform granulation that is perfect.

Lily White

"The Flour the Best Cooks Use"

Look for the
ROWENA
trade-mark
on the sack

is the best flour you can buy because it is made of the best wheats, scientifically milled, correctly balanced, and contains unsurpassed color, volume, texture, flavor and nourishment.

Everything baked of Lily White is light, tender, remarkably appetizing and wholly digestible. Not only will it produce wonderfully tasty biscuits, rolls and bread, but it makes delicious flaky pastry as well.

You'll be surprised at the results obtained from Lily White. It is guaranteed to please you. For three generations it has satisfied the women of Michigan who take pride in their baking.

Your grocer will send you a sack of Lily White.

VALLEY CITY MILLING COMPANY
GRAND RAPIDS, MICHIGAN

"Millers for Sixty Years"

Ads like these are being run regularly and continuously in the principal papers throughout Michigan. You will profit by carrying Lily White Flour in stock at all times, thereby being placed in position to supply the demand we are helping to create for Lily White Flour.



Popular Errors Regarding Federal Reserve Banks.

The reasons why most of the criticisms directed against the Federal Reserve banking system are based on misinformation regarding the real functions of the system were explained recently by W. P. G. Harding, Governor of the Federal Reserve Board, in an address delivered at Charlotte, N. C.

"When things go wrong," said Mr. Harding, "especially in matters pertaining to economics and finance, there are always many people who are unwilling to consider the abstract causes but prefer to seek the concrete and the personal. They demand a personal scapegoat. Some people have made it their business to charge, and may have deluded others into believing that the Federal Reserve banks and the Federal Reserve board, particularly have caused a great economic crisis, which was foreseen by those responsible for the management of the Federal Reserve system, but which was most certainly not brought about by them. On the other hand they did everything within the bounds of reason and the limitations of law to relieve the crisis and to avert a financial panic, which everyone will now admit has been averted, whether the Federal Reserve system be commended or criticized for the part it played in the drama, which but for its existence would have developed into the greatest financial tragedy of modern times."

With reference to the legal functions of the Federal Reserve system, Mr. Harding said:

"The Federal Reserve act did not establish a central bank. On the contrary, it made possible the establishment of as many as twelve Federal Reserve banks, each almost wholly independent of the others in operation, as well as in local policies. From a legal standpoint these banks are private corporations, organized under a special act of Congress, namely, the Federal Reserve act. They are not in the strict sense of the word government banks, but are only quasi-governmental institutions, in that they are under the general supervision of the Federal Reserve board and have on their boards of directors three men, representing the government, who are appointed by the Federal Reserve board.

"In lending to their member banks Federal Reserve banks are not permitted by law to use the same discretion that is allowed National banks, state banks and trust companies, but they must observe the limitations prescribed by law as to the character and maturity of the notes offered them by member banks for discount. Except as to notes, drafts and bills,

drawn or issued for agricultural purposes or based on live stock, which a Federal Reserve bank may discount for a member bank if the maturity does not exceed six months, a Federal Reserve bank can not discount any paper which has longer than three months to run, exclusive of days of grace.

"As the Federal Reserve banks are made the sole custodians of the legal reserves of all member banks, the object of Congress in throwing safeguards and limitations around their loan transactions is evident. It is necessary that Federal Reserve banks should keep themselves in a 'liquid position, that is, their bills discounted must be of short maturity and should be readily collectible. The strength of the entire banking system of the United States is directly related to the strength of the Federal Reserve banks. If a Federal Reserve bank should find itself in a weak, over-extended or unsafe position, all its member banks would be directly affected.

"This discretion is not vested in the Federal Reserve board and the reason for this is probably two-fold. First the Federal Reserve system is not a central bank. It is a regional system comprising twelve banks. Congress did not intend that there should be a centralized control of credits. Second, in a country embracing so vast an area as the United States, it would be a very difficult task, if not an impossibility, for a central board to pass intelligently upon the security of the paper offered for discount, which must necessarily come from all sections of the country.

"I have already called your attention to the fact that Federal Reserve banks are not permitted by law to make loans direct to individuals, firms or corporations, and that they can only rediscount paper which bears the endorsement of a member bank. It is evident, therefore, that in order for



JOIN THE
**GRAND RAPIDS
SAVINGS BANK
FAMILY!**
44,000
Satisfied Customers
know that we
specialize in
accommodation
and service.

BRANCH OFFICES

Madison Square and Hall Street
West Leonard and Alpine Avenue
Monroe Avenue, near Michigan
East Fulton Street and Diamond Avenue
Wealthy Street and Lake Drive
Grandville Avenue and B Street
Grandville Avenue and Cordelia Street
Bridge, Lexington and Stocking

Kent State Bank

Main Office Ottawa Ave.
Facing Monroe

Grand Rapids, Mich.

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

Resources

13 Million Dollars

3 1/2 Per Cent.

Paid on Certificates of Deposit

Do Your Banking by Mail

The Home for Savings

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

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

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President



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Chairman of Board

MERCHANTS LIFE INSURANCE COMPANY

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GREEN & MORRISON—Michigan State Agents

a Federal Reserve bank to render financial assistance to those engaged in commerce or industry, in agriculture or in the raising of live stock, the loans must first be negotiated with member banks.

"I have already explained that a Federal Reserve bank cannot lend directly to the customers of a member bank, nor does it, in fact, take initiative in making loans to a member bank for the purpose of enabling the member bank to distribute the funds so advanced to its customers. The Federal Reserve bank lends to the member bank against transactions already made, for the purpose of enabling the member bank to restore its reserve to the legal requirement, after the reserve has been impaired or is about to be impaired because of increased loans and deposits.

"I know that there is a very general popular misconception regarding this and I think that some of the member banks are responsible for this misunderstanding, although, I am sure they have not been actuated by malicious motives. I have been in the banking business myself and I think that I know something of banking psychology. Banks, as a rule, do not like to admit to customers that they are short of loanable funds nor do they like to arouse enmity in declining to make loans or in asking for a reduction of a loan already made.

"In these days, bank officers find in the Federal Reserve board or the Federal Reserve bank a much more satisfactory buffer than a local board of directors. I know of many cases where banks have found it very convenient to pass the buck to the Federal Reserve bank or the Federal Reserve board, and have stated to a borrower or would-be borrower that they would like to grant the extension asked for or make the loan desired, but the Federal Reserve would not permit it.

"Such a procedure has a tendency to relieve the situation as far as the local bank is concerned, but it is certainly unfair to the Federal Reserve system. This evasion of responsibility has subjected the Federal Reserve banks to a great amount of unjust criticism and has given the public a wrong impression of the authority and attitude of the Federal Reserve board. It has aroused indignation which is entirely natural in the circumstances and has caused much correspondence with the Federal Reserve board direct and with congressmen and United States senators, whose ire has been aroused because of these alleged arbitrary methods.

"There is perhaps even greater confusion in the public mind regarding the issue of Federal Reserve notes than there is regarding the rediscounting functions of the Federal Reserve banks. The impression seems to prevail very generally that the Federal Reserve board has power to expand or contract the currency of the country at will and some believe that it has exercised this power in a reckless and arbitrary manner. While the law prescribes that the Federal Reserve board shall have the right acting through the Federal Reserve agent, to grant in whole or in part or to reject entirely the application of any Federal Reserve

bank for Federal Reserve notes, it has never exercised this right. On the contrary, it has always approved promptly every application which has been made for the issue of Federal Reserve notes. One of the purposes of the Federal Reserve act, as stated in its caption, is to furnish an elastic currency, but there are many whose idea of elasticity is continuous stretching.

"Currency to be really elastic must be susceptible of expansion or the reverse, as the needs of industry and commerce may require. Many believe that there was a preordained contraction of the currency during the year 1920, determined upon in order to reduce prices. The facts, which can be readily ascertained from the figures which were published every week during the year 1920, show that this impression is absolutely unwarranted.

"It is not the function of the Federal Reserve system or of any banking system to attempt to fix or control prices. Banks are concerned with prices only in so far as the security of their loans may be involved, and they are interested more in the stability of prices and their margin of collateral than in the price level itself. Banks do not create general conditions, but they must adjust themselves to changing conditions, which, in the recent eventful months, have been brought about by the irresistible force of popular sentiment throughout the world.

"One word more about the Federal Reserve system. Do not expect it to do the impossible. It is not a panacea for all economic and financial ills and it cannot, however skillful its administration may be, prevent periods of depression in the future, although it can do much to modify them. Other nations, such as Great Britain and France, with their great central bank-

Grand Rapids National City Bank CITY TRUST & SAVINGS BANK

ASSOCIATED

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

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

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

GRAND RAPIDS NATIONAL CITY BANK
CITY TRUST & SAVINGS BANK
ASSOCIATED

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Is That All It Costs?

"Why, certainly I want you for my Executor. Why," he said, "I would not have my wife bothered, not for that little difference. She never could handle my estate without help, anyway.

"If your Trust Company can handle it for one fee, I call that pretty reasonable. From what I hear, I guess you are to be depended on, too. That is the kind of service I want for her and the kiddies.

"I would hate to have any man ask me to be his Executor. I would not do it for that money, nor three times that."

Full information furnished upon application.

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COMPANY
GRAND RAPIDS, MICHIGAN

IMPORTERS AND EXPORTERS



ESTABLISHED 1853

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

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PRESIDENT
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V.-PRES. AND CASHIER

ing institutions, have always had their years of prosperity and their periods of depression, although they have been free from the money panics which we formerly had in this country as a result of our inadequate banking system.

"All history shows that periods of prosperity and depression come in cycles, the rotation being about as follows: 1. Prosperity, 2. Liquidation, 3. Stagnation, and 4. Revival. At the present time the process of liquidation is well advanced and the end of stagnation and the beginning of the period of revival seem now to depend upon certain things which are susceptible of accomplishment in the near future, among which may be enumerated the financial rehabilitation of our great transportation systems and the determination with respect to revenues and the tariff.

"When the period of revival does definitely set in, to be followed by a new era of prosperity, let us remember that the greater the wave of prosperity and the more unrestrained the expansion and the speculation accompanying it, the sharper will be the depression that will follow. If, however, the lessons of the past two years are remembered, the next period of prosperity will be of longer duration than any we have had before and the subsequent reaction will be far less severe."

Proceedings of St. Joseph Bankruptcy Court.

St. Joseph, Oct. 3.—The trustee in the matter of the Velvet Dairy Co., a corporation of St. Joseph, filed his final report and account, showing total receipts of \$355.11 and disbursements of \$19.78 and a balance on hand of \$335.33, with request that the final meeting of creditors be called. The referee entered an order calling the final meeting of creditors at his office on Oct. 17 for the purpose of passing upon the trustee's final report and account, the payment of administration expenses and the payment of preferred tax and labor claims. There are not sufficient funds to declare a dividend upon the unsecured claims.

Oct. 4. In the matter of Elmer W. Beth, bankrupt, of Benton Harbor, formerly doing business as the Phonograph shop, the adjourned first meeting of creditors was held and Joseph R. Collier, Jr., the trustee, reported sale of the wall paper and paints at \$325. The petition of the Kimball Piano Co. for the reclamation of certain phonographs sold on consignment was granted. The examination of the bankrupt was adjourned for ten days at the request of the attorneys for the petitioning creditors.

Oct. 5. In the matter of the Famous Trucks, Inc., bankrupt of St. Joseph, the final meeting of creditors was held at the referee's office and the trustee's final report and account, showing total receipts of \$16,216.48 and disbursements of \$1,643.82, considered, approved and allowed. The expenses of administration were ordered paid and a first and final dividend of 15 per cent. declared and ordered paid upon unsecured claims to the amount of \$92,316.42. No cause to the contrary having been shown it was determined that the referee should make a favorable recommendation as to the bankrupt's discharge. The trustee was authorized not to interpose objections to the discharge of the bankrupt.

Oct. 6. In the matter of Silas E. Matthews, bankrupt of Kalamazoo, a petition was filed offering a composition of 40 per cent. upon all unsecured claim, and requesting that a special meeting of creditors be called for passing upon the proposed offer of compromise. A meeting of the bankrupt's creditors will be called at Kalamazoo within the next two weeks to pass upon the offer of composition.

Oct. 7. Based upon the petition of the Washington Raincoat Co., the Gotham Trouser Co. and Morris Silverstein, John Van Dyken, engaged in the retail clothing and ladies and men's furnishing goods business at Kalamazoo, was adjudicated a bankrupt and the matter referred to Referee Banyon. William Maxwell, of Kalamazoo, pending the election of the trustee, was appointed receiver. An order was made directing the bankrupt to prepare and file his schedules and upon receipt of the same the first meeting of creditors will be called.

Oct. 8. In the matter of Joseph C. Hookey, bankrupt, of Galesburg, the schedules of the bankrupt were filed, showing liabilities of \$17,589.58 and assets of \$12,478.73. The following are scheduled as creditors:

Secured and Preferred Claims.	
Internal Revenue Dept., Washington, D. C.	\$ 66.75
Galesburg Village, taxes amt.	unknown
Harry Walker, Galesburg	263.96
Paul Solomon, Galesburg	281.00
Russell Solomon, Galesburg	unknown
Isabel Solomon, Galesburg	unknown
Floyd Smith, Galesburg	unknown
James McLeod, Flint	1,000.00
Engle & Stanton, Union City	1,000.00
S. A. Hookey, Wyandotte	2,500.00
	\$5,111.71

Unsecured Claims.	
Zinn & Austin, Galesburg	\$ 261.00
Goodyear Tire & Rubber Co., Detroit	293.32
American Appliance Co., Detroit	25.29
Bryant-Sargeant Co., Grand Rapids	126.37
Battery Shop, Kalamazoo	50.06
Bawman-Gould Co., Detroit	58.60
Michigan State Telephone Co.	14.50
Cummings Bros., Flint	82.91
Consolidated Company, Erie, Pa.	76.00
Dearborn Equipment Co., Chicago	3.00
Edwards & Chamberlain Hardware Co., Kalamazoo	208.94
Elwood Myers Co., Springfield, O.	22.00
R. E. Fair, Kalamazoo	140.00
Michigan Tire Co., Grand Rapids	8.72
Hayes Wheel Co., Jackson	21.04
R. M. Hollingshead Co., Chicago	24.55
Kemper Thomas Co., Cincinnati	7.06
Galesburg Argus, Galesburg	25.00
R. M. Kaough Co., Fort Wayne	4.12
Lee Tire & Supply Co., Grand Rapids	unknown

Miller Rubber Co., Akron	83.73
National Refining Co., Lansing	43.00
Premier Refining Co., Kalamazoo	115.00
Standard Oil Co., Grand Rapids	228.77
Sinclair Refining Co., Chicago	36.00
Tungsten Mfg. Co., Chicago	9.12
White Star Refining Co., Detroit	133.00
W. K. Younck, Detroit	6.00
L. R. Jones, Galesburg	138.00
Harry Rice, Galesburg	60.00
Roy Milam, Galesburg	350.00
Earl Wilson, Galesburg	125.00
Bert Vincent, Galesburg	9,000.00
R. E. Fair, Kalamazoo	245.00
Deal Riddler, Galesburg	40.00
Consumers Power Co., Kalamazoo	amt. unknown
Dearborn Publishing Co., Dearborn	amt. unknown
S. A. Hookey, Wyandotte	41.00
Total	\$12,477.80

Assets.

Bills and notes	\$ 1,444.00
Stock in trade	5,786.80
Household goods	250.00
Tools and machinery	3,186.85
Debts due on open account	1,731.93
Policies of insurance	24.00
Deposits of money in bank	55.14
	\$12,478.73

We'd Like To Know.

When the workmen own the workshops;
And the railroad men the rails;
And the grocery clerks the groceries;
And the mail clerks own the mails—
When the preachers own the pulpits;
And the pressmen own the shops;
And the drillers own the oil wells;
And the jacks are owned by cops—
When conductors own the street cars;
And each driver owns his bus,
Will you tell us common people
What in heck becomes of us?

If some competitor is getting out better advertising than you, don't think it is because he is a genius. He probably has only studied such books and trade paper articles on the subject as you might study if you only would.

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

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**Buy Consumers
Power Company
7% Preferred
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United States Depository

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Per Cent Interest Paid on
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\$600,000

WM. H. ANDERSON, President

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MICHIGAN SHOE DEALERS

Mutual Fire Insurance Company

FREMONT, MICHIGAN

Maintains Its 30% Dividend Record

By careful selection of risks
By sound and conservative management
By thorough mutuality

Courteous and prompt attention to all enquiries.

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Preferred Risks! Small Losses! Efficient Management!

enables us to declare a

**30% Dividend
For Year 1921**

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

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

WM. N. SENF, Sec'y

Fire Department Promotes General Safety.

American fire departments are gradually coming to be the center of all safety work not having to do directly with law breaking. For a long time fire departments confined their efforts strictly to protecting of life and property against loss by fire, but of late years production of special life-saving machinery which was of service in fighting fires has brought a wider sphere of activity to these departments. For instance, the machine for inducing respiration has made the fire department of first aid in drowning cases. The various types of breathing apparatus, designed to enable firemen to go into gas-filled rooms or buildings, have made the fire department a first aid for rescuing persons held prisoners in these places, even when there is no fire. At least one department, that in Cincinnati, has equipped its life-saving squad with machinery for use in raising wrecked street cars and automobiles in order to rescue people from being crushed to death.

Many departments in the country have been given special instruction in rescue work, instruction which in reality goes much beyond work to first aid application, and each day other cities are adding these subjects to their fire school courses. The consequence is that the fire department, where it is not already so recognized, is soon to be looked upon as the municipal rescue and first aid department. Fire stations will nearly always be located closer to scenes of accident than the hospitals and it is altogether probable that at no distant date accident alarms will be sent to the fire department as a matter of course, so that the nearest first aid crew may respond.

The rescue and first aid work of a number of city departments has been of great value to the departments in bringing an increased interest and respect from the citizens. Wherever efficient first aid and rescue crews have been established and equipped with first-class devices for their work, municipalities will not consider doing without them.

Partial Protection Is Hazardous.

Engineers selling lightning rods have exactly the same difficulties with farmers that engineers selling automatic springler systems have with manufacturers and merchants. The farmer may be ready to rod one or two of his buildings but is not ready to protect exposing structures. The manufacturer protects his well-built new factory with automatic sprinklers and then builds alongside it a second or third-class frame structure without protection and objects stren-

uously when he is told that he has nullified much of the good effect of his original fire protection. During the war there were numerous instances of fires in sprinkled plants which got their start or spread because of unsprinkled portions of the risk. Likewise on the farm, losses occur in connection with rodged properties because an exposing building has not been protected.

E. H. Sparr, of Emerson, Iowa, tried to save expenses by placing lightning rods on a new corn crib, while leaving a barn exposure unprotected. The barn had been there for thirty years and had never been struck by lightning. Within two weeks after the corncrib was rodged, the barn was struck by lightning and all was destroyed.

When the sales agent of the automatic sprinkler company or the sales agent of the lightning rod company urges complete protection as the only safeguard against loss, the manufacturer and the farmer are suspicious because they believe that the agent is interested only in selling a larger bill of goods. Of course the agent is interested in that but he also knows that he is failing in his duty to the customer and to the firm which he represents if he does not seek to protect the property in such a way that no fire loss will ever occur. The sales agent who fails to urge complete protection is the one who fails in his duty to the customer and to his house.

The man who learns from his own experience may be wise, but the man who learns from the experience of others is wiser.

Read Order Blanks Before Signing.

A deputy sheriff appeared at a retail merchant's place of business and levied on everything in it. An inspection of the merchant's contract with the concern from whom he had bought a fixture, and who was the plaintiff, solved the mystery of what had happened to him. This contract seemed to be about an acre of the smallest type known to man, set in long lines, without space between, the sort of printed matter the average eye avoids whenever possible. It authorized the seller of the fixture, if the buyer defaulted in his payments, or refused to accept the fixture, to sign the buyer's name to a confession of judgment in court. This had been done.

The point is to sign nothing without reading it. An act, regulating the size of type in business contracts, is being taken up by the Virginia and West Virginia Legislature, and should be passed by all states, as the present print has become an ingenious trap, purposely set by the unscrupulous to catch busy men.

CLAIM DEPARTMENT

Second to none for prompt and fair settlements.

Live Agents Wanted.

MICHIGAN AUTOMOBILE INSURANCE CO.

Grand Rapids, Mich.

A Stock Company.

SAFETY

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Michigan Class Mutual Agency

"The Agency of Personal Service"

Companies Represented and Dividends Allowed

Minnesota Hardware Mutual ---- 60%	Illinois Hardware Underwriters- 60%
Wisconsin Hardware Mutual --- 50%	Druggists' Indemnity Exchange 36%
Minnesota Implement Mutual -- 50%	Finnish Mutual Fire Ins. Co. --- 50%
National Implement Mutual ----- 50%	Central Manufacturers Mutual -- 30%
Ohio Hardware Mutual ----- 40%	Ohio Underwriters Mutual ----- 30%
Shoe Dealers Mutual ----- 30%	

Combined Cash Assets over \$7,000,000. Cash Surplus over \$3,000,000. Average Loss Ratio of Above Companies, 30.2%; Average Expense Ratio, 20.4%. Average Loss Ratio of Stock Companies, 56%; Average Expense Ratio, 41.9%.

Are your premiums paying you a THIRTY TO FIFTY PER CENT. DIVIDEND?

NO?

Then it is up to you to see that they do—by placing your Insurance with THIS AGENCY. Let your premiums work for you and also give you the most reliable protection obtainable. For further particulars write to

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AT

LESS COST

During the year 1920 the companies operating through

The Mill Mutuals Agency

paid more than \$4,000,000 in dividends to their policy holders and \$6,300,000 in losses.

How do they do it?

By INSPECTION and SELECTION

Cash Assets Over \$20,000,000.00

We Combine

STRENGTH and ECONOMY

THE MILL MUTUALS
AGENCY

120 W. Ottawa St.

Lansing, Michigan

Proceedings of the Local Bankruptcy Court.

Grand Rapids, Sept. 28.—On this day were received the schedules in the matter of Sigler Player Action Co., Bankrupt No. 1985. The schedules of the bankrupt list assets in the sum of \$94,533.09, and liabilities in the sum of \$97,508.69. A list of the creditors of the bankrupt are as follows:

Priority Claims.	
Internal Revenue Office	\$2,300.20
Internal Revenue Collector (tax, 1920)	121.00
Internal Revenue Office, Mich. tax, 1921	55.00
City Treasurer (city and school, 1920)	2,001.35
County Treasurer (tax, 1920)	669.18
City Treasurer, (tax, 1921)	996.17
William A. Loosenort, Grand Rapids	42.90
John Mohr, Grand Rapids	35.20
Johan Diott, Grand Rapids	34.10
John German, Grand Rapids	24.20
Ray Squires, Grand Rapids	74.01
Albert E. Chadwick, Grand Rapids	22.00
John Thomas, Grand Rapids	20.85
Floyd Walbert, Grand Rapids	22.00
Bernay J. Forsma, Grand Rapids	37.68
Martin J. Cartener, Grand Rapids	47.43
A. Fernenberg, Grand Rapids	304.90
Chas. Martin, Grand Rapids	56.63
Eva Martin, Grand Rapids	24.00
Walter Greenberg, Grand Rapids	72.50
Frank Smith, Grand Rapids	114.00
Oscar Rodenheiser, Grand Rapids	78.31
J. E. Reelan, Grand Rapids	280.00
Elizabeth Caldwell, Grand Rapids	275.00
Geo. E. Martin, Grand Rapids	375.00
C. N. Sigler, Grand Rapids	375.00
Following creditors hold securities:	
Chas. E. Warden, Grand Rapids	\$4,000.00
Geo. E. Martin, Grand Rapids	575.00
C. N. Sigler, Grand Rapids	781.37
Unsecured Creditors.	
American Glue Co., Boston	61.26
American Glue Co., Boston	81.06
American Screw Co., Chicago	26.10
American Brass Co., Kenosha	336.39
American Felt Co., Chicago	56.00
Andrews, M. L. Co., Cincinnati	75.00
Wallace Bamed Co., Bristol, Conn.	77.55
Bearley-Hamilton Co., Grand Rapids	50.00
H. Behlen & Bro., New York	5.19
Burrows Adding Machine Co., Grand Rapids	2.40
Bixby Office Supply Co., Grand Rapids	88.50
M. Eracht Manufacturing Co., Grand Rapids	2.45
Russell H. Burnham, Chicago	74.59
William Brummelers Sons, Grand Rapids	.40
Brown & Sharpe Manufacturing Co., Chicago	40.53
E. W. Bliss, Brooklyn	120.00
Bethlehem Steel Co., Bethlehem, Pa.	982.94
J. B. Carrol & Co., Chicago	25.17
Central Michigan Paper Co., Grand Rapids	22.00
Citizens Telephone Co., Grand Rapids	13.02
Cleveland Twist Drill Co., Cleveland	168.75
James S. Crosby, Grand Rapids	52.50
Cincinnati Time Recorder Co., Detroit	3.78
Covell-Henson Co., Grand Rapids	108.75
Consumers Power Co., Grand Rapids	145.39
Consumers Ice Co., Grand Rapids	1.87
Columbia Steel & Shafting Co., Pittsburgh	71.00
Central Steel & Wire Co., Chicago	3,378.02
Cornwall Patterson Co., Bridgeport	200.00
Croover Manufacturing Co., Chicago	211.20
Carborundum Co., Niagara Falls	108.22
Clark Veneer Co., Grand Rapids	113.20
James B. Day & Co., Chicago	91.00
J. Dixon Crucible Co., Jersey City	20.15
Detroit Copper & Brass Co., Detroit	353.23
Diamond State Fibre Co., Bridgeport	58.59
Decker, Davies & Jean, Grand Rapids	414.30
Enterprise Electric Co., Grand Rapids	9.20
Federation of Social Agencies, Grand Rapids	75.00
Friedrich Music House, Grand Rapids	151.80
Foster, Stevens Co., Grand Rapids	3,012.36
Furniture City Plating Co., Grand Rapids	14.50
G. R. Battery Shop, Grand Rapids	3.50
G. R. Association of Commerce	18.75
G. R. Gas Light Co., Grand Rapids	.50
Edward W. Gentz, Grand Rapids	152.95
G. R. Dowell Works, Grand Rapids	2.85
G. R. Varnish Works, Grand Rapids	27.00
G. R. Varnish Co., Grand Rapids	324.90
G. R. Wood Finish Co., Grand Rapids	41.63
G. R. Wood Finishing Co., Grand Rapids	190.49
F. A. Gorham Jr., Grand Rapids	30.00
G. R. School Equipment Co., Grand Rapids	5.32
M. A. Gelock, Grand Rapids	160.71
G. R. Electric Co., Grand Rapids	2,254.69
William D. Gibson Co., Chicago	226.43
William D. Gibson Co., Chicago	150.00
Grinnell Row Co., Grand Rapids	421.20
Graphic Engraving Co., Grand Rapids	50.00
Hand & Co., Chicago	35.14
Herding Bros., Chicago	9.13
James Haven, Grand Rapids	66.36
Hazeltine & Perkins Drug Co.,	

Grand Rapids	24.27
A. B. Hendryx Co., New Haven	12.24
H. J. Heystek, Grand Rapids	25.26
H. J. Heystek, Grand Rapids	51.36
Hayden Supply Co., Grand Rapids	28.95
Henry Haas Co., New York	1,094.57
A. L. Holcomb Co., Grand Rapids	77.53
Hedason Manufacturing Co., New Haven	531.76
Investment Realty Co., Grand Rapids	355.00
Investment Realty Co., Grand Rapids	1,065.00
Interstate Brass Co., Chicago	104.65
Interstate Music Corp., Milwaukee	7.50
R. K. Jardine Lumber Co., Grand Rapids	20.64
R. K. Jardine Lumber Co., Grand Rapids	102.74
Kinsey & Buys, Grand Rapids	2,130.00
Edward L. Koenig, Chicago	66.42
Knickerbocker Press, Grand Rapids	14.00
Little Air Co., Grand Rapids	4.90
Lewis Electric Co., Grand Rapids	45.00
M. Levensberg, Grand Rapids	68.68
C. J. Litscher, Grand Rapids	21.53
Michigan State Telephone Co., Grand Rapids	4.50
Michigan Hardware Co., Grand Rapids	23.11
Music Trades Indicator, Chicago	22.50
Music Trade Co., New York	238.00
Music Trade Co., New York	255.00
James S. Muir, New York City	1.82
Miller Plating Co., Grand Rapids	618.67
McMullen Machine Co., Grand Rapids	26.57
Manhattan Machine Co., Grand Rapids	75.13
McMullen Machine Co., Grand Rapids	1,808.90
L. J. Mutty & Co., Boston	1,233.34
Michigan Mutual Liability Co., Detroit	151.30
M. E. Electric Co., Grand Rapids	56.85
National Piano Manufacturing Co., Grand Rapids	3.22
New Britain Machine Co., New Britain	18.00
Nichols & Cox Lumber Co., Grand Rapids	250.69
National Acme Co., Cleveland	68.26
National Lead Co., Chicago	501.51
J. J. Natzlik, Chicago	342.24
Otis Elevator Co., Grand Rapids	15.00
O'neal Oil & Paint Co., Milwaukee	237.61
Onderdonk Printing Co., Grand Rapids	362.05
Phoenix Sprinkler Co., Grand Rapids	15.05
Pratt & Whitney Co., Detroit	28.68
Ponce De Leon Water Co., Grand Rapids	2.00
C. O. Porter Machine Co., Grand Rapids	290.00
Ratlbone Mfg. Co., Grand Rapids	259.34
Rice Veneer & Lumber Co., Grand Rapids	553.63
G. McCoy & I. Preston Rice, Grand Rapids	2,377.88
Glendon A. Richards Co., Grand Rapids	678.97
R. Kanyville Co., Grand Rapids	20.00
Quadrings Mfg. Co., Chicago	47.73
R. B. Ridgley Co., Detroit	254.54
Stalter Edge Tool Co., Grand Rapids	1.44
Stonehouse Carting Co., Grand Rapids	5.00
Paul Steketec & Sons, Grand Rapids	3.63
Stromberg Electric Co., Chicago	4.09
Security Transfer Co., Grand Rapids	11.00
C. M. Sigler, Grand Rapids	10.00
Scoville Mfg. Co., Chicago	365.45
Chas. G. Stevens, Chicago	100.00
Steel Sales Corp., Chicago	1,349.03
Texas Co., Grand Rapids	60.81
Tish-Hine Co., Grand Rapids	44.14
J. Tennebaum, Grand Rapids	24.00
Turnes, Gould, Green Co., Medfield, Mass.	1.91
U. S. Rubber Co., Detroit	650.00
Underwood Typewriter Co., Grand Rapids	26.00
Valley City Plating Co., Grand Rapids	222.42
Valley City Machine Works, Grand Rapids	250.00
A. F. Vollette, Grand Rapids	216.70
Vanadium Alloys Steel Co., Latrobe, Pa.	140.87
Edgar T. Ward Sons, Chicago	61.34
Western Union Tel. Co., Grand Rapids	1.09
West Drug Store, Grand Rapids	3.75
W. P. Williams Co., Grand Rapids	1,881.10
Weatherly Co., Grand Rapids	135.78
Wolverine Pattern & Model Works, Grand Rapids	125.00
White Flame Co., Grand Rapids	6.75
Worcester Wind Motor Co., Worcester	346.00
A. H. Wells Co., Waterbury	721.53
Wolverine Brass Co., Grand Rapids	5.25
Grand Rapids Savings Bank, Grand Rapids	33,829.25
Bush & Gerts Piano Co., Chicago	500.00
Schaff Bros. Co., Huntington, Ind.	1,357.00
Bush & Gerts Piano Co., Chicago	452.00
French & Sons Co., New Castle, Ind.	889.00
Schaff Bros. Co., Huntington, Ind.	3,614.00
Packard Piano Co., Fort Wayne	1,000.00
Bush & Gerts Piano Co., Chicago	907.00

special meeting in the matter of Geo. A. Sevrey, Bankrupt No. 1972. The bankrupt was present in person and by attorney. The trustee was present in person. Attorney Dean S. Face, of Coopersville, was present for creditors. Several additional claims were proved against the estate. The stock and fixtures of estate were sold to Wm. Heaton, of Slocum, Michigan, for \$1,700. Mr. Heaton made the original bid of \$1,000 upon which the special meeting was called. The meeting was then adjourned without date.

On this day was also held the first meeting of creditors in the matter of Tracey E. Laubscher, Bankrupt No. 1986. The bankrupt was present in person and by attorneys Norris, McPherson, Harrington & Waer. Wicks, Fuller & Starr appeared for creditors. Claims were allowed. Frank V. Blakely, of Grand Rapids, was chosen trustee, and the amount of his bond fixed by the referee at \$4,500. The referee as receiver reported that the custodian has taken possession of the stock and sold the ice cream then on hand for \$5, which sum was turned over to the trustee. The bankrupt was sworn and examined without a reporter. The meeting was then adjourned to Oct. 14.

Oct. 4. On this day an order was made for the payment of administration expenses and a first dividend of 5 per cent. in the matter of Elmer C. Johnson, Bankrupt No. 1905.

On this day also the referee filed findings in the matter of E. Allen Conklin, Bankrupt No. 1868. The trustee had filed a petition asking for an accounting from the bankrupt and upon sufficient hearing and argument of the respective counsel, the referee found that the bankrupt has accounted for all substantial sums that have come into his hands, and the petition of the trustee was therefore dismissed.

In the matter of Tracey E. Laubscher, Bankrupt No. 1986, an offer for the assets of the bankrupt estate has been received by the court. Frank Burt has offered \$1,500 for all the stock in trade and fixtures of the estate, subject to the bankrupt's right to statutory exemptions in kind. An order for the creditors to show cause why this offer should not be received has been issued by the court and a meeting will be held thereon Oct. 12, at which time the assets will be sold to the highest bidder. All interested should be present at that time. The sale will be held in the office of the referee.

Good Business and Good Weather at Petoskey.

Petoskey, Oct. 11—Recognizing the splendid and aggressive public spirit

of city councilman John L. A. Galster, a candidate for re-election at the polls next Monday, his opponent for the position, Clark C. Otis, has withdrawn from the contest. This insures the return of Mr. Galster to the city council and means the continuance of a vigorous program of public work of which the now nearly completed new water system was the start.

The Petoskey free city market continues to grow in favor, each week increasing attendance of both producers and consumers.

The new auto bus line which will operate regularly between East Jordan, Boyne City, Charlevoix and Petoskey has been established by O. J. Wolter, formerly of Grand Rapids, and early patronage indicates satisfactory returns.

The Petoskey Portland Cement Co. has issued the regular 3 per cent. quarterly dividend checks to all stockholders and the continued full capacity operation of the plant with demand far in excess of production brings joy to the hearts of everyone interested in the plant.

Snow fall in this vicinity has been of the "just observable" kind, the weather, in the main, being seasonable and thoroughly enjoyable. Lack of stormy weather, which at this time of the year usually fills the streams and small lakes with wild fowl, has not been to the advantage of hunters, but herring and fine perch are being taken in large numbers.

The opening of the whitefish spearing season was the signal for the appearance of many sportsmen on the streams of the inland route and these almost unanimously deplore the number of wall eyed pike speared by mistake and left in the streams, their contention being that provision for the removal of these dead fish will prevent pollution. It is understood that recommendation of such action will be made to the State Conservation Commission.

J. Frank Quinn.

We now offer the small balance of our treasury

Seven Per Cent Cumulative Preferred Stock

Regular Quarterly Dividends

All previous offerings promptly over-subscribed.

Price par \$10 per share and accrued dividend from October 1.

FURTHER INFORMATION ON REQUEST

Valley City Milling Co.

Grand Rapids, Mich.

Citz. 4255

Bell M. 1194

A petition has been filed with the referee for the appointment of a receiver temporarily and an order was made accordingly allowing the same and appointing the said receiver.

Sept. 30. On this day was held the

Ye Olde Fashion Horehound Candy

Double A



Brand



Made only by

Putnam Factory, National Candy Co.
Grand Rapids, Michigan



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.

Where Do All the Pins Go?

Every year thousands of pins wearying of their endless jobs of clutching madly at unsewed hems, or frantic efforts to join independent waists and skirts, decide to end it all, and take a final dive into oblivion. What becomes of all the pins? What, indeed, becomes of all the rails, the barbed wire fences, discarded ships, and cars, and crumpled-up machines for which the junk man finds no uses? The end of all iron is the same.

Since the days of Tubal-cain, man has been busily at work trying to solve the problem. This instructor of workers in iron and copper gained notice in the Book of Genesis.

Every year the blast furnaces of the world release 72,000,000 tons of iron from its oxides, and every year about a quarter of that amount returns to its original form. Just as the oxygen we breathe from the air changes in our lungs to be expelled as carbonic acid gas, so chemical reaction takes place whenever iron meets with moist air, and although this union goes by various cognomens in the mineralogical and chemical worlds, in plain language it is called iron rust, and to prevent that reaction has been man's effort since he first discovered iron.

Put a pin in a glass and let it lie for lays and weeks and note the gradual change to a reddish-brown powder—iron rust, on which the life and color in nature is dependent, the most indispensable of all known substances except the air we breathe and the water we drink. The tints in our rocks and soil, the green in the leaves, the color of the flowers we owe to the presence of iron; even the red in our blood, which we improve by the iron in foods, which, in turn, is sucked up from the iron in the soil—and who may say how much of this is sprinkled over our broad land by myriads of scattered pins?

Nature is a wise woman to bring this needed iron into her too highly civilized localities where natural ore cannot exist by the disintegration of modern achievements—machinery, tools, and pins!

The chlorophyll of the leaves and the hemoglobin of the blood are very similar in constitution, for although the leaf green contains magnesium in place of iron, the latter is necessary to its formation. A plant grows pale and sickly if its soil is short of iron. Lack of iron in the blood brings pallor to the cheeks; and if the amount

grows too small, the disease germs that are always attacking us are no longer destroyed but multiply without check and we follow the way of the pins.

A noted chemist, Dr. Edwin E. Slosson, has even suggested that a chemical laboratory attached to the courtroom would give more information of value than some of the evidence now obtained.

"An excess or a deficiency of iron in the body is liable to result in criminality," says he, "and a chemical system of morals might be developed on this basis. Among the ferruginous sins would be placed murder, violence, and licentiousness. Among the non-ferruginous, cowardice, sloth, and lying. The virtues could, of course, be similarly classified. According to this ethical criterion the moral man would be defined as one whose conduct is better than we should expect from the percentage of iron in his blood."

It is a good thing for our sense of sight that iron rust is red, not white, like zinc and aluminum, metals much like iron in chemical properties. Otherwise leaves and flowers would all be white and men and women like walking corpses.

Yet iron in its pure state is soft, ductile, and white like silver. Few of us have never seen it so, because as soon as it comes in contact with the air it shyly veils itself with this thin film of rust and becomes first black and then red. In the four thousand years since man discovered how to undo iron rust and get the metal out of it, he has accomplished more than in the millions of years before. To save a pound of iron from corrosion to-day is as much a benefit to the world as to produce another pound from the ore; in fact, a greater benefit, since it takes four pounds of coal to produce one pound of steel, and the coal beds will be exhausted before the beds of iron ore.

There is practically no iron in the world except what man has made. Gold, diamonds, other metals, and jewels we find in the earth in nuggets or crystals, but the only iron we find in such form in nature are meteor-

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.

ites, and though we don't know where they come from, to what sun or planet they belong, we would not visit them if we could, for where iron does not rust animal and plant life cannot live. There is no oxygen in the vast spaces, between the stars.

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

WINTER CAPS

Inside fold. Keep the ears warm.
 In stock—a long line.

Sweaters—Men's and Boys'

Good assortment.

Daniel T. Patton & Company
 Grand Rapids, Michigan—59-63 Market Ave. N.W.
 The Men's Furnishing Goods House of Michigan

Holiday Goods

We stock a nice line of toys, dolls,
 perfumes, box stationery
 and jewelry.

Attractive merchandise and prices.

Quality Merchandise — Right Prices — Prompt Service

PAUL STEKETEE & SONS
 WHOLESALE DRY GOODS GRAND RAPIDS, MICH.

One Cent Per Call

Last week we told you of the number of messages passing over our lines—68,247,700 messages annually in the City of Grand Rapids.

Did it ever occur to you that a utility enabling thousands of people to talk with one another, day or night, is of the greatest importance?

We have in our Grand Rapids exchange 18,698 telephones, which means that we are serving directly 80,000 Grand Rapids residents, and indirectly any one wishing to call—to say nothing of long distance connection with 300,000 telephones in the state.

This service is continuous, day and night, 365 days a year, and is rendered at an average cost to Grand Rapids subscribers of approximately 1c per call.

No one would do without such a service.

The demand for additional telephones is heavy, to take care of which we are offering our FIRST MORTGAGE BONDS, paying 7% at 98 and interest, to yield 7.20%.

Citizens Telephone Company

THE ONE-STORE TOWN.

Why Petty Jealousies Are Never Profitable.

Grandville, Oct. 11—Competition is the life of business.

A true saying and yet there are many merchants who have not learned this truism and who seem to exhibit jealousy when a new merchant comes to town to open business.

Jealousy is one of the meanest traits of the human animal and should not be permitted to gain a foothold; for once harbored, it is sure to grow stronger with age until the man becomes possessed of a devil that all the priests in the universe cannot exorcise.

I am led to these remarks because of certain conditions that have come under my observation while passing through this vale of tears.

One-store towns are at a disadvantage with the remainder of the world. Where there is but one dry goods store, but one grocery, but one meat market the place is apt to be shunned as much as possible by the consumers on whom mercantile folks depend for their livelihood.

Sorry it is that this feeling is so well founded. It is here that the necessity for competition comes into play. And yet, let a second dry goods man or a second grocer appear on the scene and anger and jealousy manifests itself at once. Because a merchant has a monopoly of a certain trade in his town is not saying that no other in that line of business need apply.

"Why don't you trade at Buffton?" asks one farmer of another.

"That's a one-store town, that's why," retorts the one questioned.

"I think you are mistaken. I am sure there are three merchants doing business there," declares the questioner. With a laugh Mr. Farmer says:

"Right you are, but there's only one grocery. Old Jabe has it all his own way. What can you expect. He's higher on almost everything than the stores at Pigeon Village, simply because there's three groceries there and each one keeps his prices down near to where they belong in order to get his share of the trade. I tell you I don't often patronize a one-store town."

It is so the country over. An old established firm notes the arrival of another merchant in his line of trade and at once sets out to discourage him in every possible manner.

"That's business," says one. No, it is not business, but pure and unadulterated selfishness and greed, non-Christian to the last degree. The public is not blind. The selfish merchant who gibes at his rival, who does his level best to keep him out, or tries to oust him when once in, makes no friends. Rather, he alienates the friends he already has and is likely to see his trade falling off because of his overweening desire to hog everything in sight.

The merchant who has a heart is the one people like. It must be remembered that it is better to have the friendship of a dog rather than its enmity.

The saying, "There is no friendship in business," holds true in too many instances. It should not be so. Honest rivalry and good natured competition are the making of a town. Customers like to patronize merchants who are competing for trade. To-day, with the automobile so strongly in evidence, a few miles further cuts little figure with the buyer.

It would seem to be a short-sighted policy for merchants to harbor ill will toward a neighbor dealer. Furthermore, the spirit which would keep newcomers out of town is not one that makes for success along any line.

It is a lamentable fact, however, that the prejudice against one store towns is too well founded. A place with two meat markets is better than

the burg with only one. For a long time Mossburg had but one market. Prices ranged higher than they should. A second man moved in, opened a neat new market, when lo! the price of meats took a drop.

The dinner table felt the impulse of a new deal. Later one of the market men sold to the other. The old state of one market was soon in evidence, prices of meats going up until people drove miles to get to a town where competition served to regulate and keep down prices to a reasonable figure.

The fact that you are the only one in town who sells meats or groceries does not license you to skin your fellow citizens to the limit. Such a policy is bad, very bad. Not all one-store town dealers do this. I have in mind a man who has been doing business in a small four corners place for many years. This man has forged to the front, has a new store building, is holding down a good trade, and becoming a citizen of prominence in the community in which he lives.

Although his is the only store he does not take advantage of this fact to mulct his customers. Instead, he often sells goods below the market price in adjoining towns. This man's native honesty forbids him doing those petty meannesses that so often characterizes the one-store town dealer, and he is reaping his reward right here and now.

There are too many short-sighted merchants in small towns. Monopoly in one direction has bred in them a desire to go the limit; in fact, to tack on the price all the traffic will bear and then some. Their ideas of a square deal need revivifying. Such men stand in their own light. Such dealers are among the first to denounce the profiteers higher up, and to rail at the government for extravagance and unfairness. Old Timer.

Safeguarding the Mails.

Have you recently lost a letter or package in the mails? Perhaps the Postmaster-General may find it for you in connection with an investigation which has just developed the surprising fact that an average of fifty parcels of second, third and fourth class mail and twenty letters are daily found in presumably empty mail sacks sent to the mailbag repair shop in Washington.

An order has been issued for the immediate inspection of nearly 2,000,000 sacks and 400,000 pouches, which are sent to the depositories at Boston, New York, Atlanta, Cincinnati, Chicago, St. Louis, St. Paul, and San Francisco, for storage or distribution, in order to ascertain if other mail in like manner has become lost.

Special delivery letters and parcels are frequently found. Some letters bear recent post-marks and others old post-marks.

Even first class mail with uncanceled stamps is often shaken out of sacks, which would indicate that this particular mail is left in the sack after the collections by city collectors are supposed to have been completely removed. Such mail when found will be specially marked so that the addressee may know the cause of delay.

Under the orders just issued by the Postmaster-General, postmasters are to be held strictly responsible to see that every mail sack and pouch is hereafter thoroughly inspected before it is cast aside or stored. There are approximately 7,500,000 sacks and nearly 1,000,000 pouches used in the postal service.

A Real Investment

When does a man really invest? When he accumulates solid and substantial investments which pay him good returns year in and year out. It means putting your money away **safely** so that it yields a **steady** and **sure** return. It means letting your capital work so that it receives full wages and no penny of it is lost to you or your heirs.

The investor provides for the future and for financial independence in his old age. He does what brings him the blessings of his wife and children.

A really sound investment is one that pays an income to the owner of the security regularly at stated periods **every** year.

It is possible to invest and be assured of such regular dividends and still get the full earnings of your investment instead of only the rental value of your money.

Where and in what can I invest to accomplish the above highly desirable aims?

Such an opportunity exists in an investment in the Petoskey Transportation Company.

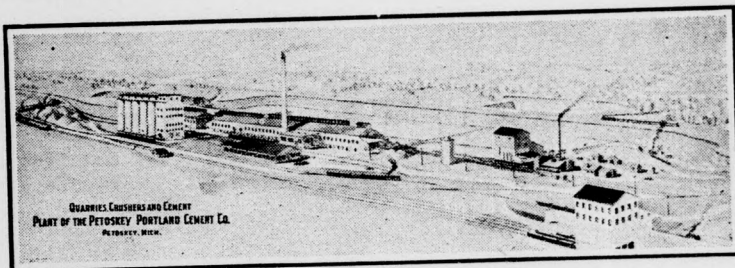
Write for full particulars.

F. A. Sawall Company

313-314-315 Murray Building

GRAND RAPIDS

MICHIGAN



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



Courts To Determine What Cider Vinegar Is.

The controverted question as to the labeling of vinegar made from evaporated apples under the Federal Food and Drugs Act will be litigated in the Federal courts, according to a statement issued to-day by the Secretary of Agriculture. Pending the decision of the courts it is announced that vinegar made from evaporated apples and labeled as "apple vinegar" will not be interfered with.

This controversy over the legal labeling of vinegar has been going on for some time. Back in February, 1912, the Department of Agriculture in Food Inspection Decision 140 defined vinegar, cider vinegar, and apple vinegar as the product made from the alcoholic and subsequent acetous fermentations of the expressed juice of apples. This decision further provided that "the product made from dried apple skins, cores, and chops by the process of soaking with subsequent alcoholic and acetous fermentations of the solution thus obtained is not entitled to be called vinegar without further designation, but must be plainly marked to show the material from which it is produced."

Upon finding in the market vinegar made from evaporated apples but labeled as cider vinegar the department made a number of seizures. Some of the manufacturers elected to contest these cases in court. From one cause or another the termination of such litigation has been delayed. In the effort to reach a satisfactory settlement of this disputed question the Secretary of Agriculture, under date of July 14, 1921, called a public hearing and invited representatives of the industry, food law officials, and all interested parties to submit their views. It was tentatively suggested that the term "apple vinegar" might be used to indicate a product made from dried apple stock but that such product should not be labeled "cider vinegar" or "apple cider vinegar."

The hearing was attended by a number of vinegar manufacturers. Letters were received from many State officials charged with the enforcement of food laws. The oral and written statements indicated that the tentative suggestion that the term "apple vinegar" be permitted for vinegar made from evaporated apples is not satisfactory either to some of the manufacturers who make such vinegar or to those who make vinegar from the expressed juice of the apple. Most of the State food officials also objected to the use of this term for vinegar made from evaporated apple stock. The manufacturers of vinegar from such material claim that as their vinegar is made wholly from apples

and apple products they have a right to use the descriptive terms "cider vinegar" and "apple cider vinegar." Those who manufacture from the fresh apple juice insist that Food Inspection Decision 140 be strictly adhered to. It became evident that whatever decision might be reached the case would have to be passed upon ultimately by the courts. The Secretary of Agriculture has therefore determined to have the matter promptly settled by the courts. Pending the decision of the court no seizures will be made of vinegar made from evaporated apple stock and labeled "apple vinegar," as tentatively suggested on July 14, 1921.

Charles Wesley Dunn.

The Canned Tomato Situation.

Statistics of the pack of canned tomatoes have not yet been collected or compiled, but will be very soon. California has made a heavily reduced pack of tomatoes, and so has Maryland and Indiana; and the output in Virginia and Ohio is much below normal. This is assured by the known heavy reduction in acreage planted, and tells the story in advance in relation to canned tomatoes.

It may be said that only standard and extra standard canned tomatoes were packed in the United States this season, (1921), as the quantity of fancy canned tomatoes produced was so insignificant that it is hardly worth while to ask them to stand up and be counted. It is quite likely that buyers will hereafter have to go to California canneries for their fancy canned tomatoes, as Eastern canners have become discouraged about packing them and have found that the selection of perfectly ripened tomatoes for the fancy grade depreciated the standard quality so greatly that it is unprofitable.

On the other hand, California tomatoes are grown in the dry season when there is unremitting sunshine and when the tomatoes ripen perfectly. When California tomatoes are taken from the vines and packed by hand, solid and as nearly whole as possible in the cans, they are so uniformly and regularly ripened that they grade fancy with but little culling or selection. If the California canners would pack their tomatoes in No. 3 cans they would find a much readier sale for them in the East. No retailer or consumer likes a No. 2½ can. It is regarded as too large for a small family and too small for a large family, and an uncalled for variation from customary and regular sizes.

John A. Lee.

The English starling lately introduced into this country is by no means a darling.

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.

"When the Frost is on the Pumpkin"

You Just Naturally Think of

PIOWATY

Headquarters for

Cranberries, Sweet Potatoes, Bananas, Oranges,
Nuts, Figs, Dates and all other—

Snappy Weather Merchandise

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

CLEVER CONFIDENCE MEN.**Four Swindling Games Recently Worked on Merchants.**

Along comes the "old check artist," with the same old confidence game which has been worked for years. Every retailer has been warned hundreds of times by the Tradesman against cashing checks, but he will fall for the same old stuff.

Even his method is not new. He captivates a youth of ten or twelve years old by claiming to be a friend of the family. He gets from the boy his mother's name and the name of her grocer, then proceeds to write a check in favor of the lad's mother, endorses the name of the mother, gives the check to the boy, with a note to the grocer, signed with the mother's name, asking him to kindly cash it and send her the money by the son. This the grocer readily does. The boy takes the money to the slicker, who gives him 25 or 50 cents for his trouble. The checks are usually for small amounts around \$15. He has successfully operated in a Michigan city for several days and may be headed your way.

Another slicker is working an advertising (?) game. He claims to represent the Western Electric Advertising Co., which purports to manufacture an electric illuminated window display machine which sells to the merchant from a photo prospectus, claiming that the space in the machine is sold to manufacturers and that 45 per cent. of all returns from the advertising will be payable to the grocer, which will easily pay half his store rental. He induces the merchant to execute an agreement to pay \$26 for the machine, \$10.50 upon signing the contract, and the balance of \$15.50 upon delivery of the machine. He has collected several initial payments of \$10.50, but installed no machines. Upon writing to the company whose name appears on the contract, a copy of which is retained by the grocer he is advised by the postmaster that there is no such house in the city. The grocer is jipped \$10.50.

Another slicker who gives his name as Frank Marshall Edwards is purporting to represent the Aunt Jemima Mills Co., and the Ralston Peruna Co., of St. Joseph, Mo.

He goes to the grocer and presents his card, and represents that he is inspecting the goods of these companies. He takes all the goods they have on the shelves, and condemns them, making out a sales slip to the company for the retail price, telling the merchant he is authorized to pay retail prices for them; he then presents a forged draft from these mills for fifty or sixty dollars, deducts the purchase price, and the merchant pays him the cash difference. The draft is deposited, goes through the bank to St. Joseph, Mo., and by the time the returns are made, which usually takes a week or more, the bird has flown to new fields. He has traveled under various aliases. He is about 28 years old, 5 feet 9 inches, weighs 140 pounds, medium build, dark hair and dark complexioned, is an American, and a former salesman. Has a lady with him, a very pronounced blonde, about 22 years old, 5 feet, 2 inches, weighs

110 pounds, a flashy dresser. When last seen, were driving a Scripps Booth model C roadster, Michigan license No. 410271, maroon color white wheels.

Should you receive a visit from this gentleman, communicate with the Tradesman at once.

The gold nugget graft has been worked by the use of a small lead nugget, gold dipped. This confidence man comes in with a hard luck story, says he is broke, and wants to make an emergency loan from the merchant. He detaches from his watch fob this small gold nugget, and asks for a temporary loan of \$3 or \$4, which the merchant, after making a careful examination, readily grants. The fellow promises to return in a few days, but at the present time the purchasers are still in possession of the lead nugget.

Again—for the thousandth time—the Tradesman warns the merchant never to cash a check or sign an order or a contract presented by a stranger. No matter how simple the order may appear to be on its face, it may be capable of transposition, substitution or interlineation in such a way as to change the entire character of the document. If a man insists on a signed order, make your own order on the typewriter, being sure to retain a duplicate which should be signed by the agent. Leave no vacant space above the signature which can be utilized by the holder of the order to change the character of the order.

Care Will Reduce Canned Goods Loss

The following suggestions for keeping tinned foods in first class condition are especially timely at this season of the year:

1. The storeroom must not be damp. Moisture invariably results in rusty tins that are depreciative of values and, in time, of pinholes which mean a total loss.
2. There should be absolute cleanliness in the storeroom.
3. Periodical inspection of tinned foods is essential, and for that reason canned goods should be removed from the cases so that they can be watched for leaks, swells and springers.
4. The storeroom should never be permitted to reach a high temperature, as it results in fermentation, spoilage and swells.
5. Canned foods should be unpacked and inspected upon arrival.
6. Leaks, swells, and springers should be returned at once in order to avoid useless and time-wasting arguments.

Canned Salmon.

Thrifty housewives on the Pacific Coast nowadays buy salmon when they are plentiful and cheap, and put them up in jars or cans for winter use. They find it as easy as the canning of vegetables or fruits.

The salmon, dressed and the backbone removed, are cut in crosswise pieces of a size to fit the jar or can. Salt is added, and the process, which includes cooking for three hours in the cans, is the same as for vegetables.

Natural Sequence.

"I'm simply crazy about your bread."

"That's probably because of its well-known nutty flavor."



We Specialize on

Sunkist
Oranges and Lemons

They Are
Uniformly Good

The Vinkemulder Company
GRAND RAPIDS :-- MICHIGAN

DON'T WRAP IT

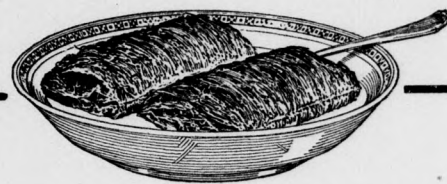
Some foods require a lot of overhead expense to get them to the consumer—paper bags, wrapping paper, string, etc.

Shredded Wheat Biscuit

is in a carefully sealed, dust-proof, bug-proof package. No wrapping is necessary. The carton has a lot of valuable information on it—do not cover it up. Shredded Wheat is ready-cooked and read-to-sell at a clean, fair profit to satisfied customers. We are spending a lot of money to create business for you. Surely we can count on your co-operation.

MADE ONLY BY

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

**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.

Lansing Warehouse Company

FOR RENT—Storage rooms for commercial and household goods. Cool semi-basement storage for Vegetables and fruit shipments.

Located on N. Y. C., and transit tracks, free connections with all railroad lines. 403-5-7 East Shiawasee St. Lansing, Mich.



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

How To Make Good in the Furnace Business.

Written for the Tradesman.

The furnace business is becoming a steadily more important factor in hardware trade for a great many dealers. Hence, the views of one of the most successful hardware dealers regarding the best methods of handling the furnace business are of interest.

"In selling furnaces," he tells me, "I have found that there is a most intimate connection between the sale and the installation. An improper installation will do more harm than pages of advertising and hours of talk can undo, and a customer whose house is cold while his furnace is making records as a coal consumer feels that he is justified in publishing that fact far and wide, especially among prospective furnace buyers.

"Of course, he lays the blame on either the dealer or the furnace. It doesn't matter much which is the target of his wrath, as the result in either case is to spoil the dealer's chance of securing further business. It is only natural that the man who installs a furnace should refuse to buy from a dealer in whose workmen or furnace he has no confidence.

"So I put it down as one of the cardinal principles of making good in the furnace business, that all work done should be absolutely satisfactory.

"I believe that the first matter to receive attention in building up a furnace trade is the appointment of a competent foreman. If you can secure someone who is well known locally, and whose ability is recognized, so much the better. He will have the confidence of the public, who will know that he is capable of laying out the work so that the furnace will deliver heat as evenly as possible.

"I believe in handling only one line of furnaces. I want to feel that my furnace is really the best one on the market, and I could not conscientiously recommend two different lines as equally good.

"The dealer should study every furnace he knows of before he selects the make he is going to push. His first care is to make up his own mind as to the best furnace in sight. Having convinced himself and determined to confine his efforts to the sale of one particular line, he will find it easier to convince his prospects also that the furnace he offers them is the best in sight.

"Another advantage of making a careful study of the question is that

it enables you to know all the good points of your furnace in comparison with competing lines. It is to be expected that skeptical prospects will look to you to tell them just why your furnace is superior and that necessitates your knowing the points of competing lines.

"Just here let me say that it does not pay to knock the other fellow's goods. It is possible to put forward the merits of your furnace, showing how it is superior to other lines, and, at the same time leave the impression that you are comparing them in a non-partisan spirit. The prospect instinctively discounts the claims of any salesman who knocks competitors' goods. Similarly, if he sees that you are willing to concede other furnaces are at least fit to exist, he will have more confidence in the arguments you advance in favor of your own line.

"Where possible, I think it would be advisable to avoid all reference to other makes of furnaces. Very frequently, though, the customer has been investigating elsewhere, and will himself bring up the claims made by rival agents. It is then that the dealer can make use of his knowledge of competing furnaces by showing where his furnace is superior; but, as stated, he should carefully weigh his arguments so that they will not appear to be knocks.

"I would strongly advise every furnace dealer to use all the help he can secure from the manufacturers. Different manufacturers have different methods of co-operating with their dealers, but practically all of them will give advertising help. This may consist in newspaper advertising, circulars and catalogs for distribution, special window trims and show cards, or all of them combined. At any rate, the live dealer should seek all possible assistance from this source; and he, in turn, should do his part to see that this assistance is not wasted. It seems to me that the average manufacturer is more willing to aid the dealer than the average dealer is to aid the manufacturer, to secure business.

"Sometimes a manufacturer asks the dealer to furnish him with a list of prospective furnace buyers so that he may circularize them on the dealer's behalf. In response to an appeal of this kind, it will pay the dealer to sit down for an hour or two and think out the names of people he knows who might be induced to buy a furnace. In the case of new houses, it will be easy to secure these names by consulting the list of building permits, or telephoning the architects and contractors of the district. Yet some dealers are not even willing to go to this much trouble, they simply copy

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,

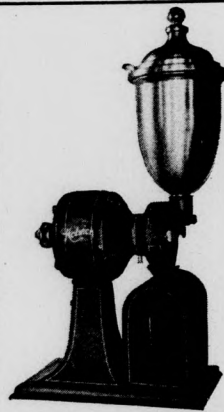
MICHIGAN

Michigan Hardware Company

100-108 Ellsworth Ave., Corner Oakes

GRAND RAPIDS, MICH.

Exclusive Jobbers of Shelf Hardware, Sporting Goods and FISHING TACKLE



WHEN YOU BUY a Holwick mill you buy from an individual, not from a soul-less corporation with an enormous overhead expense which the buyer has to pay.

B. C. Holwick is a personally conducted, independent Electric Coffee Mill and Meat Chopper establishment—owned and operated by its original founder and on the same clean-cut principles as when I established the business 14 years ago.

I am responsible to you in seeing your investment protected. Back of your mill investment stands my reputation, quality-policy, and my out-in-the-open methods of doing business.

In this way you get economy, and in the end you have nothing to charge up to experience and to maintaining high prices, but a credit of your own satisfaction and proof of your own good judgment.

Send for catalog and easy selling plan.

SALESMAN WANTED.

B. C. Holwick,

Canton, Ohio, Dept. F

Foster, Stevens & Co. Wholesale Hardware



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

Grand Rapids, Mich.

Conservative Investors Patronize Tradesman Advertisers

down a section of the voters' list. As I look at it, the assistance that a dealer is able to give to the manufacturer redounds to the advantage of one as much as of the other.

"One of the most convincing arguments is to produce a list of installations you have made where your prospect knows that good results have been accomplished. I think the furnace dealer should have a complete list of his customers to show prospects. The prospect is sure to know some of the people on the list, and perhaps he has been in their houses and knows that they are well heated. That will give him added assurance in your ability to heat his house as well. To show your own confidence in your work more conclusively, it would be a good idea for you to urge him to call on some of your customers and find out at first hand what they think of the furnace and the manner in which your staff installed it.

"It must be understood that even the best salesman with the best possible proposition will sometimes fail to secure an order. Don't be discouraged if you should lose a sale once in a while. The other fellow has to make a living somehow.

"Reverting again to the problem of installation, my advice is to always finish one job before starting another. This is a good rule at all times, but especially when you have a lot of work ahead. It is the only way in which you can avoid trouble and keep faith with your customers. Even those who have to wait will realize the fairness of dealing with the various jobs in the order in which they are placed.

"Profits are also larger and surer under this method, as the cost of going to and fro is quite considerable, and the work cannot be finished in anything like as good time as if a regular system of doing one job after another were adopted.

"You must make a profit on your furnace department as well as in the other branches of your business. Therefore, do not be afraid to add a fair profit when preparing your tender. Do not try to make a profit by skimping the work. Always furnish exactly what your tender calls for.

"When the work is finished, collect the account promptly. You will find it easier to collect at the time, and will make a reputation for yourself as a good business man.

"It is customary in some places to date all furnaces February 1, at least those which are installed after July 1. This I consider a mistake, as the hardware dealer has to pay his employees for the labor every week and he also has to pay for his material on comparatively short dating. For those reasons, he should not be called upon to give customers so much time on this class of work.

"Some customers might desire to withhold payment pending the advent of cold weather, when they will have an opportunity of testing whether or not the work is satisfactory. In such a case I would give a guarantee if they ask for it, but would insist on prompt payment. You will be perfectly safe in giving a guarantee if you do good work and put in a first class article.

"Lastly, if you should have occasion

to replace some of your work, do so pleasantly. It will pay you not to be grumpy about it, as your customer will feel sure you are willing to do what is right, and will not forget to advertise your liberal treatment among his friends."

Victor F. Lauriston.

His Anti-Jewish Campaign No Menace.

Saginaw, Oct. 11—Your article appearing on page 1 of a recent issue in reference to why Henry Ford appears with a small "f" was very good.

Your reasons are just, and possibly you could have gone a step further, for Ford is not entitled to the respect of the people because of the narrow-mindedness and intolerance he has and still is showing in his vicious campaign against the Jewish people in his Dearborn sheet.

Spawned in ignorance, born in malice, fostered in hate, it threatened peace and good will; but his campaign has broken down and is now no immediate menace.

Henry Ford has taken his place in the Hall of Ill Fame along with Torquemada, Rasputin, and the Black Hundreds. Unfortunately, his unbridled millions are used by his unscrupulous hirelings for their own purposes, and Ford is too blind and ignorant to see it.

Sowing the seeds of race hatred and religious prejudice is un-American. Fortunately, the good sense and fair mindedness of the American people as a whole are so pronounced that the vicious outpourings of insincerity, of ignorance and of vindictiveness of a gutter sheet will avail little in the long run. These outpourings, however, are food for such people as belong to an organization like the K. K. K., which has no place among civilized people in this twentieth century.

A. C. Stern.

Overabundant.

There are too many leaders
In this enlightened day
Who shout for us to follow
But do not know the way.

No man should give orders until he has served an apprenticeship in taking them.

8%

Cumulative-Participating
Preferred-Investment
OF THE

**PALACE THEATRE
CORPORATION
AND OLIVER THEATRE**

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

Note—The Editor of the Tradesman recently visited South Bend and was so well impressed with our proposition that he handed us his subscription.

**PALACE THEATRE
CORPORATION
Oliver Theatre Bldg.
South Bend Indiana**

Try It With Cement

In nearly every line of construction there is presented from time to time the problems which seem, for the moment, to baffle the best of builders. So varied and complicated are the modern demands upon building that hardly a day passes but that some one "is up a tree" as to what to use. Shall it be stone, brick, wood or steel? Which is the cheapest, the strongest, the most enduring?

In countless such instances, WE HAVE DONE IT WITH CEMENT. So little is known about the serviceability of this compound, the economy of its use, the endurance of its strength that even architects of goods standing are surprised at the possibilities in the use of cement.

NEWAYGO PORTLAND CEMENT

is constructed with a view of giving the utmost service in every line of construction. Whether in the water or above, on or under the ground; whether on a road or in a conduit, exposed or protected, NEWAYGO PORTLAND CEMENT ENDURES, SERVES and SAVES the builder.

Let us tell you more about it. Write us concerning your building problems. Our laboratories, chemists and engineers are at your service.

Newaygo Portland Cement Co.

General Offices and Plant: Newaygo, Mich.

Sales Office: Commercial Savings Bank Bldg., Grand Rapids, Mich.

MADE IN MICHIGAN

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

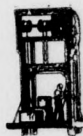
A. B. KNOWLSON CO.
Grand Rapids Michigan

**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



SIDNEY ELEVATORS

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

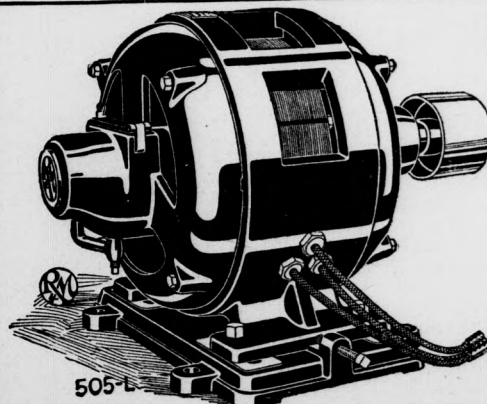
Sidney Elevator Mfg. Co., Sidney, Ohio

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



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



TO BE A SALESMAN.

The scientific salesman says the way to sell a bill is study some psychology and cultivate "the will." But, tho I've peddled many things from Kansas to Vermont, I seldom ever sold a man a thing he didn't want.

The scientific salesman says "suggestion" is the thing—Just concentrate upon his mind the customer to swing. But concentration never seemed to cut a lot of ice When customers would concentrate their minds upon the price.

The scientific salesman talks a lot about "approach," The way you ought the reason of your little calls to broach. But I have found a customer has busy days of his, And very often likes a man who gets right down to biz.

The scientific salesman full of scientific lore Forgets about his science when he gets inside the door. Enthusiasm, honest goods, and honest prices, these Will make more sales and make more friends than all your theories.

The man who doesn't want a thing will want it later on; Don't coax and urge and plead so hard he's glad when you are gone. Just make him glad to see you come, not glad to see you go— It isn't always harvest time, but always time to sow.

Don't be afraid to tell your price and, if your price is high, Then understand the goods you sell, prepared to tell him why. He isn't buying what he buys to keep upon his shelf— You have to sell him quality he has to sell himself.

The best approach I know about is just an honest smile, Not condescension, learned looks, or any kind of guile. Get full of human brotherhood that's genuine, sincere For there are other things in life than merely selling here.

The men who have customers in good times and in bad Much scientific salesmanship have never really had. They are the men that other men are always glad to see, Who come with hope and helpful hints their counselors to be.

To know your goods, to like your man, to cheer the world you walk, Will get you farther on the road than scientific talk. To be a "sales-man" try this plain and ordinary plan: For "sales" is only half of it—you have to be a "man."

Douglas Malloch.

CROOKED CREASEY.

Impossible For Him To Get Anything Straight.

A valued patron of the Tradesman in a Northern Michigan town writes as follows:

I am enclosing the last four letters received from the Creasey Corporation.

I joined their company when they first started in Michigan, paid the first payment, tried out the concern, found out that I was stung, as I couldn't do any better than at home (if as well), so I quit them. Now after all this time they have made up their mind to collect the remainder.

You see they have forgotten my name and are addressing me incorrectly and the amount keeps changing; but still the letters come.

I am sending these letters for you to read and return to me with your opinion.

The letters enclosed are as follows:

Louisville, Ky., Sept. 1—On August 29 we wrote you concerning your unpaid account as a member of the Saginaw branch of the Creasey Corporation. Can't we appeal to you to pay this before we turn the account over to the legal department which we are going to do on Sept. 6? Amount, \$274.18. The Creasey Corporation.

Louisville, Ky., Sept. 7—The collec-

tion department has turned your unpaid account over to our office with instructions to enter suit to collect same. We do not believe you want this matter to go to court and will not take this step until you have had sufficient time to remit, which will be on Monday, Sept. 12. Amount, \$274.18. The Creasey Corporation.

Louisville, Ky., Sept. 19—The collection department has referred your account of \$200.52 to our office with instructions to enter suit without delay. As you well know, a suit will not only mean an additional cost to you of fifteen or twenty dollars, but will be taken as a danger signal by others of your creditors and you may have more than one suit on your hands at the same time, in addition to the notoriety which will come to you. If by Sept. 24 we do not receive your remittance, we must take action.

The Creasey Corporation.

Louisville, Ky., Sept. 29—Since writing you we have secured judgment on many cases identical to yours, suit having been successful in practically every instance. Court costs average about \$20. We don't want to take this action in your case. We feel certain that you don't want us to resort to such measures. While your unpaid account with interest is \$212.61 and should have been paid long ago, we will accept check for one-half of

same, provided the balance is paid in thirty days. Immediately upon receiving your check we will write your manager to sell you as usual and also will notify any other house that you may desire to trade with.

The Creasey Corporation.

On receipt of above correspondence the Tradesman wrote the Louisville con artist as follows:

Grand Rapids, Oct. 10—You are sending threatening letters to one of my customers, who owes you nothing, because the notes in question were obtained by fraudulent representations on the part of your solicitor.

Such being the case, you could not recover in any court in Michigan, because our tribunals never sustain the claims of crooks, cheats and frauds.

I dare you to start suit against my customer.

I do not believe you have ever obtained judgment against any merchant who gave you a note under fraudulent representations, unless you bribed some one of your victims to submit to a consent judgment. So positive am I on this point that I will buy you a hat for every case you can cite, if investigation proves that you have told me the truth. If you are at all like your client, it is not possible for you to do this.

Better return my customer his notes and cease writing him letters which might be construed by the Postoffice Department as an attempt to extort money by blackmail.

E. A. Stowe.

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.

PARK-AMERICAN HOTEL

Near G. R. & I. Depot
Kalamazoo

European Plan \$1.50 and Up

ERNEST McLEAN, Manager

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.

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, Props.

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.

The Newest Well Known for
in Grand Rapids Comfort and Courtesy

HOTEL BROWNING

Three Short Blocks From Union Depot
Grand Rapids, Mich.

150 FIRE PROOF ROOMS—All With
Private Bath, \$2.50 and \$3.00
A. E. HAGER, Managing-Director

CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

NEW MERTENS FIRE PROOF
One half block East of the Union Station
GRAND RAPIDS MICH

HOTEL RICKMAN

KALAMAZOO

One block from Michigan Central Station. Headquarters U. C. T.

Barnes & Pfeiffer, Props.

YOU CAN LEARN

Accountancy and Business Administration
By Mail or in the Resident School
of the

McLachlan University

"The Quality School"

A. E. HOWELL, Manager

110-118 Pearl St. Grand Rapids, Mich.

Correspondence work can be started at any time—Resident school class starts Nov. 14. Catalogue and particulars free.

OCCIDENTAL HOTEL

FIRE PROOF

CENTRALLY LOCATED
Rates \$1.00 and up

EDWARD R. SWETT, Mgr

Muskegon Mich

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.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Oct. 11—It would not be very difficult to find a place of punishment for some of the inmates of the Ionia house of correction who were forced to vacate by the conflagration which destroyed a portion of the prison. They could be sentenced to eat at the Bailey House, where they would have to fight constantly to keep live flies out of their food and avoid eating many portions which contained dead flies. The pests were so thick in the dining room last Saturday that there was no pleasure or satisfaction in dining there.

Men break down and women build up. Youth is the time of fancies, desires and dreams.

As fear has its moods and phases, so, too, has bravery.

There is a distinction and a difference between a just man and just a man.

Another item of autumnal expense the average man doesn't figure on is stamps for the letters his wife writes to revive old friendships jes' fore Christmas.

The gentleman who used to be somewhat the worse for drink is now drinking stuff that is somewhat the worse for him.

The average speech is like unto a display of fireworks; a deal of noise, a cloud of smoke, some hot air, a few glittering rockets of rhetoric, an array of grotesque figures, a few handclaps, a murmur of applause—and a quick dispersion of the crowd.

As it appears, the individual who ferments fruit juice ferments trouble for himself.

The ability that counts is the ability to pay a bill.

Let 'em knock you; the batted ball goes the farthest.

The average woman desires a mansion; but she doesn't desire to shun man.

In olden times, when the prodigal returned, they killed the fatted calf. To-day we're inclined to kill the fatted prodigal.

Uneasy rests the head that wears a coming bald spot.

A carpenter is known by his chips. But so is a poker-player.

"All's well that ends well," wittily remarked the dentist as he yanked out an offending tooth.

Don't speak well of yourself—or people will say you lie; don't speak ill of yourself—or they will say you tell the truth. Just close up like a clam—and get the credit for being a whole lobster salad.

The man with nothing to do doesn't get even that done.

Few prices have come down sufficiently to come up to our expectations.

Liquor used to make a man talk, but now if he has a little he keeps quiet about it.

Considering how much cheaper everything is it is remarkable how dear everything is.

The man who bought German marks is beginning to feel a little like one himself.

The only right time to back away from a job is after it is done, to see if it is done right.

Most of us got back from our summer vacations all right, but few of us got back any change.

A fashion authority says that the long skirt will return. What we wish would return is the short price.

Of course an airplane holds the altitude record, but some men fly pretty high with just an automobile.

If this is such a horrible country, it is strange that these soviet sympathizers rush into court to resist deportation.

The thing that troubles the country is not only the unemployment of the idle, but the idleness of the employed.

Money is said to be easier at the banks, but the fellow you have to borrow it from seems just as hard as ever.

If things don't chirk up faster than

they are, maybe it won't matter whether Congress repeals the excess profits tax or not.

The Greeks called an ostrich a "camel sparrow." And what a fine name that would be for a lot of little big men we know.

They were running sawmills with water in France as far back as 1555; but we know several fellows who find it hard to come to it.

Now the scientific editor informs us that "briar pipes" are not made out of briar; and we have long suspected some of the tobacco, too.

The first thing some people want when they get a little money is a car; and then the first thing they want when they get a car is a little money.

Chauncey Depew has a bank account that he started before the Civil War, and some of us have some farmer accounts that are almost as old as that.

One trouble with the American people is that as soon as they find out how fast they can make money they try to find out how fast they can spend it.

There are two things that are not going to do much to handle the present business situation; and those are mourning about the past or gambling on the future.

Auspicious Anniversary Occasion at Busy Boyne City.

Boyne City, Oct. 11—The Boyne City Chamber of Commerce began its fifth year with the most satisfactory annual meeting and banquet that has been held since its organization. Not only the viands served and the decorations were more than satisfactory, but the entertainment was above the ordinary.

The new President, G. C. Townsend, presided, with Supt. A. A. Metcalf as toastmaster. The business meeting was opened by a beautiful violin solo, followed by a short talk by William Pierson, of Boyne Falls. The Treasurer then read the financial report, showing that the C. of C. office had collected and expended \$8,600 during the year. After a short talk by the retiring President, Mr. C. C. Follmer, of Grand Rapids, gave a fifteen minute talk on the problems of public utilities, emphasizing the very satisfactory attitude of the public of Boyne City toward the local company, of which he is Secretary and Treasurer. Mr. Follmer was followed by Perry F. Powers in a very interesting, instructive and entertaining talk on the real American people. He brought out the thought that the real American, the backbone and mainstay of the Republic, is in the thousands of Boyne Citys and Cadillacacs scattered all over the land and not in the great cities, with their preponderance of unassimilated foreign population. It would be impossible to give any complete synopsis of his talk, but if it were possible it would be an inspiring thing to put in the mind of every citizen of the State.

One of the very satisfactory elements of the meeting was the presence of a very large contingent of women citizens. Almost every other chair was occupied by a member of the fair sex and they were not by any means the least attentive.

Taken altogether, it was a very satisfactory meeting and the coming year bids fair to be one of very much increased accomplishment of the organization.

It is reported that the W. H. White Co. will resume operations about Nov. 1. The Boyne City Lumber Co. has begun preparation for opening its camps, so that we are hoping there will be something doing, industrially, when the coming of winter stops the road and street work. One of the alderman says the city has "gone busted" keeping work going this season, largely for the benefit of the men who otherwise would be idle, but our observation has been that we have gotten our money's worth. We have received more for the money expend-

ed than at any time in the past five years.

The masonic order has leased and is refitting the upper floor of the Capelin block for lodge rooms, in place of the quarters occupied for many years in the Spencer block. If their plans materialize—and they generally do—the masons will have a very attractive, commodious and convenient domicile. Maxy.

State Law, Not Bank Ruling.

Bendon, Oct. 11.—I have been told that if I should draw up a check and if I should die before it was presented at the bank for payment that the bank would refuse to honor it, as I was dead, but not short of funds. Is that the law or just the ruling of the banks or just certain banks?

If I should give my wife power of attorney to act for me and to sign my name on checks and makes endorsement on checks, drafts, etc., and the banks accepted such power of attorney while I was alive, the question is, could they refuse to continue the same after my death?

These two questions might interest more of the merchants, so will be glad to have your answer through the Tradesman. Wm. N. Sweet.

The first point enquired about is not decided by the banks, but is governed by State law. On the death of a man who has a bank account all checks he may have uttered which were not presented for payment prior to his death are held up, pending the appointment of an administrator on the qualification of an executor. If the bank disregards the law and cashes the checks and the estate does not turn out to be solvent, the bank can be held liable for the amount it paid out on the checks.

A power of attorney expires by law simultaneously with the death of the person who executed the instrument. This is the State law and cannot be evaded or avoided by any bank without rendering itself liable for any loss which may result to the heirs of the estate by the evasion or avoidance. The law appears to be a perfectly just one, based on many generations of common law which has come down to us from England.

Ample provision is made by law to meet such conditions as Mr. Sweet enquires about.

Ku Klux Klan and the Negro.

New York, Oct. 10—I write to thank you for the editorial on the Ku Klux Klan which appeared in a recent issue of the Tradesman.

There is one statement, however, to which I wish to direct your attention, and that is where you suggest that if the work of the Ku Klux Klan were only anti-negro it would be localized in the South. Owing to my position as chairman of the National Urban League, which is devoted to establishing co-operative committees of white and colored people in cities where there is any considerable negro population, I find that, although the bulk of the negro population of the United States is of course in the South, during the war so great a migration from the South to the industrial centers of the North took place that we have a very considerable negro population in our Northern cities, and the problem of the relationship of the two races has been brought to our doors.

For instance, in New York we have 153,088 negroes, in Philadelphia 134,098, in Chicago 109,594. Chicago, Washington, and Omaha bear grim testimony to the possibility of the outbreak of race riots, even if we place

the most recent horror at Tulsa "in the South."

I think you will agree with me that to expose organizations making for racial antagonism of whatever kind is not sufficient, but the constructive forces of the community which are seeking patriotically to build bridges between our racial groups ought to have not only the good will but the active co-operation and financial support of all citizens interested in the welfare of the Republic.

L. Hollingsworth Wood.

An insistent demand prevails for feeder lambs at present and buyers are not able to get enough to satisfy their orders. Many former cattle feeders are taking out lambs, as they feel that they are safer to feed and profits are better assured. Besides, it takes less money to handle lambs and the feeding period is shorter, so, if necessary, a quick turn can be made. Cattle feeders lost so heavily last season that few have the courage to get back into the game. The distribution of feeder lambs is mostly East of Chicago where feed is abundant and cheap. Chas. H. Shurte, of Casopolis, who was looking over the market recently says that demand for lambs in Michigan is very broad and more would be fed this season than last year if buyers could get them. He believes that there is a good margin of safety in feeding lambs this season as they can be bought relatively low and feed is cheap. Feeding lambs are selling about \$1.50 lower than the fat lambs at present with a prospect of the good finished lambs going higher in the next ninety days.

Insurance Hits Retail Selling

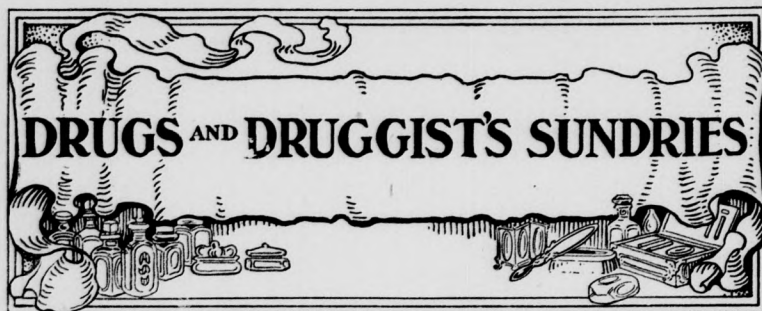
\$450.00 Reported Cost of Coverage For Sedan in New York

Of all problems confronting the automobile industry, particularly those engaged in the selling end of the business, none is of greater importance and none presents a more difficult proposition than the stolen car in the matter of automobile insurance. The old line rates have become prohibitive. The cost of insuring the average sedan in the old line company in the East is \$450.

The congestion of traffic, leading to frequent accidents, careless driving and the auto thief increases the cost of insurance. The careful automobile owner by careful driving, putting a proper lock on his car and placing same in a garage when visiting the large cities, helps to keep down the cost.

The Citizens' Mutual Automobile Insurance Company of Howell, has saved its members many million dollars since organization. It insures in the smaller cities and country districts of the state. The rates are very reasonable. It has paid out in claims over \$850,000.00, carrying a surplus of \$125,000.00 in addition to the office building and equipment.

If your car is not insured see the local agent or write the Citizens' Mutual Automobile Insurance Company, Howell, Michigan.



Michigan Board of Pharmacy.
 President—James E. Way, Jackson.
 Sec'y and Treas.—Charles S. Koon, Muskegon.
 Director of Drugs and Drug Stores—H. H. Hoffman, Sandusky; Oscar W. Gorenflo, Detroit; Jacob C. Dykema, Grand Rapids.
 November Examination Session—Grand Rapids, Nov. 15, 16 and 17.
 January Examination Session—Detroit, Jan. 17, 18 and 19.

Incident in Life of Michigan's Oldest Druggist.

Lapeer, Oct. 11—It happened in 1862. Shad Vincent then postmaster at Lapeer, was going to Philadelphia on business. Zach Chandler, United States Senator, was on his way to Washington. They occupied the same seat in a day coach out of Cleveland. And it is this story of Chandler that Vincent, Lapeer's grand old man, loves now to relate.

* Two privates in the union army, evidently returning from furlough, occupied the seat opposite to the senator and the Lapeer postmaster. The conductor, a huge, gruff fellow, swung along the aisle taking tickets. One of the soldiers proffered him his traveling orders.

"Can't ride on those," the conductor announced. "Got to have tickets."

The soldier, surprised, explained in a mild way that the papers were legitimate and that he had ridden many miles on them.

"Makes no difference to me," declared the "hard-boiled" official. "I've got to have tickets. Either tickets, money, or you get off and walk."

The argument then assumed some proportions and attracted the attention of the other passengers. The soldiers refused to pay—or consider getting off. The conductor became abusive. He launched a tirade against soldiers and was getting along to his climax when one of the soldiers, quick as a flash, leaped up, closed with him, and bore him to the floor.

The excitement was at fever heat. And Senator Zach Chandler was the most excited man in the car. As the soldier mastered the conductor and drew back his arm to strike, Zach stood right over the pair, yelling:

"Give him hell, soldier. Give him hell."

The soldier did strike once. And he might have administered a severe beating under Chandler's supervision but for a tall, composed individual wearing a cape, who pressed forward. He tossed back his cape, exposing the uniform of a general. And when the soldier saw it, he came to attention, which is not a good attitude for hitting conductors. The affair, of course, quieted down. The conductor went back and washed and brushed off the evidences of his struggle. The soldiers settled down and rode on their traveling papers.

Vincent reminded Senator Chandler of his slightly profane interest in the squabble and the senator, very meekly, made a short speech to the other passengers, apologizing for his excited language. After he had resumed his seat the general came over and the three made a merry party all the way to Philadelphia.

Shad Vincent is 87 years of age. He is Michigan's oldest druggist. His store, which he operates with his son, is on one of the main corners of Lapeer's streets. Three-times mayor of

Lapeer, postmaster at the hand of Lincoln, and identified with all progressive movements, he is easily Lapeer's grand old man.

Incorrect Assumption of Small Town Druggist.

There is a druggist in a near-by town who closes his store every Thursday afternoon and devotes the time to personal enjoyment. None of the other merchants in the town think of shutting up shop, because they realize that such a practice would be fatal to their interests and alienate many customers who could just as well go to some other town to do their trading. The druggist in question happens to have the only drug store in his town, so country customers who do not happen to know about the eccentricity and come to town Thursday afternoon, expecting to be furnished with whatever they may require in the drug line, naturally drive to a neighboring village and make their purchases there. The unfortunate part of it is that they purchase hardware and groceries and dry goods as well and ultimately may become alienated from the merchants in the village they would naturally patronize were it not for the arbitrary action of the druggist. The other merchants feel keenly the unfortunate situation thus forced upon them, but are powerless to remedy the abuse, because the young man is so set in his way and so arbitrary in his methods that he refuses to discuss the matter with his neighbors in trade in a conciliatory manner. He evidently acts on the theory that the stock is his own and that he can conduct his business without the assistance or co-operation of his neighbors in trade. Of course, the assumption is not correct, because we are all, more or less, creatures of circumstance and should aim to cultivate a fraternal and co-operative spirit in the town in which we do business, working with our neighbors in trade to build up the business of the town, instead of doing anything which has a tendency to impair or destroy it.

There may be some excuse for the half holiday during the hot summer months, when the farmers are usually very busy during the daytime: but to prolong the half holiday beyond Sept. 1 is, in the opinion of the Tradesman, wrong in both theory and practice, and insistence on this abuse will result to the disadvantage and loss of every merchant who refuses to listen to the voice of reason or be guided by the rules of common sense.

The two most loathed bugs in existence are the bedbug and the humbug.

The Elder Bush Belgium's Very Good Friend.

You walk in your garden in the cool of the day and admire the shrubbery—some of it brought from the ends of the earth. Yet not one of its bushes is more beautiful than our neglected native elder, known as elderberry, common elder, black-berried elder, sweet elder, or American elder.

This bush has a place in history, for from the hollow, reed-like sticks of the elder bush the sambuca, an ancient musical instrument, was made. To this day any country boy knows how easy it is to push the white pith out of an elder stem and fashion it into a rude flute. Many boys, too, evade a well deserved switching by pleading the old tradition that a boy punished with an elder rod never grows from that day!

In late June and early July country lanes are odorous with the honeyed sweetness of the elder blossoms. Some country folk gather these blooms and store up their fragrance in a bitter sweet wine that looks like bottled sun-

shine. Others wait until the time when the tiny white flowers are matured into berries, heavy with juice. These they crush and ferment into spicy purple wine. Sometimes a housewife concocts a delicious pie, or, a glass of toothsome, syrupy jelly, but, for the most part, the purple elderberries are left to the birds. In America the elder is not the poor man's friend.

It is in Belgium that it comes to honor. Hedges of elderberry enclose the gardens, and a use is found for every leaf and bloom and berry. In the early spring, the tender shoots are used for greens. Later, the flat-spread, misty blossom clusters are dipped into batter and fried. Sprinkled with sugar, they make a delectable dessert.

The green berries are put up like capers, while the ripe ones are made into jelly, wine and vinegar.

But the elder does more than feed the well; it looks after the sick. An insect bites a child, or he bruises an arm or leg. On the spot his mother

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

NOW IS THE TIME FOR

Putnam's Menthol - Horehound
COUGH DROPS

A High Class Drop in an Attractive Package and Packed in a Catchy Display Carton

Order Direct of us or Through Your Jobber

PUTNAM FACTORY, Manufacturers
GRAND RAPIDS, MICH.

claps the bruised leaves of the elder, and, presto, all is well! Before the leaves of the elder fall, they are carefully picked and dried. Should winter bring a fever to any of the household, it is the tea from these dried leaves that will drive it away.

In leisure moments, Belgian mothers teach their children to weave the slender pliable twigs of the elder bush into baskets and bird cages. And as they work together she reminds the children, "Always take off your cap to the elder bush. It is our very good friend."

Mable Ansley Murphy.

Black Writing Ink.

(Subscriber, New Orleans.)—The following makes a good, deep black ink, which is cheap at the same time:

Dissolve 10 parts of best French extract logwood in 500 parts of water by the aid of a gentle heat. Set the solution aside for a week; then carefully decant the clear liquid. To every 200 parts of this stock solution add 500 parts of water, place on a water-bath and bring up nearly, but not quite, to boiling. Dissolve 2 parts of potassium dichromate, 50 parts of chrome alum and 10 parts of oxalic acid in 150 parts of water by the aid of heat, and add the solution to the foregoing. It must be added, little by little, very slowly and carefully, with constant stirring. Continue the heating for half an hour, keeping the liquid just below the boiling point. Finally, add sufficient water to make the whole up to 1,000 parts and 10 parts of carbolic acid. Set aside for two or three days; then decant the

clear liquid and put into bottles for use.

Stern Justice.

"Doctor!"

"What?"

"Come quick! My wife is very ill!"

"Who is it?"

"It's Bjones!"

"Not at this time of night, my man, for you. My brother, the grocer, tells me you order all your supplies from a mail-order house; my cousin in the dry goods business says you get your clothes, etc., ditto. You had better go right home and write a letter to the mail-order house for some medicine and a physician. Good night!"

Some folks are so poor that they can not so much as raise an umbrella.

Fieglers

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design



WHEN YOU SELL A CARTON
of Diamond Clothespins for
15 cents your customer gets
30 PERFECT PINS

You have a satisfied customer.
You have made 33 1/3% profit.
You have saved yourself time and
money.

THE DIAMOND MATCH CO.

ORDER FROM YOUR JOBBER NOW

(2.00 per case of 20 cartons)

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 @ 25	Aconite	1 85
Boric (Xtal)	17 1/2 @ 25	Amber, rectified	2 25 @ 25	Aloes	1 65
Carbolic	29 @ 35	Anise	1 25 @ 15	Arnica	1 50
Citric	65 @ 70	Bergamont	8 00 @ 25	Asafoetida	3 30
Muriatic	4 @ 6	Cajuput	1 50 @ 15	Belladonna	1 35
Nitric	10 @ 15	Cassia	2 25 @ 25	Benzoin	2 40
Oxalic	25 @ 30	Castor	1 28 @ 15	Benzoin Comp'd	2 15
Sulphuric	4 @ 6	Cedar Leaf	1 50 @ 15	Buchu	3 15
Tartaric	58 @ 65	Citronella	65 @ 100	Cantharides	3 00
Ammonia		Cloves	2 75 @ 30	Capicum	2 30
Water, 26 deg	10 1/2 @ 20	Cocunut	30 @ 40	Catechu	2 50
Water, 18 deg	9 @ 15	Cod Liver	35 @ 100	Cinchona	2 10
Water, 14 deg	8 @ 12	Croton	2 25 @ 25	Colchicum	2 00
Carbonate	22 @ 26	Cotton Seed	1 15 @ 15	Cubebs	3 00
Chloride (Gran)	10 @ 20	Cubeb	9 00 @ 25	Digitalis	1 80
Balsams		Eucalyptus	1 00 @ 15	Gentian	1 40
Copaiba	60 @ 1 00	Hemlock, pure	1 50 @ 15	Ginger, D. S.	2 20
Fir (Canada)	2 50 @ 25	Juniper Berries	3 25 @ 30	Guaiaac	2 30
Fir (Oregon)	60 @ 80	Juniper Wood	1 50 @ 15	Guaiaac, Ammon.	2 20
Peru	2 50 @ 30	Lard, extra	1 25 @ 15	Iodine	1 20
Tolu	1 00 @ 1 20	Lard, No. 1	1 10 @ 20	Iodine, Colorless	2 00
Barks		Lavendar Flow	8 00 @ 25	Iron, clo.	1 50
Cassia (ordinary)	25 @ 30	Lavendar Gar'n	1 75 @ 20	Kino	1 40
Cassia (Saigon)	50 @ 60	Lemon	1 50 @ 15	Myrrh	2 50
Sassafras (pw. 55c)	50 @ 50	Linseed Boiled bbl.	83 @ 83	Nux Vomica	1 50
Soap Cut (powd.)	20 @ 25	Linseed bld less	90 @ 98	Opium	3 50
Berries		Linseed, raw, bbl.	81 @ 81	Opium, Camp.	1 20
Cubeb	1 50 @ 1 75	Linseed, raw, less	88 @ 96	Opium, Deodorz'd	3 50
Fish	40 @ 50	Mustard, true oz.	2 75	Rhubarb	2 00
Juniper	7 @ 15	Mustard, artill. oz.	50 @ 50	Paints	
Prickly Ash	0 @ 30	Neatsfoot	1 10 @ 1 30	Lead, red dry	12 1/2 @ 12 1/2
Extracts		Olive, pure	4 75 @ 5 50	Lead, white dry	12 1/2 @ 12 1/2
Licorice	60 @ 65	Olive, Malaga,	2 75 @ 3 00	Lead, white oil	12 1/2 @ 12 1/2
Licorice powd.	70 @ 80	Olive, Malaga,	2 75 @ 3 00	Ochre, yellow bbl.	5 @ 6
Flowers		Olive, green	2 75 @ 3 00	Ochre, yellow less	2 1/2 @ 3
Arnica	75 @ 80	Orange, Sweet	5 00 @ 25	Putty	5 @ 8
Chamomile (Ger.)	50 @ 60	Organum, pure	2 50 @ 25	Red Venet'n Am.	3 1/2 @ 7
Chamomile Rom	40 @ 45	Organum, com'l	1 25 @ 1 50	Red Venet'n Eng.	4 @ 8
Gums		Pennyroyal	2 50 @ 2 75	Whiting, bbl.	4 @ 4 1/2
Acacia, 1st	50 @ 55	Peppermint	4 00 @ 4 25	Whiting	5 1/2 @ 10
Acacia, 2nd	45 @ 50	Rose, pure	15 00 @ 20 00	L. H. P. Prep.	2 50 @ 2 75
Acacia, Sorts	20 @ 25	Rosemary Flows	1 50 @ 1 75	Rogers Prep.	2 50 @ 2 75
Acacia, powdered	30 @ 35	Sandalwood, E.	10 50 @ 10 75	Miscellaneous	
Aloes (Barb Pow)	25 @ 35	Sassafras, true	2 00 @ 2 25	Acetanilid	55 @ 75
Aloes (Cape Pow)	30 @ 35	Sassafras, artill	1 00 @ 1 25	Alum	10 @ 13
Aloes (Soc Pow)	90 @ 1 00	Spearment	6 00 @ 6 25	Alum, powd. and	11 @ 20
Asafoetida	75 @ 1 00	Sperm	2 75 @ 3 00	Bismuth, Subli-	2 76 @ 2 93
Pow.	1 25 @ 1 50	Tansy	10 50 @ 10 75	trate	2 76 @ 2 93
Camphor	97 @ 1 00	Tar, USP	50 @ 65	Borax xtal or	7 1/2 @ 13
Guaiaac	0 @ 75	Turpentine, bbl.	50 @ 65	powdered	7 1/2 @ 13
Guaiaac, pow'd.	0 @ 1 00	Turpentine, less	83 @ 91	Cantharides, po	1 50 @ 4 00
Kino	0 @ 75	Wintergreen,	8 00 @ 8 25	Calomel	1 36 @ 1 45
Kino, powdered	0 @ 75	leaf	8 00 @ 8 25	Capicum	40 @ 45
Myrrh	0 @ 75	Wintergreen, sweet	5 00 @ 5 25	Carmine	6 00 @ 6 60
Myrrh, powdered	0 @ 75	birch	5 00 @ 5 25	Cassia Buds	30 @ 40
Opium, powd.	10 25 @ 10 60	Wintergreen art	75 @ 1 00	Cloves	40 @ 50
Opium, gran.	10 25 @ 10 60	Wormseed	5 00 @ 5 25	Chalk Prepared	16 @ 18
Shellac	75 @ 85	Wormwood	18 00 @ 18 25	Chloroform	66 @ 77
Shellac Bleached	80 @ 90	Potassium		Chloral Hydrate	1 35 @ 1 85
Tragacanth	4 00 @ 5 00	Bicarbonate	35 @ 40	Cocaine	9 25 @ 10 25
Tragacanth, pw.	3 50 @ 4 00	Bichromate	20 @ 30	Cocoa Butter	50 @ 75
Turpentine	25 @ 30	Bromide	40 @ 45	Corks, list, less	35 @ 45
Insecticides		Chlorate, gran't.	25 @ 35	Copperas	3 @ 10
Arsenic	12 @ 25	Chlorate, xtal or	18 @ 25	Copperas, Powd.	4 @ 10
Blue Vitriol, bbl.	07 1/2 @ 15	powd.	18 @ 25	Corrosive Sublim	1 17 @ 1 25
Blue Vitriol, less	8 @ 15	Cyanide	35 @ 50	Cream Tartar	50 @ 60
Bordeaux Mix Dry	17 @ 30	Iodide	3 45 @ 3 60	Cuttle bone	50 @ 60
Hellebore, White	25 @ 35	Permanganate	35 @ 55	Dextrine	05 @ 15
powdered	25 @ 35	Prussate, yellow	55 @ 60	Dover's Powder	5 75 @ 6 00
Insect Powder	40 @ 65	Prussate, red	80 @ 90	Emery, All Nos.	10 @ 15
Lead Arsenate Po.	22 @ 42	Sulphate	40 @ 50	Emery, Powdered	8 @ 10
Lime and Sulphur	11 @ 23	Roots		Epsom Salts, bbls.	0 @ 3 1/2
Dry	11 @ 23	Alkanet	75 @ 85	Epsom Salts, less	4 1/2 @ 09
Paris Green	31 @ 43	Blood, powdered	40 @ 50	Ergot, powdered	1 75 @ 2 00
Ice Cream		Calamus	35 @ 75	Flake White	15 @ 20
Piper Ice Cream Co.		Elecampane, pwd	30 @ 35	Formaldehyde, lb.	16 @ 20
Bulk, Vanilla	1 10	Gentian, powd.	20 @ 30	Gelatin	1 70 @ 2 00
Bulk, Vanilla Special	1 20	Ginger, African,	23 @ 30	Glassware, less 55%.	
Bulk, Chocolate	1 20	powdered	23 @ 30	Glassware, full case 60%.	
Bulk, Caramel	1 20	Ginger, Jamaica	40 @ 45	Glauber Salts, bbl.	0 @ 2 1/2
Bulk, Grape-Nut	1 20	powdered	42 1/2 @ 50	Glauber Salts less	04 @ 10
Bulk, Strawberry	1 25	Golden Seal, pow.	5 50 @ 6 30	Glue, Brown	21 @ 30
Bulk, Tutti Frutti	1 25	Ipecac, powd.	3 00 @ 3 25	Glue, Brown Grd.	17 @ 25
Brick, Vanilla	1 40	Licorice	40 @ 45	Glue, White	35 @ 40
Brick, Fancy	1 60	Licorice, powd.	25 @ 30	Glue, White Grd.	30 @ 35
Ices	1 10	Oris, powdered	30 @ 40	Glycerine	20 @ 35
Sherbets	1 10	Poke, powdered	40 @ 45	Hops	65 @ 75
Leaves		Rhubarb	0 @ 60	Iodine	5 25 @ 5 72
Buchu	01 @ 40	Rhubarb, powd.	60 @ 75	Iodoform	6 69 @ 7 09
Buchu, powdered	01 @ 50	Rosinwood, powd.	30 @ 35	Lead Acetate	18 @ 25
Sage, bulk	67 @ 70	Sarsaparilla, Hond.	1 25 @ 1 40	Lycopodium	4 75 @ 5 00
Sage, 1/2 loose	72 @ 78	ground	1 25 @ 1 40	Mace	75 @ 80
Sage, powdered	55 @ 60	Sarsaparilla Mexican,	0 @ 80	Mace, powdered	95 @ 1 00
Senna, Alex.	1 40 @ 1 50	ground	0 @ 80	Menthol	5 75 @ 6 00
Senna, Tinn.	30 @ 35	Squills	35 @ 40	Morphine	8 25 @ 9 40
Senna, Tinn. pow	35 @ 40	Squills, powdered	60 @ 70	Nux Vomica	0 @ 30
Uva Ursi	20 @ 25	Tumeric, powd.	15 @ 20	Nux Vomica, pow.	30 @ 40
Oils		Valerian, powd.	50 @ 60	Pepper black pow.	32 @ 35
Almonds, Bitter,		Seeds		Pepper, white	40 @ 45
true	10 50 @ 10 75	Anise	33 @ 35	Pitch, Burgundy	10 @ 15
Almonds, Bitter,		Anise, powdered	38 @ 40	Quassia	12 @ 15
artificial	2 50 @ 2 75	Bird, ls	13 @ 15	Quinine	96 @ 1 69
Almonds, Sweet,		Canary	8 @ 15	Rochelle Salts	35 @ 40
true	1 00 @ 1 25	Caraway, Po.	25 @ 30	Saccharine	30 @ 40
		Cardamom	1 50 @ 1 75	Salt Peter	14 1/2 @ 25
		Celery, powd.	35 @ 30	Seidlitz Mixture	30 @ 40
		Coriander pow.	25 @ 20	Soap, green	15 @ 30
		Dill	10 @ 20	Soap mott castile	22 1/2 @ 25
		Fennel	30 @ 40	case	@ 11 50
		Flax	06 1/2 @ 12	Soap, white castile	
		Flax, ground	06 1/2 @ 12	less, per bar	@ 1 30
		Foenugreek pow.	8 @ 15	Soda Ash	05 @ 10
		Hemp	8 @ 15	Soda Bicarbonate	3 1/2 @ 5
		Lobelia, Powd.	01 @ 10	Soda, Sal	2 1/2 @ 5
		Mustard, yellow	10 @ 15	Spirits Camphor	01 @ 25
		Mustard, black	15 @ 20	Sulphur, roll	04 @ 10
		Poppy	30 @ 40	Sulphur, Subl.	4 1/2 @ 10
		Quince	1 25 @ 1 50	Tamarinds	25 @ 30
		Rape	15 @ 20	Tartar Emetic	1 03 @ 1 10
		Sabadilla	30 @ 40	Turpentine, Ven.	50 @ 2 15
		Sunflower	7 1/2 @ 20	Vanilla Ex. pure	1 50 @ 2 00
		Worm American	30 @ 40	Witch Hazel	1 47 @ 2 00
		Worm Levant	2 00 @ 2 25	Zinc Sulphate	06 @ 15

GROCERY PRICE CURRENT

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

ADVANCED

Canned Pumpkin
Pork Spareribs
Pork Neck Bones
Flour

DECLINED

Fresh Beef
Pork Loins
Pork Hams
Pure Lard
Compound Lard
Prunes
Rice
Rolled Oats

AMMONIA

Arctic Brand
16 oz., 2 doz. in carton.
per doz. 1 75
I X L, 3 doz., 12 oz. 3 75
Parsons, 3 doz. small 6 30
Parsons, 2 doz. med. 5 00
Parsons, 2 doz., lge. 6 70

AXLE GREASE



25 lb. pails, per doz. 19 20
48, 1 lb. 4 90
24, 3 lb. 7 50

BAKING POWDERS

Calumet, 4 oz., doz. 9 7 1/2
Calumet, 8 oz., doz. 1 95
Calumet, 16 oz., doz. 3 35
Calumet, 5 lb., doz. 12 75
Calumet, 10 lb., doz. 19 00
K. C., 10c, doz. 95
K. C., 20c, doz. 1 85
K. C., 25c, doz. 2 35
K. C., 5 lb., doz. 7 00
Queen Flake, 6 oz., 1 35
Queen Flake, 50s, kegs 13
Queen Flake, 100s, keg 12
Royal, 10c, doz. 95
Royal, 6 oz., doz. 2 70
Royal, 12 oz., doz. 5 20
Royal, 5 lb., 21 20
Rumford, 10c, doz. 95
Rumford, 8 oz., doz. 1 85
Rumford, 12 oz., doz. 2 40
Rumford, 5 lb., doz. 12 50
Ryson, 4 oz., doz. 1 35
Ryson, 8 oz., doz. 2 25
Ryson, 16 oz., doz. 4 05
Superior, 16 oz., doz. 1 25

BLUING

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

BREAKFAST FOODS

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

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. Fcy. Parlor 26 lb 9 00
Toy 2 00
Whisk, No. 3 2 25
Whisk, No. 1 3 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 85
Perfection, per doz. 1 75

CANDLES

Electric Light, 40 lbs. 12.1
Plumber, 40 lbs. 12.8
Paraffine, 6s 14 1/2
Paraffine, 12s 14 1/2
Wicking 40

CANNED FRUIT.

Apples, 3 lb. Standard 1 75
Apples, No. 10 6 25@6 60
Apple Sauce, No. 2 2 65
Apple Sauce, No. 10 9 00
Apricots, No. 1 1 90@2 00
Apricots, No. 2 2 25
Apricots, No. 2 1/2 2 25@3 50
Apricots, No. 10 9 00@13 50
Blueberries, No. 2 3 00
Blueberries, No. 10 13 00
Cherries, No. 2 3 00@3 50
Cherries, No. 2 1/2 4 00@4 95
Cherries, No. 10 18 00
Loganberries, No. 2 3 00
Peaches, No. 1 1 85
Peaches, No. 1, Sliced 1 40
Peaches, No. 2 2 75
Peaches, No. 2 1/2, Mich 2 60
Peaches, 2 1/2 Cal. 3 00@3 75
Peaches, No. 10, Mich 7 75
Peaches, No. 10, Cal. 10 50
Pineapple, 1, slic. 1 60@1 75
Pineapple, No. 2, slic. 2 25
Pineapple, 2, Brk slic. 2 25
Pineapple, 2 1/2, sliced 3 25
Pineapple, No. 2, crus. 2 25
Pineap., 10, crus. 7 00@9 00
Pears, No. 2 3 25
Pears, No. 2 1/2 4 25
Plums, No. 2 2 25
Plums, No. 2 1/2 3 00
Plums, No. 10, Water 2 50
Raspberries, No. 2, blk. 3 25
Rhubarb, No. 10 5 25

CANNED FISH.

Clam Ch'der, 10 1/2 oz. 1 35
Clam Ch., No. 3 3 00@3 40
Clams, Steamed, No. 1 1 75
Clams, Minced, No. 1 2 35
Finnan Haddie, 10 oz. 3 30
Clam Bouillon, 7 oz. 2 50
Chicken Haddie, No. 1 2 75
Fish Flakes, small 1 35
Cod Fish Cake, 10 oz. 1 85
Cove Oysters, 5 oz. 1 35
Lobsters, No. 1, Star 7 50
Lobsters, No. 1/2, Star 4 00
Lobsteis, No. 1/4, Star 2 60
Shrimp, No. 1, wet 2 40
Shrimp, No. 1, dry 2 50
Shrimp, No. 1 1/2, dry 4 50
Sard's, 1/4 Oil, k. 4 25@4 75
Sardines, 1/4 Oil, kless 3 75
Sardines, 1/4 Smoked 7 00
Sardines, 3/4 Mus. 3 75@4 75
Salmon, Warrens, 1/2 2 75
Salmon, Warrens, 1 lb. 4 00
Salmon, Med. Alaska 2 85
Salmon, Pink Alaska 1 50
Sardines, Im. 1/4, ea. 10@28
Sardines, Cal. 1/4 1 75@2 10
Tuna, 1/2, Albocore 90
Tuna, 1/2, Nekko 1 75
Tuna, 1/2, Regent 2 35

CANNED MEAT.

Bacon, Med. Beechnut 2 70
Bacon, Lge. Beechnut 4 95
Bacon, Large, Erie 3 00
Beef, No. 1, Corned 2 60
Beef, No. 1, Roast 2 60
Beef, No. 1 1/2 Eagle Sli. 1 35
Beef, No. 1 1/2, Qua. sli. 2 00
Beef, No. 1, Qua. sli. 3 25
Beef, No. 1, B'nut sli. 5 70
Beef, No. 1 1/2, B'nut sli. 3 15
Beefsteak & Onions, 1s 3 35
Chili Con Ca., 1s 1 35@1 50
Deviled Ham, 1/4s 2 20
Deviled Ham, 1/2s 3 60
Hamburg Steak & Onions, No. 1 3 15
Potted Beef, 4 oz. 1 40
Potted Meat, 1/4 Libby 52 1/2
Potted Meat, 1/2 Libby 97 1/2
Potted Meat, 1/2 Rose 90
Potted Ham, Gen. 1/4 2 15
Vienna Sausage, No. 1 1 80
Vienna Sausage, Lge. 2 80
Sliced Beef, small 1 85
Boneless Pigs Feet, pt. 3 15
Boneless Pigs Feet, qt. 5 50
Sandwich Spread, 1/2 2 25

Derby Brands in Glass.

Ox Tongue, 2 lb. 19 50
Sliced Ox Tongue, 1/2 4 60
Calf Tongue, No. 1 6 45
Lamb Tongue, Wh. 1s 6 00
Lamb Tongue, sm. sli. 2 25
Lunch Tongue, No. 1 6 00
Lunch Tongue, No. 1 1/2 3 65
Deviled Ham, 1/2 3 00
Vienna Sausage, sm. 1 80
Sliced Beef, small 1 85
Boneless Pigs Feet, pt. 3 15
Boneless Pigs Feet, qt. 5 50
Sandwich Spread, 1/2 2 25

CANNED VEGETABLES.

Asparagus.
No. 1, White tips 4 00
No. 1, Green tips 3 85
No. 2 1/2, Lge. Gr. 3 75@4 50

Baked Beans.

Beechnut, 16 oz. 1 35
Campbells 1 15
Climatic Gem, 18 oz. 95
Fremont, No. 2 1 15
Snider, No. 1 1 10
Snider, No. 2 1 55
Van Camp, Small 1 00
Van Camp, Med. 1 20
Wax Beans, 2s 1 35@3 75
Wax Beans, No. 10 6 00
Green Beans, 2s 1 60@4 75
Green Beans, No. 10 6 00
Lima Beans, No. 2 Gr. 2 00
Lima Beans, 2s, Soaked 95
Red Kid., No. 2 1 30@1 55
Beets, No. 2, wh. 1 60@2 40
Beets, No. 2, cut 1 25@1 75
Beets, No. 3, cut 1 40@2 10
Corn, No. 2, St. 1 10@2 35
Corn, No. 2, Ex-Stan. 1 55
Corn, No. 2, Fan 1 60@2 25
Corn, No. 2, Fy. glass 3 25
Corn, No. 10 7 25
Hominy, No. 3 1 25@1 35
Okra, No. 2, whole 1 60
Okra, No. 2, cut 1 90
Dehydrated Veg Soup 90
Dehydrated Potatoes, lb 45
Mushrooms, Hotels 33
Mushrooms, Choice 40
Mushrooms, Sur Extra 62
Peas, No. 2, E.J. 1 25@1 80
Peas, No. 2, Sift. 1 60@2 10
Peas, No. 2, Ex. Sift. 1 90@2 10
Peas, Ex. Fine, French 32
Pumpkin, No. 3 1 60
Pumpkin, No. 10 1 10
Pimientos, 1/4, each 15@18
Pimientos, 1/2, each 27
Sw't Potatoes, No. 2 1/2 2 15
Sauerkraut, No. 3 2 10
Succotash, No. 2 21 60@2 35
Spinach, No. 2 1 45@1 75
Spinach, No. 3 2 10@2 85
Spinach, No. 10 9 00
Tomatoes, No. 2 1 35@1 65
Tomatoes, No. 3 1 70@2 25
Tomatoes, No. 2, glass 2 85
Tomatoes, No. 10 6 00

CATSUP.

B-nut, Large 2 75
B-nut, Small 1 80
Frazlers, 14 oz. 2 25
Libby, 14 oz. 3 25
Libby, 8 oz. 1 90
Van Camp, 8 oz. 3 15
Van Camp, 16 oz. 3 10
Lilly Valley, Pint 1 80
Lilly Valley, 1/2 Pint 1 80

CHILI SAUCE.

Snider, 16 oz. 3 50
Snider, 8 oz. 2 35
Lilly Valley, 1/2 Pint 2 40

OYSTER COCKTAIL.

Sniders, 16 oz. 3 50
Sniders, 8 oz. 2 35

CHEESE.

Roquefort 82
Kraft Small tins 1 40
Kraft American 2 75
Chili, small tins 1 40
Pimento, small tins 1 40
Roquefort, small tins 2 25
Camembert, small tins 2 25
Brick 23
Wisconsin Flats 23
Longhorn 24
New York 26
Michigan Full Cream 22
Sap Sago 48

CHEWING GUM.

Adams Black Jack 65
Adams Bloodberry 65
Adams Calif. Fruit 65
Adams Chiclets 65
Adams Sen Sen 65
Adams Yucatan 65
Beeman's Pepsin 65
Kraft 65
Doublemint 65
Juicy Fruit 65
Spearmint, Wrigleys 65
Zeno 65
Wrigley's P-K 65
Sapota Gum 1 25

CHOCOLATE.

Baker, Caracas, 1/4s 35
Baker, Caracas, 1/2s 33
Baker, Premium, 1/4s 39
Baker, Premium, 1/2s 36
Baker, Premium, 1/4s 36
Hersheys, Premium, 1/2s 35
Hersheys, Premium, 1/4s 36
Runkle, Premium, 1/2s 42
Runkle, Premium, 1/4s 44
Vienna Sweet, 24s 2 00

CIGARETTES.

One Eleven, 20, Plain 6 00
Beechnut, 20, Plain 6 00
Home Run, 20, Plain 6 00
Yankee Girl, 20, Plain 6 00
Sunshine, 20, Plain 6 00
Nebo, 20, Plain 7 00
Camels, 20, Plain 8 00
Relu, 20, Plain 8 00
Lucky Strike, 10 & 20 8 00
Sweet Caporal, 20, Pl. 8 00
Windsor Castle, 20 8 00
Chesterfield, 10 & 20, 8 00
Piedmont, 10&20, Pl. 8 00
Spur, 20, Plain 8 00
Sweet Tips, 20, Plain 8 00
Idle Hour, 20, Plain 8 00
Omar, 20, Plain 10 00
Falks Havana, 20, Pl. 9 75
Richm'd S Cut, 20, pl. 10 00
Richm'd 1 Cut, 20 ck. 10 00
Fatima, 20, Plain 10 00
Helmur, 20, Plain 10 50
English Ovals, 20 Pl. 10 50
Turkish Trop., 10 ck. 11 50
London Life, 10, cork 11 50
Helmur, 10, Plain 11 50
Herbert Tarriton, 20 12 25
Egyptian Str., 10 ck. 12 00
Murad, 20, Plain 15 50
Murad, 10, Plain 16 00
Murad, 10, cork or pl. 16 00
Murad, 20, cork or pl. 16 00
Luxury, 10, cork 16 00
Melachino, No. 9, 10, 20, cork or plain 16 00
Melachino, No. 9, 10, 20, St 16 50
Melach'o, No. 9, 20, St 16 50
Natural, 10 and 20 16 00
Markaroff, No. 15, 10, cork 16 00
Pall Mall Rd. 20, pl. 19 50
Benson & Hedges, 10 20 00
Rameses, 10, Plain 17 50
Milo Violet 10, Gold 20 00
Deities, 10 21 00
Condex, 10 22 00
Philip Morris, 10 22 50
Brening Own, 10, Pl. 28 00
Ambassador, 10 35 00
Old 76, 10 or 50 37 50
Benson & Hedges 55 00
Tuberettes 55 00

CIGARETTE PAPERS.

Riz La Croix, Wh., dz. 90
Riz La Wheat Br., 100 7 50
Riz Tam Tam, per 100 6 80
Zig Zag, per 100 7 25

TOBACCO—FINE CUT.

Hiawatha, 10c, doz. 96
Hiawatha, 16 oz., dz. 12 00
Red Bell, 10c, doz. 96
Red Bell, 35c, doz. 3 50
Red Bell, 75c Pails dz. 7 40
Dan Patch, 10c, doz. 96
Sterling, 10c, doz. 96
Sweet Burley, 10c, doz. 96
Sweet Burley, 45c foil 4 25
Sweet Burley, 95c Dru. 9 45
Sweet Cuba, 10c, dz. 96
Sweet Cuba, 45c, doz. 4 25
Sweet Cuba, 95c Pail 9 45
Sweet Orange, 10c, dz. 96

Scotten Dillon & Co. Brand

Dan Patch, 10c, doz. 96
Dan Patch, 16 oz., dz. 7 70
Ojibwa, 10c, doz. 96
Ojibwa, 8 oz., doz. 4 25
Ojibwa, 95c, doz. 9 45
Ojibwa, 10c, doz. 96
Ojibwa, 95c, doz. 9 45
Summertime, 10c, dz. 96
Summertime, 30c, dz. 2 96
Uncle Daniel, 10c, dz. 96
Uncle Daniel, 16 oz. 10 20

TOBACCO—FINE CUT

J. J. Bagley & Co. Brands.
Mayflower, 16 oz., dz. 15 00

P. Lorillard Brands.

Pioneer, 10c, doz. 96
Tiger, 10c, doz. 96
Tiger, 50c, doz. 4 80

Weyman Bruton Co. Brand

Right Cut, 10c, doz. 95
W-B Cut, 10c, doz. 95

PLUG TOBACCO.

American Tobacco Co. Brands.
Amer. Navy, 10c, doz. 96
Amer. Navy, per plug 64
Jolly Tar, 24, per plug 16
Gold Rope, 10c, doz. 96
Boot Jack, 15c, doz. 1 44
Piper Heidsieck, 10c 96
Spear Head, 10c cuts 96
Spear Head, per plug 64
Square Deal, per plug 64
Standard Navy, 8, plg 64
Town Talk, per plug 56

Liggett & Myers Brands.

Clipper, per plug 40
Chops, 10c, doz. 96
Drummond Nat. L. 15c 1 44
Honey Dip Twist, 10c 96
Granger Twist, 10c, dz. 96
Horse Shoe, per plug 74
J. T. Bright, per plug 22
J. T. Smooth, plug 22
J. T. R. and R., plug 32
King Pin, per plug 08
King Pin, 10c cuts, ea 41
Masterpiece, per plug 96
Picnic Twist, 10c, doz. 96
Pure Grape, 10c, doz. 96
Star, per plug 74
Uncle Sam, 32 10c cut 2 56
Burley Tobacco Co. Brand
Kismet, per lb. 1 28
Bracer, per plug 38

Scotton, Dillon & Co. Brands.

Cream De Menthe, 10c 96
Peachey, per plug 64
Stronghold, per plug 64
Yankee Girl, per plug 56
P. Lorillard Brands.
Climax, 10c tins, doz. 96
Climax Smooth, plug 72
Climax Thick, per plug 72
Red Cross, 10c cuts 96
Red Cross, per plug 48
R. J. Reynolds Tobacco Co. Brands.
Apple, 5 lb. Butt, lb. 80
Caramel Twist, per lb. 80
Gravelly Superior, 10c 96
Humburg, per lb. 1 40
Liberty Bell, per lb. 73
Maritana, 15c Foil, dz. 1 44
Mickey Twist, per lb. 81

John J. Bagley & Co. Brands.

Maple Dip, per plug 50
SMOKING TOBACCO.
American Tobacco Co. Brands.
Banner, L. C., 10c, dz. 96
Banner, L. C., 40c, dz. 3 84
Blue Boar, 25c Foil 2 28
Blue Boar, 30c Vac tin 2 76
Bob White, gran., 10c 96
Bull Durham, 10c, dz. 96
Drum, Gran., 5c, dz. 48
Drum, Gran., 10c, dz. 96
Five Bros., 10c, doz. 96
Giant, L. C., 10c, dz. 96
Giant, L. C., 30c, dz. 2 88
Giant, L. C. Pails, dz 6 84
Garrick, 30c Foil, dz 2 70
Imperial Cube Cut, 30c 2 88
Lucky Strike, R. Cut 1 63
Myrtle Navy Plug Cut 96
Myrtle Navy, 15c Po. 1 44
Navy, G. & A., 10c 48
Navy, G. & A., 5c 48
Nigger Hair, 10c, doz. 96
Nigger Hair, Pails, dz 8 40
Nigger Head, P. C 10c 96
Old English, C. C. 16c 1 60
Peerless, L. C., 10c, 96
Peerless, L. C., 35c dz. 3 36
Peerless, L. C. Pails 7 44
Rob Roy, L. C., 10c 96
Rob Roy, L. C., 40c 3 84
Rob Roy, L. C., pails 8 40
Sweet Maple Scrap, 96
Soldier Boy, L. C., 10c 96
Soldier Boy, L. C., pail 7 32
Tuxedo, Gran. 15c foil 1 44
Tuxedo, Gran., 17c, dz. 1 63
Tuxedo, Gran. Cut plugs, 8 oz. tins 7 20
Yale Mix., 15c vac. tin 1 44

Liggett & Myers Brands.

Briar Pipe, doz. 96
Cuban Star, L. C., 10c 96
Cuban Star, Pails, dz. 6 96
Corn Cake, Gran., 5c 48
Corn Cake, Gran., 10c 96
Corn Cake, Gran., 25c 2 40
Corn Cake, Gran., 50c 4 80
Dew's Mixture, 10c, 96
Glad Hand, L. C., 10c 96
Growler, L. C., 10c, 96
Growler, L. C., 25c 2 50
Growler, L. C., 50c 5 00
La Turka, Plug C. 15c 1 44
Noon Hour, L. C., 10c 96
O. U., Gr. Cut P., 10c 96
O. U., C. P., 90c Jars 9 00
Pilot, Long Cut, 25c 2 50
Plow Boy, 10c, doz. 96
Plow Boy, 70c Pails, 7 40
Summertime, 10c, dz. 96
Summertime, 30c, dz. 2 96
Summertime, 65c Pails 6 50
Sweet Tip Top, 10c, 96
Velvet, Cut Plug, 10c 96
Velvet Cut Plug, 8 oz. 7 25
Velvet, Cut Pl., 16 oz. 14 50
Velvet, C. Pl., 16 oz. 16 00
Yum Yum, 10c, doz. 96
Yum Yum, 70c pails 6 80

P. Lorillard's Brands.

Beechnut Scrap, doz. 96
Buzz, L. C., 10c, doz. 96
Buzz, L. C., 35c, doz. 3 30
Buzz, L. C., 80c, doz. 7 90
Chips, P. C., 10c, doz. 96
Honest Scrap, doz. 96
Stag, Cut P., 10c, doz. 96
Union Leader, 10c tin 96
Union Leader, 50c tin 4 80
Union Leader, \$1 tin 9 60
Union Leader, 15c, dz. 1 44
War Path, 35c, doz. 3 35

Scotten Dillon Co. Brands

Dan Patch, 10c, doz. 96
Dillon's Mixture, 10c 96
G. O. P., 35c, doz. 3 35
G. O. P., 10c, doz. 96
Loredo, 10c, doz. 96
Peachy, Do. Cut, 10c 96
Peachy Scrap, 10c, dz. 96
Peninsular, 10c, doz. 96
Peninsular, 8 oz., dz. 3 35
Reel Cut Plug, 10c, dz. 96
Union Workman Scrap, 10c, doz. 96
Way Up, 10c, doz. 96
Way Up, 8 oz. doz. 3 35
Way Up, 16 oz., doz. 7 10
Way Up, 16 oz. pails 7 60
Yankee Girl Scrap, 10c 96

Pinkerton Tobacco Co. Brands.

American Star, 10c, dz. 96
Big 9, Clip., 10c, doz. 96
Buck Shoe Scrap, 10c 96
Pinkerton, 30c, doz. 2 40
Pay Car Scrap, 10c, dz. 96
Pinch Hit Scrap, 10c 96
Red Man Scrap, 10c 96
Red Horse Scrap, doz. 96

J. J. Bagley & Co. Brands.

Broadleaf, 10c 96
Buckingham, 10c, doz. 96
Buckingham, 15c tins 1 44
Gold Shore, 15c, doz. 1 44
Hazel Nut, 10c, doz. 96
Kleeko, 25c, doz. 2 40
Old Colony, Pl. C. 17c 1 62
Old Crop, 55c, doz. 5 40
Red Band, Scrap, 10c 96
Sweet Tips, 15c, doz. 1 44
Wild Fruit, 10c, doz. 96
Wild Fruit, 15c, doz. 1 44

Independent Snuff Co. Brands.

New Factory, 5c, doz. 48
New Factory Pails, dz 7 60

Schmidt Bros. Brands

Eight Bros., 10c, doz. 96
Eight Bros., Pails, dz 9 60

R. J. Reynolds Tobacco Co. Brands.

George Washington

Ignacia Haya
Extra Fancy Clear Havana
Made in Tampa, Fla.
Delicades, 50s ----- 115 00
Primeros, 50s ----- 140 00
Queens, 25s ----- 180 00
Perfecto, 25s ----- 185 00

Starlight Bros.
La Rose De Paris Line
Coquettes, 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, ----- 58 00
Tissue Wrapped ----- 58 00
R. B. Invincible, 50s, ----- 75 00
Foil Wrapped ----- 75 00

Union Made Brands
El Overture, 50s, foil ----- 75 00
Ology, 50s ----- 60 00

Manilla 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

Hemmeter Cham-
plons, 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. ----- 1 60
Twisted Cotton, 50 ft. ----- 1 25
Braided, 50 ft. ----- 1 25
Sash Cord ----- 4 00

COCOA
Baker's 1/2s ----- 46
Baker's 1/4s ----- 42
Bunte, 15c size ----- 55
Bunte, 1/2 lb. ----- 48
Bunte, 1 lb. ----- 41
Cleveland ----- 35
Colonial, 1/2s ----- 33
Colonial, 1/4s ----- 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, 1/2s ----- 38
Hersheys, 1/4s ----- 38
Huyler ----- 36
Lowney, 1/2s ----- 43
Lowney, 1/4s ----- 47
Lowney, 1/2s ----- 46
Lowney, 5 lb. cans ----- 31
Van Houten, 1/2s ----- 12
Van Houten, 1/4s ----- 13
Van Houten, 1/2s ----- 65
Van Houten, 1s ----- 36
Wan-Eta ----- 33
Webb ----- 33
Wilbur, 1/2s ----- 33
Wilbur, 1/4s ----- 33

COCOANUT
1/2s, 5 lb. case Dunham ----- 50
1/4s, 5 lb. case ----- 48
1/2s & 1/4s, 15 lb. case ----- 49
6 and 12c pkg. in pails ----- 75
Bulk, barrels ----- 24
48 2 oz. pkgs., per case ----- 15
48 4 oz. pkgs., per case ----- 7 10

COFFEE ROASTED
Bulk
Rio ----- 14
Santos ----- 13@24
Maracaibo ----- 24
Mexican ----- 25
Guatemala ----- 26
Java and Mocha ----- 39
Bogota ----- 26
Peaberry ----- 24

Package
Liberty ----- 14
Reno ----- 20
Nedrow ----- 23
Quaker ----- 27
Royal Club ----- 28
Morton House ----- 36
White House ----- 35

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. ----- 09 1/2

CONDENSED MILK
Eagle, 4 doz. ----- 9 50
Leader, 4 doz. ----- 6 50

MILK COMPOUND
Hebe, Tall, 4 doz. ----- 4 50
Hebe, Baby, 8 doz. ----- 4 40
Caroline, Tall, 4 doz. ----- 4 25

EVAPORATED MILK

Carnation, Tall, 4 doz. ----- 5 60
Carnation, Baby, 8 doz ----- 5 30
Pet. Tall ----- 5 60
Pet. Baby ----- 4 00
Van Camp, Tall ----- 5 60
Van Camp, Baby ----- 4 50
White House, Tall ----- 5 00
White House, Baby ----- 4 75
Silver Cow, Tall ----- 5 60
Silver Cow, Baby ----- 5 30
Every Day, Tall ----- 5 60
Every Day, Baby ----- 4 00
Goshen, Tall ----- 4 75
Goshen, Gallon ----- 4 50

CONFECTIONERY

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

Mixed Candy

Grocers
Kindergarten ----- 22
Leader ----- 18
Century Creams ----- 15
X. L. O. ----- 20
French Creams ----- 22
Cameo ----- 22
Fancy Mix ----- 22

Fancy Chocolates.

5 lb. Boxes
Bittersweets, Ass'd ----- 1 90
Choc Marshmallow Dp ----- 1 80
Milk Chocolate A A ----- 2 00
Nibble Sticks ----- 2 00
Pirmrose Choc. ----- 1 45
No. 12 Choc. ----- 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 ----- 20

Pop Corn Goods.

Cracker Jack, Prize ----- 7 00
Cracker Price ----- 7 00
Balloon Pop Corn, 50s ----- 1 90

Cough Drops

Menthol Horehound ----- 1 30
Smith Bros. ----- 1 50

CRISCO

36s, 24s and 12s.
Less than 5 cases ----- 19
Five cases ----- 18 1/2
Ten cases ----- 18
Twenty-five cases ----- 17 1/2
6s and 4s.
Less than 5 cases ----- 18 1/2
Five cases ----- 17 1/2
Ten cases ----- 17 1/2
25 cases ----- 17

COUPON BOOKS

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

CREAM OF TARTAR

6 lb. boxes ----- 55
3 lb. boxes ----- 60

DRIED FRUITS

Anoles
Evap'd Choice, blk. ----- 14

Apricots

Evaporated, Choice ----- 38
Evaporated, Fancy ----- 23
Evaporated, Slab ----- 21

Citron

10 lb. box ----- 38

Currants

Packages, 14 oz. ----- 23

Boxes, Bulk, per lb.

20 ----- 20

Peaches

Evap. Choice, Unpeeled ----- 16

Evap. Fancy, Unpeeled ----- 18

Evap. Fancy, Peeled ----- 19

Peel

Lemon, American ----- 26

Orange, American ----- 27

Raisins

Fancy S'ded, 1 lb. pkg. ----- 20

Thompson Seedless, ----- 27

1 lb. pkg. ----- 27

Thompson Seedless, ----- 22

bulk ----- 22

California Prunes

80-90 25 lb. boxes ----- @99

70-80 25 lb. boxes ----- @10 1/2

60-70 25 lb. boxes ----- @12 1/2

50-60 25 lb. boxes ----- @15

40-50 25 lb. boxes ----- @15

30-40 25 lb. boxes ----- @18

FARINACEOUS GOODS

Beans
Med. Hand Picked ----- 05 1/4
Cal. Limas ----- 09
Brown, Holland ----- 06

Farina

25 1 lb. packages ----- 3 20

Bulk, per 100 lbs.

Hominy

Pearl, 100 lb. sack ----- 5 25

Macaroni

Domestic, 10 lb. box ----- 1 00

Domestic, brkn bbls. ----- 08

Golden Apr. 2 doz. ----- 1 90

Fould's, 2 doz., 8 oz. ----- 2 00

Pearl Barley

Chester ----- 4 75

Peas

Scotch, lb. ----- 06 1/4

Split, lb. ----- 09

Sago

East India ----- 06 1/2

Tapioca

Pearl 100 lb. sacks ----- 7

Minute, 8 oz., 3 doz. ----- 4 05

Dromedary Instant ----- 2 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 24

Hooks-Kirby

Size 1-12, per 1,000 ----- 84

Size 1-0, per 1,000 ----- 98

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 98

Sinkers

No. 1, per gross ----- 85

No. 2, per gross ----- 79

No. 3, per gross ----- 95

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 -----

Pure Lemon -----

Pure Turpeneless -----

Per Doz. -----

7 Dram ----- 1 35

1 1/2 Ounce ----- 1 90

2 Ounce ----- 2 75

2 1/2 Ounce ----- 3 00

3 Ounce ----- 3 25

4 Ounce ----- 5 00

8 Ounce ----- 8 50

7 Dram, Assorted ----- 1 35

1 1/2 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, 1/4 Paper

sack ----- 8 90

Harvest Queen 2 1/2 ----- 8 90

Light Loaf Spring

Wheat, 2 1/2s ----- 9 35

Snow Flake, 2 1/2s ----- 8 10

Graham 25 lb. per cwt ----- 3 50

Golden Granulated Meal,

25 lbs., per cwt. ----- 2 30

Rowena Pancake Com-

pound, 5 lb. sack ----- 4 20

Buckwheat Compound,

5 lb. sack ----- 4 20

Watson Higgins Milling

Co.

New Perfection, 1/2s ----- 8 20

Meal

Gr. Grain M. Co.

Bolted ----- 2 25

Golden Granulated ----- 2 45

Wheat

No. 1 Red ----- 1 10

No. 1 White ----- 1 07

Oats

Carlots ----- 41

Less than Carlots ----- 46

Corn

Carlots ----- 60

Less than Carlots ----- 65

Hay

Carlots ----- 20 00

Less than Carlots ----- 23 00

Feed

Street Car Feed ----- 25 00

No. 1 Corn & Oat Fd ----- 25 00

Cracked Corn ----- 25 00

Coarse Corn Meal ----- 25 00

FRUIT JARS

Mason, pts., per gross ----- 8 80

Mason, qts., pr gross ----- 10 10

Mason, 1/2 gal., gross ----- 14 25

Ideal Glass Top, pts. ----- 10 10

Ideal Glass Top, qts. ----- 11 80

Ideal Glass Top, 1/2 -----

gallon ----- 15 90

GELATINE

Cox's 1 doz. large ----- 1 45

Cox's 1 doz. small ----- 90

Jello-O, 3 doz. ----- 3 45

Knox's Sparkling, doz. ----- 2 25

Knox's Acidu'd, doz. ----- 2 25

Minute, 3 doz. ----- 4 95

Nelson's ----- 1 50

Oxford ----- 75

Plymouth Rock, Phos. ----- 1 55

Plymouth Rock, Plain ----- 1 35

Waukesha ----- 1 60

GRANULATED LYE.

Wanders.

Single cases ----- 5 15

2 1/2 cases ----- 5 04

5 1/2 cases ----- 4 95

10 cases ----- 4 87

1/2 cases, 24 to case -----

SALT

Med. No. 1, Bbls.	2 70
Med. No. 1, 100 lb. bg.	90
Farmer Spec., 70 lb.	92
Packers, 56 lb.	60
Blocks, 50 lb.	52
Butter Salt, 280 lb bbl.	4 50
Baker Salt, 280 lb. bbl.	4 25
100, 3 lb. High Gr. Ta.	6 30
30, 10 lb. High Gr. Ta.	5 55
28 lb. bags, butter	50



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

SEEDS.

Anise	25
Caraway	15
Canary, Smyrna	09
Cardamon, Malabar	1 20
Celery	24
Hemp, Russian	08 1/2
Mixed Bird	13 1/2
Mustard, yellow	12
Poppy	18
Rape	14
Durkee's Bird, doz.	1 20
French's Bird, per dz.	1 40

SHOE BLACKENING.

2 in 1, Paste, doz.	1 35
E. Z. Combination, dz.	1 35
Dri-Foot, doz.	2 00
Bixbys, Doz.	1 35
Shinola, doz.	85

STOVE POLISH.

Blackener, per doz.	1 35
Black Silk Liquid, dz.	1 40
Black Silk Paste, doz.	1 25
Enamaline Paste, doz.	1 35
Enamaline Liquid, dz.	1 35
E Z Liquid, per doz.	1 40
Radium, per doz.	1 85
Rising Sun, per doz.	1 35
654 Stove Enamel, dz.	2 85
Vulcanol, No. 5, doz.	95
Vulcanol, No. 10, doz.	1 35
Stovoil, per doz.	3 00

SOAP.

Am. Family, 100 box	6 50
Export, 100 box	4 95
Flake White, 100 box	5 70
Fels Naptha, 100 box	6 15
Grdma White Nap. 100s	5 80
Kirk White Nap. 100s	5 80
Rub No More White	
Naptha, 100 box	6 00
Sunny Monday, 100 bx	5 35
Swift Classic, 100 box	5 70
Swift Pride, 100 box	5 40
20 Mule Borax, 100 bx	7 55
Wool, 100 box	7 50
Fairy, 100 box	6 75
Jap Rose, 100 box	8 10
Palm Olive, 144 box	11 25
Lava, 100 box	5 65
Pummo, 100 box	5 80
Sweetheart, 100 box	5 70
Grandpa Tar, 50 sm.	2 40
Grand Pa Tar, 50 Lge	4 10
Fairbank Tar	4 45
Trilby, 100, 12c	8 50
Williams Barber Bar, 9s	50
Williams Mug, per doz.	48

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 Naptha	5 75
Star, 100 No. 11 cakes	5 75
Star Nap. Pwd., 100s	3 90
Star Nap. Pwd., 24s	5 75

Tradesman Brand.
Black Hawk, one box 4 50
Black Hawk, five bxs 4 25
Black Hawk, ten bxs 4 00
Box contains 72 cakes. It is a most remarkable dirt and grease remover, without injury to the skin.

WASHING POWDERS.

Bon Ami Pd, 3 dz. bx	3 75
Bon Ami Cake, 3 dz.	3 25
Climaline, 4 doz.	4 20
Grandma, 100, 5c	3 90
Grandma, 24 Large	4 00
Gold Dust, 100s	4 00
Gold Dust, 12 Large	3 20
Golden Rod, 24	4 25
Jinx, 3 doz.	4 50
La France Laun, 4 dz.	3 70
Luster Box, 54	3 75
Miracle Cm, 4 oz. 3 dz.	4 00
Miracle C., 16 oz., 1 dz.	4 00
Old Dutch Clean, 4 dz.	4 75
Queen Ann, 60 oz.	2 10
Rinso, 100 oz.	6 40
Rub No More, 100, 10 oz.	4 00
Rub No More, 100, 14 oz.	5 75
Rub No More, 18 Lg.	4 50
Spotless Cleanser, 48, 20 oz.	4 00
Sani Flush, 1 doz.	2 25

Sapallo, 3 doz.	3 15
Soapine, 100, 12 oz.	6 40
Snowboy, 100, 10 oz.	3 90
Snowboy, 24 Large	5 60
Snowboy Large 1 free	5
Speedee, 3 doz.	7 20
Sunbrite, 72 doz.	4 00
Wyandotte, 48	5 50

CLEANSERS.



80 can cases, \$4.80 per case

SPICES.

Whole Spices.	
Allspice, Jamaica	@12
Cloves, Zanzibar	@35
Cassia, Canton	@16
Cassia, 5c pkg., doz.	@40
Ginger, African	@15
Ginger, Cochon	@22
Mace, Penang	@70
Mixed, No. 1	@24
Mixed, 5c pkgs., doz.	@45
Nutmegs, 70-8	@33
Nutmegs, 105-110	@31
Pepper, Black	@17
Pure Ground in Bulk	
Allspice, Jamaica	@17
Cloves, Zanzibar	@39
Cassia, Canton	@25
Ginger, African	@22
Mustard	@34
Mace, Penang	@75
Nutmegs	@31
Pepper, Black	@20
Pepper, White	@32
Pepper, Cayenne	@32
Paprika, Spanish	@42

Seasoning

Chili Powder, 15c	1 35
Celery Salt, 3 oz.	95
Sage, 2 oz.	90
Onion Salt	1 35
Garlic	1 35
Ponely, 3 1/2 oz.	3 25
Kitchen Bouquet	3 25
Laurel Leaves	20
Marjoram, 1 oz.	90
Savory, 1 oz.	90
Thyme, 1 oz.	90
Tumeric, 2 1/2 oz.	90

STARCH

Corn	
Kingsford, 40 lbs.	11 1/2
Powdered, bags	3 1/2
Argo, 48 1 lb. pkgs.	3 75
Cream, 48-1	4 80
Quaker, 40 1	7
Gloss	
Argo, 48 1 lb. pkgs.	3 75
Argo, 12 3 lb. pkgs.	2 74
Argo, 8 5 lb. pkgs.	3 10
Silver Gloss, 16 3 lbs.	11 1/2
Silver Gloss, 12 6 lbs.	11 1/2
Elastic, 64 pkgs.	5 35
Tiger, 48-1	7

SYRUPS

Corn	
Barrels	70
Half Barrels	76
Blue Karo, No. 1 1/2,	
2 doz.	2 05
Blue Karo, No. 2 1/2, 2	
doz.	3 00
Blue Karo, No. 5, 1 dz.	2 90
Blue Karo, No. 10,	
1/2 doz.	2 70
Red Karo, No. 1 1/2, 2	
doz.	2 35
Red Karo, No. 2 1/2, 2	
doz.	3 45
Red Karo, No. 5, 2 dz.	3 30
Red Karo, No. 10, 1/2	
doz.	3 10
Maple Flavor.	
Karo, 1 1/2 lb., 2 doz.	3 95
Karo, 5 lb., 1 doz.	6 15
Maple and Cane	
Kanuck, per gal.	1 50
Sugar Bird, 2 1/2 lb.,	
2 doz.	12 00
Sugar Bird, 8 oz., 4	
doz.	13 00
Maple.	
Johnson Purity, Gal.	2 50
Johnson Purity, 2	
doz., 2 1/2 lb.	17 50
Johnson Purity, 4	
doz., 18 oz.	18 50
Sugar.	
Domino, 24, 2 lb.	6 50
Bbls., bulk, per gal.	60
TABLE SAUCES.	
Lea & Perrin, large.	6 60
Lea & Perrin, small.	3 75
Pepper	1 60
Royal Mint	2 40
Tobasco	3 75

England's Pride	1 40
A-1, large	5 75
A-1, small	3 60
Capers	1 80

TEA.

Japan.	
Medium	30@35
Choice	39@43
Fancy	54@57
No. 1 Nibbs	58
1 lb. pkg. Siftings	16

Gunpowder

Choice	28
Fancy	38@40

Ceylon

Pekoe, medium	33
Melrose, fancy	56

English Breakfast

Congou, Medium	28
Congou, Choice	35@36
Congou, Fancy	42@43

Oolong

Medium	36
Choice	45
Fancy	55

TWINE

Cotton, 3 ply cone	35
Cotton, 3 ply balls	35
Wool, 6 ply	22

VINEGAR

Cider, Benton Harbor	24
White Wine, 40 grain	17
White Wine, 80 grain	22
White Wine, 100 grain	25
Oakland Vinegar & Pickle	
Co.'s Brands.	
Oakland Apple Cider	30
Blue Ribbon Corn	22
Oakland White Pickling	20
Packages no charge.	

WICKING

No. 0, per gross	70
No. 1, per gross	85
No. 2, per gross	1 25
No. 3, per gross	1 80
Peerless Rolls, per doz.	45
Rochester, No. 2, doz.	50
Rochester, No. 3, doz.	2 00
Rayo, per doz.	90

WOODENWARE

Baskets	
Bushels, narrow band,	
wire handles	1 75
Bushels, narrow band,	
wood handles	1 85
Bushels, wide band	1 90
Market, drop handle	70
Market, single handle	80
Market, extra	1 35
Splint, large	9 00
Splint, medium	8 50
Splint, small	7 00

Churns

Barrel, 5 gal., each	2 40
Barrel, 10 gal., each	2 55
3 to 6 gal., per gal.	16

Egg Cases

No. 1, Star Carrier	5 00
No. 2, Star Carrier	10 00
No. 1, Star Egg Trays	4 50
No. 2, Star Egg Tray	9 00

Mop Sticks

Trojan spring	2 25
Eclipse patent spring	2 25
No. 1, common	2 25
No. 2, pat. brush hold	2 25
Ideal, No. 7	2 00
20 oz cotton mop heads	3 60
12 oz cotton mop heads	2 25
9 oz. cotton mop heads	1 75

Pails

10 qt. Galvanized	2 40
14 qt. Galvanized	2 60
14 qt. Galvanized	3 00
Fibre	6 00
12 qt. Flaring Gal. Ir.	6 75
10 qt. Tin Dairy	5 00
12 qt. Tin Dairy	5 50

Traps

Mouse, wood, 4 holes	60
Mouse, wood, 6 holes	70
Mouse, tin, 5 holes	65
Rat, spring	1 00
Mouse, spring	1 00

Tubs

Large Galvanized	8 50
Medium Galvanized	7 00
Small Galvanized	6 50

Washboards

Banner Globe	5 75
Brass, Single	7 00
Glass, Single	7 00
Double Peerless	8 25
Single Peerless	7 50
Northern Queen	6 25
Universal	7 50

Window Cleaners

12 in.	1 65
14 in.	1 85
16 in.	2 30

Wood Bowls

13 in. Butter	5 00
15 in. Butter	9 00
17 in. Butter	18 00
19 in. Butter	25 00

WRAPPING PAPER

Fibre, Manila, white	06 1/2
No. 1 Fibre	07 1/2
Butchers Manila	06
Kraft	08 1/2

YEAST CAKE

Magic, 3 doz.	2 70
Sunlight, 3 doz.	2 70
Sunlight, 1 1/2 doz.	1 35
Yeast Foam, 3 doz.	2 70
Yeast Foam, 1 1/2 doz.	1 35

YEAST-COMPRESSED

Fleischman, per doz.	28
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FAMOUS IN SONG AND STORY.

We all like to hear of the role played in history by trifles, from the length of Cleopatra's nose to the pig in Maine who brought on the Mexican War. The geese whose cackling saved the Roman capital have always appealed to the imagination. Every one knows of the Kansas housewife who baked a pie so delicious that her husband took one piece too many. He could not attend the election for Assemblyman, consequently a Democrat was elected to the Senate and the impeachment of Andrew Johnson was a failure—all because of the pie. But scientific investigation is a spoil-sport when it comes to such dramatic episodes. It grumbles about myth-making tendencies. It has probably long since proved that it was not the geese, but the vigilance of a sentinel, that saved Rome. It will rise some day to declare that the medical records of the crucial precinct in Kansas show no one treated for indigestion on election day. Just now Chicago, celebrating the fiftieth anniversary of her great fire, has demonstrated that the conflagration did not originate with Mrs. O'Leary's cow, so long believed to have kicked over the fateful lantern. It attributes the fire to some wholly natural agency—boys smoking in the barn, or spontaneous combustion or prosaic incendiaries.

The kingdom was lost, myths tells us, for want of the army. the army for want of the rider. the rider for want of a horse, the horse for want of a nail. History proves by a pile of documents that a wayside smithy was near, that the horse did not need a shoe anyway, and that it was poor marksmanship that defeated the army. Happily, history stands no chance against a myth which has a fifty-year start. History may prove first that there was no Mrs. O'Leary, and, second, that she kept nothing but a goat, but Mrs. O'Leary's cow will remain famous in song and story.

THE DEBACLE OF THE MARK.

The collapse of the German mark supplies another point for the refutation of the inflationists, who have been persistently criticising the Government and the banks for their alleged throttling of American trade by an illiberal credit policy. The inflationists made the most of Germany's supposed trade advantages because of

its cheap money, and declared that the United States was "hamstrung" by its adherence to the obsolete gold standard. If Germany was growing rich because the mark with a par value of 24 cents was made so plentiful that it became worth only 1 1/2 cents, it would seem logical for it to grow even richer when the mark within a fortnight declines in value to 3/4 of a cent. Instead of enjoying unbridled prosperity, however, Germany now appears to have reached a condition of economic strangulation. Such an outcome had been freely predicted by financiers who had kept in close touch with the international situation. Its realization, however, will hardly cause the cheap money advocates to recant. That is expecting too much. Under the present financial conditions in Germany it becomes very doubtful whether buyers of German goods, which appeared to be offered at a bargain some weeks ago, will be able to obtain the execution of their orders. This is a matter of more immediate importance to the business man.

COLEMAN (Brand)

Terpeneless

LEMON

and Pure High Grade

VANILLA EXTRACTS

Made only by

FOOTE & JENKS
Jackson, Mich.

McCRAY

REFRIGERATORS
for ALL PURPOSES

Send for Catalogue

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

McCray Refrigerator Co.

2144 Lake St. Kendallville, Ind.



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

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

Catalog—to merchants

WILMARTH SHOW CASE COMPANY

1542 Jefferson Avenue

Grand Rapids, Michigan

Made In Grand Rapids

Has Increased the Color Range.

Heretofore containers for smelling salts have been filled with liquids colored in a limited variety of shades, lavender and green being among those favored. In a new line the liquids containing the salts are brightly colored in many shades. Red, old rose, pink, orange, yellow, blue, purple, lavender and American Beauty red are some of the new shades. The salts are shown in cut-glass flasks, running up to eight ounces, in different fancy shapes for the boudoir table. The rice range for this larger boudoir size, which is filled with cubes of greater than the usual size, is \$4 to \$16 a dozen. It is planned to put out a small-size flask of the colored salts, to retail at about 35 cents that can be carried in a lady's handbag.

The last issue of the weakly Co-Operative Commonwealth—which is probably the last number which will ever be issued—contains a large display advertisement for the soap department of Swift & Company. One of the unexplainable things in the mercantile world is that the Swift concern refuses to patronize certain trade journals which take a vigorous stand for the rights of the regular retailer, but has a settled habit of going out of its way on the least provocation to stab the legitimate dealer in the back by exploiting its brands in piratical sheets having for their object the destruction of the honest merchant. In view of the fact that hundreds of retail merchants are stockholders in Swift & Company, and because their financial relation to the concern naturally causes them to take increased interest in handling the brands exploited by that house, the persistent and apparently studied policy of the concern to antagonize the legitimate trade by cultivating friendly relations with cutters, co-operators and mercantile pirates constitutes one of the anomalies of the business world.

Garish Trimmings Relieve "Blackness" of Fall Hats.

"The black felt sanctioned by fashion and approved by the smartly dressed woman," the forthcoming bulletin of the Retail Millinery Association of America will say, "has an unquestioned charm when the black note is carried throughout, in trimming as well as in the foundation of a hat. However, a touch of color and originality is given the hat of felt by the use of motifs of velvet, usually very brilliant in coloring and cleverly used, so as not to detract from the simplicity which the all black achieves."

"A line of black felts offered by one of the manufacturers shows a clever use of the applique trimming. On a timely tailored street model made with a cushion brim that slopes down at one side to form a point, leaves of pheasant brown velvet are used as trimming. The foilage is laid flat about the brim, and makes a distinctive and simple trimming."

"For a semi-dress model made on broad mushroom lines Autumn leaves of russet and brown velvet are chosen and are banked about the crown in a thick mass effect. Broad bands of velvet showing a bright touch of

color prove effective on a hat of black felt, and augmented by an ornament, are favored trimmings for hats of this fabric."

Shoe Sales Too Bulky.

It appears that one of the great needs in the boot and shoe industry at the present time is the elimination, as far as possible, of the traditional practice of semi-annual buying in large volume, which appears to be entirely contrary to the need of the shoe manufacturers for a steady flow of business throughout the year. While it may not be possible to overcome this habit entirely, Arthur B. Butman, Chief of the Shoe Division of the Department of Commerce, explains the situation can be relieved somewhat by the development of mid-season buying.

"It is admitted that an economic need of the industry is the stabilization of the production and sales volume," he writes. "This need arises to a large extent from the present-day merchandising practice, and if concerted efforts were made on the part of the manufacturers and factors involved to correct this fault, such action would result in bringing about a condition more satisfactory to the shoe and leather industrial group."

An Editor Defends Butchers.

At least one big newspaper, the Rocky Mountain News has spoken a few good words for the butchers.

It says "that the reason for such exorbitant prices for beef and mutton is because the people only want the choice cuts. The average American does not want the cheap parts of a beef or a sheep or any other food animal. The great majority demand the choice parts, or at least the second choicest parts. There is undoubtedly merit in this defense. Anyone can test it by going into a meat market and observing the orders different persons leave for meat. Not one out of twenty calls for the cheap meats, wholesome as they are."

The butchers should give a vote of thanks to this editor. He is wrong when he speaks about "exorbitant prices," but he is fair. If there were more like him the retail meat business would be more congenial.

The Fleisher Company, of Hagerstown, Md., recognizing that the child of to-day is the customer of to-morrow, conceived the idea of familiarizing the children of the neighborhood with its store, through a well advertised children's week. The entire front of the third floor was devoted to an improvised auditorium. The entertainment started promptly at 2:30 daily, lasting for an hour and a half. The programs consisted of the best local talent, and included piano recitals, songs, the telling of stories for children, and on Thursday and Saturday afternoons tableaux called "Pictures of Childhood." Quinter Kephart, the advertising manager, will furnish a copy of the souvenir program to any merchant interested in working out a similar plan.

What a host of employees think they ought to be given a raise in pay just because they have been in the same position for so many months or years.

BUSINESS WANTS DEPARTMENT

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

Exchange for stock of goods, 160-acre farm, Traverse City fruit belt, 120 cleared. Good buildings, well and windmill. Twenty-acre apple orchard. ¾ mile from town. George Hall, Cadillac, Mich. 510

Man with years of experience in men's and women's wear open for position. Can manage, advertise, trim, sell goods. Best references. Address No. 511, Care Tradesman. 511

For Sale—Hardware in Detroit near large industrial plant employing thousands of men. Stock inventories about \$15,000. Can be reduced. Reasonable rent. Good opportunity if taken at once. No agents. Address No. 512, Care Michigan Tradesman. 512

For Sale—Good, established grocery and dry goods business. Leading store in thriving Southern Michigan town. Address No. 509, Care Michigan Tradesman. 509

WANTED—To hear of a good retail store, that from \$3,000 to \$5,000 will buy. Jones 2326A VanBuren, Chicago. 506

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.

WANTED—To hear from someone with good business to exchange for good farm. No. 486 Michigan Tradesman. 486

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. Silberman, 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—1 Toledo computing scale. Weighs up to thirty pounds, A-1 condition. Address Clinton Local, Clinton, Mich. 501

Exchange—100-acre farm, nine miles southwest of Kalamazoo, for stock of general merchandise or hardware. Address No. 502, Care Michigan Tradesman. 502

Want to hear from a party owning a good general merchandise business or other business for sale. State cash price and particulars. John J. Black, 130 St. Chippewa, Wis. 505

Would like to exchange a beautiful solid brick property in the best residential section in Detroit for a good clean stock of merchandise. Address No. 507, Care Michigan Tradesman. 507

One rotten egg in a dozen does not spoil the eleven but cuts out your profit

IT IS the same way with your valuable papers—which should be in a safe place—when you have a fire and your books, inventory, record of daily sales and record of purchases are not in a fire proof safe. It is like a rotten egg in a dozen; in fact, it is a rotten egg in your business, because, ten to one, you don't get the money you are entitled to and you cannot reasonably expect it either.

Prevent this possible loss. Buy a reliable safe to store away your books and valuable papers every night. Now, while you read this advertisement is the time to act. It is a warning to you for you don't know what is going to happen. Don't delay. Do it right now.

We sell the best safes on the market, in all styles and sizes at reasonable prices. **COME IN OR WRITE.** You will never regret it.

GRAND RAPIDS SAFE CO.
Corner Ionia and Louis Sts. Grand Rapids, Mich.

DOES GOLD NEED A SUBSIDY?

Twenty-two United States Senators from Western States have signed resolutions relating to "the existing crisis in the gold mining industry of the Nation" and have forwarded them to Secretary Mellon. Six of the signers are members of the Senate Committee on Mines and Mining. The only two members of this committee refusing to sign were Senators Sutherland of West Virginia and Newberry of Michigan. The resolutions endorse the proposition to pay a subsidy of \$10 per ounce for all gold mined in the United States, and call upon the Secretary of the Treasury to give the plan his endorsement, or, in the event that he is opposed to it, to formulate a programme for saving the gold mining industry from destruction. The necessity for the Government's intervention is explained as due to the fact that the production of gold "is vitally important to the financial and commercial life of the Nation and of the world."

The accounts of Senators from Nebraska, Colorado, Idaho and Montana presenting a round robin to the Treasury Department, emphasizing the importance of taking heroic measures to maintain the gold standard, make queer reading to those who are familiar with the attitude of this section towards the gold standard back in the nineties. In a single generation the wheel has made a complete revolution. Gold has become so cheap in terms of general commodities that it cannot be mined profitably in some sections of this country, and the output since 1915 has declined very sharply. This in itself will tend to correct the difficulty. Gold is only a commodity, and if it becomes overcheap the obvious remedy is for the mines that cannot work at a profit to shut down. When the cotton growers found cotton so cheap that it could not be sold at a profit they reduced their acreage. Congress tried to do something for the distressed producers, but no one went so far as to suggest a direct subsidy from the Treasury. In spite of the fact that gold is used as money, the gold miners have no more direct claim on the Government for special favors than the producers of corn, cotton, or wheat. In fact, these commodities are more necessary than gold. The real trouble to-day is that the country has too much gold in its vaults for its financial health. It could lose a large portion of it without suffering.

AID WHICH CREDITORS GAVE.

All manner of industries have been hit by the deflation that has been in progress for a year or so. Some have been under a greater strain than others. And it has not been those most affected whose woes have been most ostentatiously thrust before the public. Rather it has been the ones which have been organized in a way to impress the politicians that have been most vocal. Every one has been informed, over and over again, of the sufferings of the cotton growers and of the wheat farmers. But how many have any idea of what merchants, wholesale and retail, have had to go through? Figures of business embarrassments only relate to the cases

which get to the point where insolvency must be confessed. Those given for the last year or so form only a very small percentage of the actual number of cases in which the forbearance of creditors and the timely aid of lenders averted failure. Many have been, and still are, being helped along by extensions of the time for paying their debts, and it might astonish those who criticize banks for being merciless to borrowers to learn how many concerns have been tided over bankruptcy by the consideration and assistance shown by such institutions. This help has not been altogether altruistic, of course, because it was to the interest of all to keep solvent every worthy concern and not let loose so large a crop of failures as to produce a panic. Now that the corner has been turned, it does no harm to refer to this subject if only to call attention to the really patriotic service performed by numbers of unobtrusive persons and institutions.

Review of the Produce Market.

Apples—Wagner, Wealthy, Spys, Baldwins and Alexanders command \$7 per bbl.; cooking apples, \$6 per bbl. Bananas—7¼c per lb. Beets—\$1 per bu. Butter—The consumptive demand is better than it was a week ago. The market is in a healthy condition, due to the remarkable run of pasture we have had for the past six weeks. The stocks in storage are considerably lighter than they were last year. The importations of butter are also considerably lighter. If we do have a change in price it is quite likely to be a slight decline. Local jobbers hold extra creamery at 42c in 63 lb. tubs and 43c in 40 lb. tubs. Prints 44c per lb. Jobbers pay 20c for packing stock. Cabbage—\$1.25 per bu. Carrots—\$1 per bu. Celery—40c for ordinary and 60c for Jumbo. Citron—15@25c apiece, according to size. Cranberries—Local jobbers hold Early Blacks at \$13.50 per bbl. and \$6.75 per ½ bbl. Eggs—The market is steady at unchanged prices. Receipts of fresh eggs are extremely light and meeting with ready sales at premiums over the market quotations. Stocks of storage eggs are reported to be in excess of a year ago and the market is only steady, with a moderate demand. We do not look for much change from the present conditions during the coming week. Local dealers pay 40c for strictly fresh, candled. Cold storage are now moving out on the following basis:

Firsts	37c
Seconds	31c
Checks	30c

Egg Plant—\$2 per doz.

Grape Fruit—Isle of Pines fruit is now in market, selling at \$6.50 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.; Tokay and Malaga from California, \$2.85 per 24 lb. crate,

Green Onions—Silverskin, 20c per doz.

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

Lemons—Sunkissed are selling on 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 head, 15c per lb.; New York head, \$3.50 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 have sustained a considerable advance, due to scarcity. Prevailing quotations are as follows:

90 and 100	\$7.25
150, 176 and 200	8.00
216	8.00
252	7.50
288	6.50
324	6.00

Parsley—60c per doz. bunches.

Pears—Kieffers, \$2.

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

Potatoes—\$3.50 per 150 lb. bag for home grown.

Poultry—Local buyers pay as follows for live:

Turkeys	28c
Geese	13c
Choice Ducks	20c
Light fowls	14c
Heavy fowls	18c
Light Chickens	14c
Heavy Chickens	16c

Pumpkin—\$2.25 per doz.

Quinces—\$3 per bu.

Radishes—15c per doz. for home grown.

Spinach—\$1.50 per bu.

Squash—\$3 per 100 lbs. for Hubbard.

String Beans—\$1.50 per bu.

Sweet Potatoes—Virginia command \$1.75 per hamper and \$5 per bbl.

Tomatoes—\$1.25 per ½ bu. for ripe; 75c per bu. for green.

Turnips—\$1 per bu.

Wax Beans—Home grown, \$1.50 per bu.

Both Wheat and Flour Are Excellent Property.

Written for the Tradesman.

The Government report, issued late in the afternoon of Oct. 8, places the total of the United States crop of Spring and winter wheat at 740,000,000 bushels in round numbers, or 13,000,000 bushels less than the estimate of the previous month. This, of course, made a bullish report, the market reacting immediately to a higher basis, wheat advancing 5c per bushel yesterday.

While it is improbable that a big advance will be scored at this time, we are of the opinion the market should hold firm, possibly advance somewhat more.

Statistics are very bullish, as you will note by the figures given below covering a three year period:

Crop, 1921-22, 740,000,000; 1920-21, 787,000,000,000; 1919-20, 941,000,000.

Cary-over, 1921-22, 125,000,000; 1920-

21, 155,000,000; 1919-20, 83,000,000.

Imports (estimated), 1921-22, 25,000,000; 1920-21, 56,000,000; 1919-20, 5,000,000.

Total available supply, 1921-22, 890,000,000; 1920-21, 998,000,000; 1919-20, 1,028,000,000.

So it will be seen our total available supply this year is 108,000,000 bushels less than last year and 138,000,000 bushels less than the crop year of 1919-20.

Based on the per capita requirements of 5½ bushels, 605,000,000 bushels will be required for consumption. Seed requirements are estimated at approximately 80,000,000 bushels, making a total of 685,000,000 bushels required for domestic use. This leaves only 205,000,000 bushels for export and carry-over. Between July 1 and Oct. 1, this year, a total of 130,000,000 bushels has been exported and it is claimed approximately 40,000,000 bushels additional have been sold for export, making total sales for export of 170,000,000 bushels, leaving only 35,000,000 for sale and carry-over on the balance of the crop.

It is very evident we are liable to become oversold. As a matter of fact, if general business conditions were normal a sharp advance could be looked for; undoubtedly we will have further advances between now and the first of December, and unless the growing crop of wheat shows up very good in the spring, still further advances will be scored next April and May in all probability.

As a matter of fact, wheat to-day looks stronger than it has at any time on this crop, and while we do not advise overbuying for future delivery, it certainly does seem advisable to have sufficient purchases made to cover requirements for at least thirty days in advance. Both wheat and flour appear to be excellent property.

Lloyd E. Smith.

High Prices Check Hide Market Sales.

There is no trading in the country market and this will, no doubt, be a quiet week. Dealers are asking full prices as there is scarcity of good country hides to-day. All weights have been offered at 8½c flat f. o. b. shipping point, which is an advance of 1½c over last sale price. Good extremes are very much in demand, last sale being made on a basis of 11½c which included a small percentage of grubs. The last reported sale of buffs 45 to 60 pounds, was at 8c. There has been a few lots of bulls moved at 7c for good section stock.

The calfskin market is very closely sold up and, no doubt, the next sales will be at steady prices. It is understood but not confirmed, that there was a large movement of calfskins in the New York market which will no doubt have a tendency to put the Michigan calfskin market on a firmer basis. A sale of re-salted city and country calf at 14½c has just come to light to-day and has been confirmed. Kip remain strong at 18c.

Fresh horsehides are held at \$3.75 @4 and, no doubt, there will be a better outlet for these as there generally is following the consistent sales of heavier country hides.

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)
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Your Voice is Yours

There is a peculiar quality in each human voice that is so individual that the very personality of the speaker is given out.

How often do your friends say to you, "Oh, I knew you by your voice?"

For this reason long-distance telephone conversations have an emphatic value aside from the convenience of an immediate reply to questions and the opportunity for discussion.

Send your own voice over the Long Distance wire in all important transactions and it is as if you had been present yourself. This is the satisfying way—the modern way to transact your affairs.

The following information about different classifications of Long Distance calls will aid you in using the telephone most economically and efficiently.

1. If you will talk to any person answering the telephone, the toll charge will be about one-fifth less than as if you had asked for a particular person at that address.
2. Such service between 8:30 P. M. and Midnight costs only about one-half the day rates and between Midnight and 4:30 A. M. it costs only about one-fourth the day rates.
3. Particular person calls are those in which you ask to talk with a particular person in another city. On this class of calls a report charge is made if the person asked for cannot be communicated with through no fault of the Telephone Company. This charge is not made if the connection is established. The report-charge amounts to about one-fifth of the particular person rate.
4. Charges can be reversed only on particular person calls.

Call the Long Distance Operator. She will Connect You.

MICHIGAN STATE TELEPHONE COMPANY



"Let Them Hear Your Voice"