

## IF WE HAD THE TIME

If I had the time to find a place  
And sit me down full face to face  
With my better self, that can not show  
In my daily life that rushes so;  
It might be then I would see my soul  
Was stumbling toward the shining goal,  
I might be nerved by the thought sublime,  
If I had the time!

If I had the time to let my heart  
Speak out and take in my life a part,  
To look about and to stretch a hand  
To a comrade quartered in no-luck land;  
Ah, God! If I might but just sit still  
And hear the note of the whippoorwill,  
I think that my wish with God's would rime,—  
If I had the time!

Richard Burton.

## OLD FLAG FOREVER

She's up there—Old Glory—where lightnings are sped;  
She dazzles the nations with ripples of red;  
And she'll wave for us living or droop o'er us dead,  
The flag of our country forever!

She's up there—Old Glory—how bright the stars stream!  
And the stripes like red signals of liberty gleam!  
And we dare for her, living, or dream the last dream,  
'Neath the flag of our country forever!

She's up there—Old Glory—no tyrant dealt scars,  
No blurs on her brightness, no stain on her stars!  
The brave blood of heroes hath crimsoned her bars,  
She's the flag of our country forever!

Frank L. Stanton.



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



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



## FRESHNESS The Big Essential in Yeast

Fleischmann's Yeast is shipped daily by special express from the eleven factories located in different parts of the United States.

Then one thousand distributing stations cut the yeast, wrap it in tinfoil, pack it into two thousand trunks,

And away go the alert Fleischmann salesmen to place yeast at its freshest in the refrigerators of 200,000 live grocers.

Ten million people are using Fleischmann's Yeast as a health-builder. Get in on the Big Push and increase your profits.

**The Fleischmann Company**  
Fleischmann's Yeast      Fleischmann's Service



### How about Coffee at your House?

Is it *golden yellow* with cream?

Has it satisfying "body"?

Has it delicious aroma?

Has it *true* coffee flavor?

Don't miss the very qualities that  
make coffee drinking delightful.

Put "SEAL BRAND" in the  
coffee-pot.

TRADE SUPPLIED BY CHASE & SANBORN, 76 EAST LAKE ST., CHICAGO, ILL.



Ask us about our new Tea Sugar

## Help Your Customers Succeed

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

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

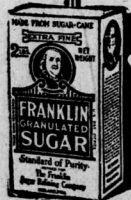
### Franklin Package Sugars

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

**The Franklin Sugar Refining Company**  
PHILADELPHIA

*"A Franklin Cane Sugar for every use"*

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





# MICHIGAN TRADESMAN

Thirty-Ninth Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 19, 1921

Number 1987

## 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.

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### AMUSING INCONSISTENCY.

An amusing instance of stock company inconsistency has just come to my attention in the current number of the Insurance Post. Under the caption "Passing Paragraphs," occurs the following item:

Insurance is a storm and stress proposition. It needs to be strongest when danger lowers. Mutuals are fair weather craft. They sail along when business seas are smooth, but when storm comes they lack the ballast of cash capital and ample reserves. Their members get out like rats deserting a sinking ship and they are weakest just when they should be strongest.

On the very next page under the title "Reinsurance Rumors Are Appearing Early This Year," appears the following paragraph, frankly confessing that numerous stock companies are in distress. It is true the reference is to "Western Fire Insurance Companies," but if the mutuals had been involved the Insurance Post would certainly have come out with flaring headlines and a column or two of bombastic rhetoric. Here it is:

Chicago managers report that an unusually large number of Western fire insurance companies are making overtures for re-insurance, either partial or for their entire business, as the end of the year and statement time approaches. Many of the smaller companies have found the combination of decreased premiums, higher losses, increased expenses and depreciated assets a serious one, especially those which were organized under expensive promotion methods and with a large number of small stockholders who were promised early and liberal dividends.

The fact is, that the failure of a mutual is so rare that it is seized on with avidity by unscrupulous stock company penny-a-liners and written and re-written for months afterward; whereas the passing of stock companies is apparently so common that it has little or no news value.

The above quotations afford an amusing example of the inconsistent position in which the logic of events places the insurance publications whose main support consists in stock company advertisements.

In the year 1752, twenty-four years before the Declaration of Independence was signed, Benjamin Franklin organized the first fire insurance company in America. It was not only the first insurance company, but the first mutual fire insurance company and to-day, with a surplus of six million dollars, it stands in the foremost rank of mutual companies. I am referring to the Philadelphia Contributionship for the Insurance of Houses from Loss by Fire.

From that date to the year 1916, according to the Honorable Charles F. Nesbitt, former Superintendent of Insurance, Washington, D. C., 2900 mutual companies have been organized of which 700 have failed, retired or re-insured, leaving practically 76 per cent. still doing business.

In the same period 1,550 stock companies were organized of which 1,300 failed, retired or re-insured, leaving 16 per cent. still doing business.

In other words, although there has been twice as many mutual companies organized, 76 per cent. of them are still in business, as compared with only 16 per cent. of the stock companies.

### OSTRICH-LIKE OPTIMISM.

It is not wholly surprising to find some of the sunshine spreaders objecting to the unemployment conference at Washington on the ground that it gave too much public emphasis to unfavorable industrial conditions and therefore might have a depressing effect on business. It was this same group that criticised the newspapers a year ago for telling the public that prices were falling. If the press had only kept "mum," it was said, there would have been no consumers' strike. Any one who intimated that business was not quite what it used to be was denounced as an enemy of society. And now the Administration at Washington has gone and "spilled the beans" by holding a conference of representative citizens to discuss remedies for unemployment. Why admit that there is any unemployment? It would hardly be worth while to devote any attention to what one Western banker calls the "hurrah boys" if it were not for the fact that their continual hallooing has sometimes delayed readjustment by creating an unwillingness on the part of some dealers to take their medicine like the rest.

### GAUGING FUTURE DEMANDS.

In view of the recent emphasis which has been placed on the wastes in industry due to the multiplication of patterns and styles, and of the obvious need of bringing down production costs as a means of speeding up business recovery, much interest attaches to a recent activity of the National Shoe Retailers' Association. This organization has undertaken to sound the members of the trade by

means of a questionnaire in order to determine which styles of shoes are expected to be in greatest demand during the coming spring season. The results of the questionnaire are expected to aid materially in co-ordinating production and consumption. Manufacturers will have something to guide them in production, and the retailers likewise will be able to avoid stocking up with goods which may not be readily salable. So long as there is a buyers' market the need of such co-operative efforts to gauge the quality and quantity of consumer demand is apparent, but some practical effort of this sort might be profitably employed under all conditions of the market.

### EGGS BOILED IN OIL.

A new method of sterilizing eggs, as a preliminary to cold storage, consists in immersing them for five seconds in an oil solution at 250 degrees Fahrenheit. This brief exposure to a heat considerably above the boiling point of water is sufficient to kill not only whatever bacteria the eggs may contain, but also the vital principle of those of them that are fertile.

Electrical machinery does the work. It is claimed that the eggs are in no way injured by the treatment and, when afterward put into cold storage they retain their freshness much longer.

### NEW CANNED FOODS.

A newly patented kind of food, put up ready for the housewife's instant use, is prepared by mixing fine-chopped meat with milk and a little flour. The paste thus formed is filled into molds and exposed to heat, whereby the contents undergo slight shrinkage and acquire a sort of "skin." The molded masses are thus easily dropped out, to be thereupon put into cans, which are sterilized and sealed.

The recent experience of a Benton Harbor grocer with the alleged silver spoon swindlers, related in detail elsewhere in this week's Tradesman, shows how advantageous it is for retail merchants to keep the paper on file, so it can be referred to on a moment's notice. But for this precaution on the part of Mr. Leonard it is quite likely that he would be out of pocket \$50, besides being obligated to pay \$50 more as soon as a printer could turn out 25,000 cards. There is not an issue of the Tradesman which does not contain some article which can be utilized to advantage by its readers before many months roll around.

You perhaps cannot prevent all profanity on the outside of your counter, but you can prevent it on the inside and you should for the good of the business.

### Grain and Flour Depressed By Railway Strike Talk.

Written for the Tradesman.

The anticipated railroad strike has affected markets very adversely, wheat having been so far more greatly affected than any of the other serials. The market has suffered a very sharp decline. The price to-day is below what the grain is actually worth, but, of course, it is out of the question to say whether the bottom has been reached or not.

One thing is certain, both wheat and flour are now being quoted at prices where they represent exceptional value over a long pull. Wheat is just as strong as it ever was, statistically, and just as soon as the railroad strike is settled a sharp reaction to a considerably higher basis is bound to materialize. Buyers of wheat and flour will do well to watch this situation closely.

Of course, a railroad strike will paralyze the industry of the United States; things will be topsy-turvy for awhile, but it seems impossible that a strike can be of long duration. It, also, does not seem possible that a strike can materialize, but if the railroad employees insist upon an exorbitantly high wage scale being maintained, the issue might just as well be fought out now as later. Another thing, it appears without question railroad employees must accept lower wages along with everyone else. The farmer, the business man, the factory man have all had their incomes very materially cut during the past year; hundreds of lines of business have actually been conducted at a loss. Farmers have hardly gotten out of their crops what it cost them for labor, to say nothing about the return on their investment. The factory man has been a good sport; he has accepted the inevitable gracefully and acted like a man; the railroad man must do the same thing. It seems a shame they have been so illy advised by their leaders as to cause them to think of taking the step they are considering. If they actually strike, it will be a most unfortunate move for the country at large and a very unpatriotic one on their part. Business in general is badly enough upset without having any one throw a wrench in the transportation machinery. Freight rates must be lowered; a fair wage scale is essential to the best interests of everybody.

However, as regarding prices of wheat and flour, the strike movement is a predominating factor in determining the tendency of the market for the time being. Materialization of the strike will, undoubtedly, cause some further reaction, although it has already been pretty well discounted. The avoidance of a strike will immediately result in a very sharp upturn in prices of both wheat and flour.

Lloyd E. Smith.



## INDIVIDUAL MEMBERSHIP.

## Address by Secretary Bothwell Before Ohio Retailers.

I need hardly say that it gives me a good deal of pleasure to be in the city that has stamped its name indelibly in the mind of nearly every business man and woman throughout the entire known world because of its being the home of the National Cash Register Co.

It is also a source of gratification to have the privilege of appearing before you men and women who in your daily occupation as retailers of foods, hold in the hollow of your hand the vital force of this great world. If the 350,000 retail grocers in this United States should lock their doors for even a day or two, what a celebration there would be for a little while, but the retailer is not built along these lines. He in most cases, at least, endeavors to see that everybody is well fed by selling them all they ask for on the very best and easiest terms possible. Having been identified very closely with the retail grocery business the past twenty-five years, my interest in the business seems to increase because of the problems which present themselves in increasing numbers—problems which must be solved by the retailer himself, as he is the last link in the chain of distribution between the producer and the consumer and, naturally, gets most of the kicks and cuffs which come from the links above. Then he is in the first link in the chain of distribution from the consumer end of the line and again gets all the abuse at that end of the route. So, I say, he has many problems to solve that can only be planned for at such gatherings as this, where the unfair and unwarranted encroachments of those above, as well as of those below, may be discussed and analyzed and a possible plan developed for their solution. This is why your worthy secretary got me guessing when he asked me to talk on a subject that for ages has been the pet hobby of the average retail grocer.

The subject assigned me, as you will notice from the program, is individual membership, and one of the best arguments I can offer for keeping up the strength and business acumen of the State Association by individual membership is because of the fact that for ages retail grocers have acted as individuals until a very few years ago. Even in this enlightened age, in many, many towns where Smith, Jones, Brown and Ole are competitors in the grocery business, if a customer leaves Smith with an unpaid bill Jones is tickled to death that Smith "got it" and so on down the line. Yet this same Smith, Jones, Brown and Ole will meet in their lodge, church or political meeting in a most friendly spirit of co-operation, helping each other to work out the problems of that organization for the benefit of all concerned and, strange to say, these organizations, although always made up of individual memberships are invariably a success. How much greater a success, then,

would the business association be if made up of individual membership with a co-operative spirit in meeting the problems of everyday business? When all is said, associations of business men for the purpose of analyzing and correcting the problems that injure their business are accomplishing a greater and more lasting spirit of brotherly love and affection than any other force which has entered into their lives, for when you eliminate that spirit of "I'll do him before he does me" in business you have broken down the greatest barrier in a grocer's path of success. The spirit of envy and malice in business must be removed before proper harmony can exist in church or lodge.

Individual membership has its advantages as well as its disadvantages and in order that we may have a somewhat clear idea of both, I have singled out just one or two of each that we may study them together a little more closely.

Every individual has some idea as to the good or evil of the problems affecting his business; but if the individual who through modesty or lack of opportunity has not come face to face with a problem, how he is going to be able to vote on it intelligently. For this reason the action of an Association as such may be of little or no value. Let me cite it in this way: At the present time much interest is being manifest in the Stevens-Kelly bill, now before Congress. I'd like to ask right here for a show of hands as to how many have analyzed this bill sufficiently to enable them to vote intelligently for or against its passage, yet it is a bill that will effect your business.

The secretary of a local association who in most cases is a busy grocer but whose name is on the mailing list of his Congressman gets the information pertaining to a bill of this character, but he is too busy to carry the knowledge to each member and so he calls a meeting, but so many are unable to be at a meeting that only a few know the significance of a bill of this character, which in many cases is very unfavorable legislation, but by individual membership your state secretary has a list with the name and address of each member and because he is specializing has only to place a letter before each individual who is not then dependent on a busy local secretary for his information.

Again, individual membership is better, as it sometimes happens that problems arise that cannot be handled by a local association, and the state association can pick from its individual membership such men as are best fitted to meet the condition, whereas, if the state association is made up of affiliated locals only those in authority are apt to be recognized. Individual training is fundamental if efficiency is desired.

Collective action is necessary if positive results are to be attained. Let us join individually, but after we have joined let us act collectively.

Proper method of organization was very forcibly brought to our atten-

tion in our visit to the National Cash Register Co.'s plant. The positive and definite manner of doing things in this plant is a splendid example of individual efficiency and a wonderful commentary on the value of the individual first, plus the association of individuals for the sifting out of ideas that are of the greatest value in carrying on the work. The conflicting ideas of the members of an association must be brought together, analyzed and harmonized before a workable plan is arrived at and that plan must be put in operation by individual effort and no plan is complete until it has considered the ideas of all who are interested when the uniting together of the best features of each completes the circle and yet the completed plan must be operated through individual effort backed up by associate strength.

As the state association acts on a larger plane than does a local, it is advisable that the state be strongly organized as it is in position to help a local, regardless of its location, while a local only helps the state as one unit of the whole. It is true that locals are apt to be self centered and so interested in local difficulties that they fail to comprehend the value to them of the larger and more powerful bodies of state and National importance.

When the National Association adopts the plan of excluding from its ranks, state, local or individual unless they come as a properly organized and chartered body, a real definite practical and effective organization will be the result and when each individual member of these associations has first-hand information relative to National or state legislation, then the grocers and meat dealers will be in a position to fulfill in greater measure not only their mission of distributing and supplying the needs of the inner man, but they will also be in a position to do their duty to their relatives, neighbors and friends in greater degree, by helping to frame and pass legislation that is fair, equitable and just to all classes alike, and to accomplish this end the individual member must do his or her part as an individual.

## Gabby Gleanings From Grand Rapids.

Grand Rapids, Oct. 18—More than sixty years ago, when Charles H. Leonard, Sidney F. Stevens and Gaius W. Perkins were playmates, the present location of the Postoffice building was a swamp. These boys owned and navigated a raft on the swamp. On one occasion "Charley" Leonard lost in the swamp a silver watch his father had given him and which he greatly prized. History records that Mr. Leonard dove in the water and waded in the muck of that swamp for twenty-nine days until he finally recovered the watch. Such a thing as relinquishing anything that belonged to him never found lodgment in his mind. The word "fail" has never been located in the Leonard vocabulary.

The persistence of the boy later developed into the grim determination of the man. He early assumed the management of the crockery and glassware business established by his father and, with the assistants and associates, increased the sales more than tenfold. This much accomplished, he yearned for a larger field of action and his ambition found full play in

the manufacture of the Leonard refrigerator, which soon took rank as the best device of the kind that money and experience and genius could produce. Nothing was permitted to stand in the way of producing a refrigerator that should be attractive in appearance, perfect in workmanship and efficient in results. The outcome is known to every hardware and house furnishing goods dealer in this country and many foreign countries as well. The dealer who can obtain the agency of the "Leonard line" realizes that his position is secure; that he has the best that can be produced and sold at a reasonable price.

The Leonard Refrigerator Co. has now uttered a \$600,000 bond issue on its entire plant, the first time in the history of the corporation that such an arrangement has been deemed advisable. All of the bonds are to be retired within eleven years from date of issue, and the interest rate has been fixed at 7 per cent. There is no question but the bonds will be placed promptly, because the high credit of the establishment and the high character of the management make the investment one of exceptional safety and undoubted security.

John Youngs, Sears, reports receipts of eggs about the same as for this time last year and that he shipped 75 cases during September. About 500 pounds of live poultry is being received weekly, and farmers are commencing to dispose of their surplus. There will be no turkeys in his section this year.

J. W. Powley, Deckerville, finds it hard to estimate as to the prospective poultry crop as there are so many trucks out from that city picking up poultry from the farmers, but he thinks the turkey crop will be about as usual, that there will be 10 per cent. less chickens, 10 per cent. less ducks and the ordinary goose crop. He is getting about 80 cases of eggs per week, which is about a fourth less than his usual receipts for this time of year. He is also receiving some live poultry each week.

There is time and a place for all things. We all admire a woman's crowning glory, but we don't admire it when we find it in the butter.

What you need to win a case is a good lawyer—but not too good.

There ought to be only one level of prices and that is prices that are on the level.

Consider the beaver: When the river is low he dams the river, not the weather bureau.

Americans spend more than any other people in the world; and they waste more than that.

It is hard to keep a good man down; but the married men tell us it is harder to keep any sort of a woman up.

John D. Strachan, general dealer at Muir, has been behind the counter fifty years. He contemplates disposing of his stock and retiring from business, providing the right kind of a purchaser comes along.

Harrison Parker may think he is bigger than the courts, but there may be a jail somewhere large enough to hold him.

Often the fellow who yells the loudest that the workingman should have saved his war wages is some profiteer who didn't give him a chance.

Perry E. Larrabee is in Chicago this week, attending the meeting of the National Coal Congress.

## Always Fortunate.

"Have you heard of Taylor's luck?" enquired Jones.

"No, what was it?"

"He was operated on for the removal of a pearl which he had accidentally swallowed while eating oysters at one of the New England beaches, and when the pearl was examined it was found to be valuable enough to pay for both the operation and the funeral."



### Canning of Tuna Fish a Specialized Industry.

When first placed on the market, a few years ago, canned tuna fish met with appreciation and quickly became popular. It is fine food and is used principally for salads and stews, but can be used in any way that fish is used. It is called "the chicken of the sea," and is used both summer and winter, and at all times of the year.

There are three grades or kinds of tuna on the market—"standard white meat, blue fin and striped. All canned tuna is made from different species of the mackerel family or genus, of which here are many—blue fin, albacore, long fin, yellow tail, etc. The standard white meat tuna is packed from selected portions of the fish and is preferred because it is white, but the dark meat of the fish is just as well flavored and really just as desirable, although not in as great request, and it therefore sells cheaper.

The tuna canning industry of Southern California was given rather a hard blow last year by the high packing costs and the difficulty of disposing of the pack at a reasonable profit.

As a result, there was a carry over from the 1920 pack. Cannerymen, therefore, entered the 1921 season with extreme caution and with them, as with the salmon cannerymen, as well as those in the fruit, fish and vegetable line, the policy of retrenchment was most pronounced, resulting in an extremely short pack for this year. Some idea of this situation can be gleaned from the comparison of figures:

The entire stock of tuna on hand to-day unsold is less than 90,000 cases standard white meat, against 255,000 cases a year ago; only 20,000 cases of blue fin, against 235,000 a year ago, and only 18,000 cases of striped tuna, against 85,000 cases a year ago. Stock on hand July 1, representing carry-over from last year, was 82,866 white meat; 20,460 cases blue fin, and 36,500 cases striped tuna.

It can easily be compiled from above comparative figures, which include the carry-over from the 1920 pack, that the supply is inadequate and will soon be exhausted.

In preparing tuna for canning the superfluous oil in the fish is extracted by treatment in vacuum, thereby taking entirely away the fishy flavor which some people do not like, leaving the flesh of the tuna rich, but as delicate in flavor as the flesh of a young chicken.

It will be noted that the entire supply of canned tuna fish for the next year figures about 2,000,000 cans with which to supply a population of 110,000,000 people, or one can for fifty-five people. The supply is really not enough to furnish 5 per cent. of the American people with their requirements.

John A. Lee.

#### Easy.

"Why are cough-drop manufacturers enemies of their country?"

"Because they are trying to get money out of the public coughers. But cough-drop makers are really great public benefactors."

"Why?"

"Because they work hard to keep people from having to cough up so much."

## OUR MICHIGAN

During the last week, three of the members of our Company, made our yearly trade extension trip with the Grand Rapids wholesalers, covering a large part of Central Michigan.

By traveling together in a special train it is possible at a very small expense and a great saving of time to visit a large number of friends and learn the conditions first hand.

It enables us to meet our friends, shake their hands, look into their faces and renew our many friendships.

It enables our customers to see the men with whom they are dealing, to learn about Grand Rapids as a trade center and to suggest ways by which the jobbers may be helpful to the retailers.

Our trip brought to our attention: That most of the retailers are progressive; that their stores are looking better than they were six years ago.

That a few are slipping and failing to keep up with the aggressive methods used by progressive merchants to-day.

We also found that the outlook for collections and good trade for this fall are surprisingly good.

Agricultural and financial conditions in Central Michigan are certainly in better condition than in any part of the country.

All this leads us to conclude that Michigan has been a good state in which to live and is getting better every year.

## WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers.



**Movement of Merchants.**

Lowell—Dawson Bros. succeed Howk & Stuart in the baking business.

Kalamazoo—R. T. Mears, recently of Homer, has engaged in the grocery business here.

Albion—Everett Kiff, recently of Brooklyn, has engaged in the grocery business here.

Saginaw—Harry O. Wells, jeweler, died at the General Hospital, Oct. 12, of typhoid fever.

Jackson—The McCreery Mercantile Service has engaged in business at 117 Garfield street.

Adrian—The Adrian Mutual Oil Co. has increased its capital stock from \$15,000 to \$20,000.

Ovid—Mrs. A. Taylor & Son have opened a restaurant and cigar store in the McCarthy building.

Jackson—The Higgins & Phillips Coal Co. has engaged in business at 403 South Milwaukee street.

St. Johns—Jafe Gallagher, recently of North Lebanon, has opened a restaurant and cigar stand here.

Homer—R. C. Edwards has remodeled his store building which gives him considerable more floor space in his bakery.

Hastings—Thieves carried away stock to the amount of about \$400 from the Goodyear Hardware Co. store Oct. 12.

New Lothrop—Thieves entered the hardware and general store of Poyer & Wood and carried away stock of considerable value.

Allegan—Akorn & Durand, grocers, will add a meat market in a new building they are erecting adjacent to their grocery store.

Bloomington—Harry Blaine, of Allegan, has leased the Bloomington Creamery for a term of five years, taking immediate possession.

Michigan Center—Martin Miles has sold his store building, grocery stock and store fixtures to Judson Smith, who has taken possession.

Eaton Rapids—Samuel Brunk has engaged in business under the style of the Home Dairy Co. All kinds of dairy products will be handled.

Munising—The old Levy block has been remodeled into a hotel and was opened to the public Oct. 15, under the style of the Cummings hotel.

Coral—The report that the general stock of the Coral Co-operative Co. had been acquired by Verne Ashley, of Lowell, is denied by the former.

Williamston—Grettenburg & Keeler have leased the Rice building and will occupy it Oct. 22 with a complete stock of fancy and staple groceries.

Ishpeming—The McComber Sales Co., Minneapolis, is closing out at special sale the entire stock of the department store of Jos. Sellwood & Co.

Munising—Clark Bros. have sold their plumbing and furnace business to Thorlief Holter, who will continue the business at the same location.

Ishpeming—Quaal & Quaal have remodeled their store building which adds considerable floor space for the better display of their stock of furniture.

New Lothrop—The Bailey Hotel, which has been closed for a number

of years, has been redecorated and remodeled and opened again for business.

Detroit—Grimshaw & Stevens, dealers in men's furnishings, hats and clothing, 34 West Grand River avenue, has changed its name to A. E. Grimshaw Incorporated.

Detroit—The Enterprise Lumber Co. has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and \$6,500 paid in in cash.

Chelsea—Earl Updyke has sold a half interest in his sheet metal and furnace business to Roy Harris and it will be continued under the style of Updyke & Harris.

Miller—A new store building is being erected and will be occupied about Nov. 1, by Lew Daft and Harry Chaffee, with a stock of general merchandise and groceries.

Marquette—William Gray and Raymond St. Cyr have formed a co-partnership under the style of Gray & St. Cyr and opened a grocery store at 123 North Third street.

Litchfield—The Wilkinson Auto Sales Co. has been incorporated with an authorized capital stock of \$20,000, \$10,100 of which has been subscribed \$5,050 paid in in cash.

Alma—The Wolverine Dairy Co. has removed its business to the Child block and will discontinue its retail business and devote its entire attention to its wholesale business.

Hudson—Byron Goodrich, grocer at the corner of East Main street and Maple Grove avenue, has sold his store building and stock to Frank McKenna, who has taken possession.

Bad Axe—Luppo Bros. have sold the Bad Axe Fruit House to Roy Gifford, who will conduct a wholesale and retail confectionery and cigar store in connection with the fruit business.

Lansing—G. E. Laing has sold his furniture stock to H. J. Collins and M. H. Cowan, both of Pontiac, who will continue the business at the same location, 405 North Washington avenue.

Grand Ledge—D. C. Shurat & Son have sold the Wolverine garage and stock of automobile supplies and accessories to A. J. Bills and Son, who will continue the business under the same style.

Grand Rapids—Pettit Bros. have sold their grocery stock at 841 Division avenue, South, to James Allen and D. E. Stevens, who will continue the business under the style of Allen & Stevens.

Tecumseh—R. J. McCoy, who owns the Daisy Meat Market has sold the stock and store building to G. H. Tansley, of this place and Willard Brooks, of Jackson, who will take possession Nov. 1.

Jackson—Frank J. Finch has sold his interest in the stock of the Finch Hardware Co. to the other stockholders and the business will be continued under the same style, with George Brautigam as manager.

Saranac—Gordon Connor has sold his grocery stock to Chas. N. Lowery and Guy Lake, who will continue the business under the style of Lowery & Lake. The stock inventoried \$1,050 and the fixtures inventoried \$1,000.

Gladstone—The First National Bank expects to take possession of its remodeled building by Nov. 1. The interior is being finished. It was the original plan to open the new quarters July 1 but delays in arrival of building materials prevented.

Detroit—The Detroit Vixen Co. has been incorporated to deal as agent or otherwise in manufactured goods, general merchandise, etc., with an authorized capital stock of \$15,000, all of which has been subscribed and paid in, \$4,798 in cash and \$10,202 in property.

Michigan—L. N. Toutloff, proprietor of the Red Cross drug store at Ishpeming, has purchased the Stensrud drug stock and store building and will conduct the store under the management of his sister, Miss Agnes Toutloff, who has already taken possession.

Detroit—The Detroit Importing Co. has been incorporated to import, buy and sell foodstuffs, wares, merchandise, etc., with an authorized capital stock of \$25,000, all of which has been subscribed and paid in, \$5,000 in cash and \$20,000 in property. The business offices of the company are at 520 Free Press building.

Bay City—A more genuine feeling of optimism exists to-day among the lumber interests than has prevailed at any time during the last year. Stocks have been reduced to a low point and as most mills are closed down there is no chance for an improvement in this respect before spring. While there is still a surplus of the low grades on hand, the operators feel that their investment is small on a basis of present values and are therefore not inclined to make any sacrifice.

**Manufacturing Matters.**

Battle Creek—The Bennett Oven Co. has increased its capital stock from \$40,000 to \$75,000.

Bronson—Angler & Bawden have engaged in the baking business, installing the most modern machinery obtainable.

Muskegon—The R. J. Teetor Co., manufacturer of moulding machinery, has removed its business office to Cadillac.

Brethren—John Stuckman & Son are closing out their stock of groceries and notions and will retire from trade.

Homer—G. R. Johnson has engaged in business under the style of the Homer Candy Co. doing a manufacturing as well as wholesale business.

Detroit—The River Foundry Co. has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and \$3,500 paid in in cash.

Howard City—The Gillett Motor Products Co. has increased its capital stock from \$300,000 to \$100,000 preferred and 75,000 shares of common, no par value.

Detroit—The General Chemical Corporation has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed, \$1,000 paid in in cash.

Sturgis—The Royal Easy Chair Co. has changed its name to the Walton Chair Co., with an authorized capital stock of \$500,000, \$1,000 of which has been subscribed and paid in in cash.

Detroit—The Michigan Motor Truck Corporation has been incorporated with an authorized capital stock of \$125,000, \$62,500 of which has been subscribed and paid in in cash.

Detroit—The Unique Washing Machine Co., 7624 Gratiot avenue, has been incorporated with an authorized capital stock of \$20,000, \$12,000 of which has been subscribed and \$10,000 paid in in cash.

Detroit—W. B. Chase & Co. has been incorporated to manufacture and sell novelties, toys, games and other specialties, with an authorized capital stock of \$25,000, \$10,000 of which has been subscribed and paid in in property.

Jackson—The Reynolds Spring Co. has let a contract for erection of a factory addition, to be completed in ninety days. The new building will be nearly a city block in length and will be of reinforced concrete and fireproof.

Holland—Joe Rowan, manager of the Holland Rusk Co., has resigned to take the management of the Ottawa Sales Service in this city, dealer in butter, oleo, lard and cheese. His successor with the Rusk Co. is Henry Etterbeck.

Detroit—The Detroit Sand Lime Brick Co. has been incorporated with an authorized capital stock of \$350,000, of which amount \$175,000 has been subscribed and \$35,000 paid in in cash. The business offices of the company are at 507 Vinton building.

Detroit—The Grand Manufacturing Co. has been incorporated to manufacture and sell electric ironing machines and other electrical mechanical household appliances, with an authorized capital stock of \$25,000, all of which has been subscribed and \$3,000 paid in in cash.

Detroit—The Lafayette Confectionery has merged its business into a stock company under the style of the Lafayette Candy Manufacturing Co., with an authorized capital stock of \$10,000, of which amount \$7,500 has been subscribed and paid in, \$10 in cash and \$7,490 in property.

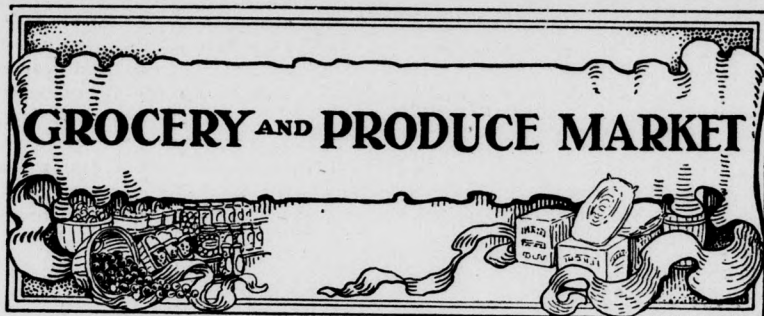
Ionia—A cold storage plant will be opened in Ionia by the Redemsky Ice Co. as soon as a new building, now under construction, is completed. The company installed equipment for the manufacture of ice last spring and is supplying half a dozen nearby towns with ice.

Bridgman—The Tirrell Manufacturing Co. has been incorporated to manufacture and sell nozzles, pumps, engines, parts, etc., with an authorized capital stock of \$60,000 common and \$20,000 preferred, \$45,300 of which has been subscribed and paid in, \$3,300 in cash and \$42,000 in property.

Muskegon—The Brunswick-Balke-Collender Co. has leased the store building at 91 West Western avenue and will occupy it with a complete stock of Brunswick phonographs, records, etc. The store is being elaborately furnished and will have rest rooms, meeting rooms for shoppers, etc. Harry Ridell, Detroit, an experienced store manager will be in charge.

Stupidity is the one sin for which there is no forgiveness.





### Essential Features of the Grocery Staples.

The winding up of the canning season finds the supply for winter and spring consumption inadequate. Commercial canning was very much restricted because canners were unable to find an advance sale for their output and unable to finance a large output, none of which was sold. Therefore, they refused to contract with growers. The growers refused to grow canning crops without contracts, and instead put their acreage into wheat, oats and potatoes.

It has been said that the housewives of the land have "put up" enormous quantities of foods, but the sales records of the patent sealing glass jar manufacturers do not show this to be the case. The price of sugar has been low, but berries, cherries, peaches and tomatoes have been high all during the season, and jars have been held at high prices. Consequently the usual amount of home canning or preserving has not been done. Home canning is usually confined to fruits, and principally to preserves, as housewives generally do not attempt to can or bottle corn, peas, beans, kraut or any other article in vegetables except tomatoes, and those in only a limited way. Altogether, every can of commercially canned fish, fruit and vegetables is going to be needed, and those who are not supplied should buy now and store their requirements.

Altogether the market situation for canned foods can be described as strongly entrenched and well fortified against the attacks of the bear interests. From a statistical point it could not be stronger as the supply of nearly every article in canned foods is far below average normal requirements.

Even the well exploited argument of non-employment and consequent restricted purchasing power of consumers is forced out of consideration, as prices of canned foods, despite the reduced supply, have not been advanced by speculation and are so low that to-day canned foods are by far more economical than the fresh foods on the market.

Canned kraut is a fine food. It is prepared and shredded from the white hearts of fine cabbage, salted down in great vats and cured for a proper time. It is then taken from the vats and hermetically sealed in cans. The process is sanitary, cleanly and the product is wholesome.

As a part of a scientifically balanced food ration kraut furnishes a number of valuable elements of diet, although it is not regarded as nutritious. Still it is easily assimilated and digested.

Then it is economical as well as palatable. The curing process gives to kraut a rich odor which follows it into the can and onto the table. A kraut without a rich odor is not properly cured and is not kraut at all, but merely shredded new cabbage.

The National food law as enforced by the Agricultural Department of the Federal Government and by the state food inspectors requires that 26 ounces of solid drained kraut be put into a No. 3 size can and canners obey the law. This makes canned kraut one of the most honestly packed food articles that is put into cans.

The old style of retailing kraut out of casks in bulk is going almost into disuse, as it was an uncleanly, unsanitary and unwholesome method and unpleasant and unprofitable to the retail grocers. Kraut handled in bulk requires a great deal of care and attention to keep it from spoiling, and as it filled the retailer's store floor with brine and an odor people have almost quit buying in that way. In cans it keeps sound, sweet and clean for most any length of time.

The canned foods supply in the hands of Michigan jobbers is now probably at its most complete period, and the stocks of wholesale and retail grocers are at high tide. All the choicest and finest qualities of canned foods are now available to buyers, and this is the very best period for consumers to purchase a supply for their winter and spring use.

Prices are now lower than they will be later, because it has just been ascertained that there has been an enormous shortage in the output of the canneries, and the speculative advance which is sure to come as a result of that information has not yet begun.

For illustration of our argument, it has been positively learned by collected statistics that the output of canned pears is 33½ per cent. smaller than that of 1920; the pack of salmon is 35 per cent. less than for 1920; the output of canned corn is 47 per cent. less than that of 1920; and the pack of California canned fruits is very much smaller than for a number of years.

It is estimated that the output of canned tomatoes for 1921 will be only about 50 per cent. as great as the production of 1920.

Altogether, the prospect for higher prices in the winter and spring for canned foods is imminent, and purchasing at present prices is timely and prudent. It is true that there is an abundant supply of fresh vegetables and fruits in the market at present, but severe weather will soon

be here and such supplies will gradually but surely disappear from the market.

Canned foods are safe keepers for any length of time, and are so convenient and wholesome and of such excellent quality that every family should carry in the kitchen store-rooms a well assorted supply.

Sugar—Everybody is expecting a decline in the price of refined sugar, although it has not come as yet. It may occur before these words see print. At the present writing cane granulated is selling in Grand Rapids at flat 6c.

Tea—The market has shown no special change during the week. The holiday which is coming to be more and more observed every year, has interfered with business to some extent, but there is practically no change in anything since last week. The undertone of the market for good teas is still firm by reason of scarcity.

Coffee—The market, speaking particularly of Brazils, has had its little fluctuations during the week, but these have probably not affected the jobbing price. The market is not particularly strong at this writing and there is no apparent prospect of any important change either up or down. This applies as well to milds as to Brazils.

Canned Fruits—Very much easier, due to the liberal deliveries and New York sellers are cutting under Coast prices from 5c to as much as 20c on odd lots of peaches and pineapple. There is considerably more activity in gallon apples, due to the reports of a very short pack in the Eastern region, which, it is estimated, will not run over 40 per cent. of normal. All berries are very closely held and certain items are being held for higher prices.

Canned Vegetables—There has been little buying of any kind during the past week in vegetables and tomatoes are the weakest of the group. No. 2's are quotable at 90c by all brokers, while No. 3's are offered at from \$1.20@1.35. Tens are quotable at \$4.25 and packers have turned down offers 10c under that price. Corn is weaker in the South and some sales have been consummated at 90c, while the general asking price is 5c higher. Peas have seen little activity.

Canned Fish—Weakness continues to feature the salmon market and during the week red salmon declined on the spot market to \$2.45, due to large receipts. Some sales of pink salmon at \$1.12½ on spot reported. Tuna fish and sardines are not large in stocks, but the demand is no more than nominal. Blue fin tuna is entirely cleaned up.

Dried Fruits—Have been quiet during the past week, all business being practically routine. Prunes are much easier, and interest in peaches and apricots is low. Raisins are active in seedless alone, although it is reported that a California packer is buying in the New York market. Currants have gained in price due to the strengthening of the foreign market. Buyers

are holding back and watching the fluctuations of the Greek drachma.

Sugar Syrups—Little demand from any quarter is in evidence and no change in prices.

Molasses—There is a steady distribution of grocery grades on jobbing orders at prices as heretofore quoted.

Corn Syrup—Trade in this line reflects quiet conditions in consuming quarters and the market is without special features.

Rice—The local market is strong, with available stocks limited, while the Southern market is slightly easier.

Beans and Peas—The market for all varieties of dried beans is still weak and listless, but everything is in buyer's favor, with very dull business. Green and Scotch peas quiet.

Cheese—The market is firmer, quotations ranging about ½c per pound higher than previous quotations. The receipts show a noticeable decrease, particularly on the finest grades. With the increase in consumption we look for a continued firm cheese market.

Provisions—The market on lard substitutes is weak and quotations have declined ¼c per pound. This commodity is in very ample supply for the light demand. The market on pure lard is also very weak and lard is selling at about ½@¾c per pound lower than it was a week ago. The market on smoked meats is also unsettled, prices having declined 1@2c per pound. Dried beef remains very firm and in light supply, with a fairly active demand. The market on canned meats and barreled pork is steady and unchanged.

Salt Fish—Mackerel shows no change from last week. Some new business is appearing on account of change in seasons. The market for foreign grades is still very firm on account of spot scarcity and short packs, on the other side.

### Hide Demand Now Exceeding Supply.

A representative of the Tradesman has recently made a trip through Ohio and parts of Indiana, the sections where country hides are the best, only to find conditions in the country hide market very discouraging. Losses have been terrific during the past two years and many dealers are very badly crippled and apparently in need of financial assistance.

There is some call for good fresh hides, but old hides are very hard to sell, although some tanners are trying to buy such stocks at prices that would mean only bankruptcy to the owners. The shoe manufacturing business is much better than a few months ago and hides continue very low. The policy of packers and tanners in keeping prices so low is working very great hardships upon the producers and collectors of country hides.

The calfskin market is quiet and not many skins are offered. Kip continue to receive more attention than any other class of hides or skins and all offerings are taken quickly at full quotations.



## FROM BEHIND THE COUNTER.

## How Our Mercantile Friends Regard the Tradesman.

Cedar Springs, Oct. 14—I have nothing to add. I believe the Tradesman a valuable journal to the merchants and all who may have the pleasure of reading it.

William Black.

Mt. Morris, Oct. 26—We wish to extend to you our congratulations of your success as editor of a good business paper. We have taken it ever since we have been in business and we appreciate it very much.

Culliton & Dunn.

Houghton, Oct. 13—Noting your thirty-eight years with the Michigan Tradesman, I also find myself on board of the same boat, having started in business here Oct. 17, 1883. No doubt, your journey has been equally interesting. We have been subscribers to your journal a greater part of this period, and while at times we differ on subjects not strictly commercial, the fact of our being still on your list is good evidence of what we think of the Tradesman.

Ed Haas.

Wayland, Oct. 6—I have been wishing to write you for some time to let you know that I wish you another thirty-eight years of editing our good paper. I think my father must have taken it from the first copy, as I cannot remember the store without the Tradesman. I have no fault to find, as I never heard him find any, and he was an old business man. I do not think I am capable of telling you where you could make it any better. You have done a great deal for me in the matter of fire insurance and I thank you for the same.

F. E. Sias.

Springport, Oct. 4—I am pleased to note that you want to hear from all of your subscribers as to what they say as to improving the Michigan Tradesman in any way, but I cannot offer any suggestions, as it is all that could be expected, of a No. 1 journal of its kind. It stands in a class by itself and I don't think I can say anything to add to the sum total of its virtues, because it is as near perfection as possible now.

J. H. Hammill.

Grand Rapids, Oct. 4—Any man who has spent thirty-eight years as a trade paper publisher certainly has every reason in the world to feel like having a celebration. We subscribe for the Tradesman to get the benefit of the fine editorials and write-ups contained therein, and we congratulate you on your thirty-eight years of service with the Tradesman. It is a record to be proud of and we assure you that you have our best wishes for your continued success, which you so richly deserve. As to making the Tradesman more interesting and valuable, we do not feel capable of adding anything to its high grade make-up.

Young & Chaffee Furn. Co.

Ionia, Oct. 3—Your record of thirty-eight years with the Tradesman is surely occasion for pride and satisfaction on your part. I feel that your years of experience naturally place you in a much better position to anticipate the wishes of your readers than I would be able to do. My only possible suggestion would be to keep the Tradesman up to the standard which you have already attained, which should satisfy your most discriminating readers.

Fred W. Green.

Big Rapids, Oct. 4—I see you have beat me by about three years, as I started in the shoe business Dec. 10, 1886, while you started in 1883. Receiving such letters as yours makes me realize that I am getting old and how fast time is fleeting. Without stopping to figure, it seems as though I had

been in business only about a dozen years; but I see I have followed the old adage of shoemakers, "Stick to you last," for nearly three dozen years.

You ask how the Tradesman could be improved. I would say by keeping up the good work you have been pounding at ever since it was established, such as exposing fly by night traders; grave yard insurance; blue sky salesmen and many other dark lantern schemes.

A. V. Young.

Six Lakes, Oct. 8—I know of no way in which you can improve the Tradesman. It just fits me exactly now. I have read 1985 numbers of it any way, and don't see how I could keep house without it. I congratulate you upon your success and pray that success may attend you in the future as in the past.

H. P. Nevins.

Paw Paw, Oct. 17—You have certainly made a great success of the paper and you have established a reputation for candor, fearlessness and honesty of purpose that is so much needed in a leader these times. I do not know of anything to advise regarding making the paper more interesting. Of course, just at this time my family read everything they see about certain political appointments that are likely to be made, but I think the paper as it is of interest to the whole Welch family. I do not want to get away from the original idea and that is to join in on the congratulations, if not too late, and assure you that you have mine, and wish for you very many years of the vigor and ability that have made your efforts in the past so highly successful.

W. T. Welch.

Benzonia, Oct. 17—I have taken the Tradesman ever since I have been in business and would not think of getting along without it. In one deal this summer it saved me \$315.

E. B. Judson.

Grand Rapids, Oct. 8—Your paper has been of great value to me for the very efficient reports of market conditions, and I take this opportunity to congratulate you on your thirty-eighth anniversary as publisher and editor of the Michigan Tradesman.

You asked me to tell you in what manner your paper would be even more valuable to me.

Well, my dear Mr. Stowe, I have known you for many years as an astute and successful business man and I would not attempt to give you advice, but since you ask it I will do so as a man to man. We are facing to-day, the world over, chaotic conditions, brought about by a most useless and senseless hatred amongst nations and peoples. The cause and result was this horrible war. It is for us living to find a cure to prevent the recurrence of such a horrible catastrophe. What the world needs most to-day is kindness and love, which we must practice in everyday life, even toward our enemies. It is the only way to bring back normalcy and to prevent anarchy.

You have in the past given to your readers many fine articles, essays and poems, which reverberated with good will to man. Give us more of them. We need them to refresh us and they actually help to better business.

The times in which we are living are serious, but what the world needs most is less hatred and more love. I am sure you will do our city, our country and the world in general the greatest service by conducting your paper in this spirit.

Paul F. Kempter,  
Chief Steward Pantlind Hotel.

Grand Rapids, Oct. 5—I have been a constant reader of the Tradesman for many years. Two things have made it interesting to me—bankruptcy proceedings, showing the many that get caught for lack of judgment in keeping their names on the ledger

and keeping in touch with and exposure of dead-beats.

Warren C. Weatherly.

New York, Oct. 6—I look forward with pleasure every week to getting the Tradesman and read it just as soon as it is laid on my desk and keep it on my desk for several days to go over it thoroughly. There are so many good things in it I would be lost without it. As to making any suggestions, personally, I cannot think of one thing that would improve it and it evidently is a success from the fact that thirty-eight years in publishing it is the proof thereof. Please rest assured that I shall always take the Tradesman.

Joseph M. Anderson.

Boyne City, Oct. 6—We wish to congratulate you on having carried your undertaking through for thirty-eight years with such a satisfactory record. It would hardly be consistent for us to make any suggestions as to how you should publish the Tradesman. It is not a lumber journal, but we appreciate it for its all round, sterling, business qualities and the fight you make for what is fair and right in all classes of business.

Boyne City Lumber Co.

Bay City, Oct. 7—Here is to congratulate you on your thirty-eight years of successful business. We have taken the Tradesman for the last six years and we would not do without it for three times the cost. Last winter one of the Creasey salesmen called on us and tried to sell us some stock in his company, but we had read in the Tradesman their methods of doing business and we had the pleasure of telling him what we had read and he gave us up without selling us stock. We sincerely wish you thirty-eight years more of successful business.

Reed Bros.

Plainwell, Oct. 5—I congratulate you on reaching the thirty-eighth year. It certainly is a record to be proud of. Thirty-five years last May I began as a clerk for the firm of T. H. Shepherd & Bros., at Martin, and I have known and read the Tradesman nearly all this time. As a subscriber for a good many years, I have admired your fight against the swindlers and false prophets and your splendid editorials. I can truly say that I think you have saved the retail merchants of Michigan many thousands of dollars. I have enjoyed the writings of Prudence Bradish and always read what Old Timer has to say. I do not know what he looks like, but I would like to shake his hand and commend his good work. I do not know in what way you could improve the Tradesman. The front cover page on most numbers is fine. We always read them. Your paper does not stop at the store—it goes into the home—and my family join me in wishing you many more years of success and happiness.

George W. Townsend.

Grand Rapids, Oct. 4—We wish to congratulate you on your success as a trade journal publisher. Your large subscription list tells better than we can how it is received by the public. As a manufacturer of brick it would be folly for us to make suggestions whereby you might improve the Tradesman.

Grande Brick Co.

Grand Rapids, Oct. 5—It gives me pleasure, indeed, to congratulate you on your completion of thirty-eight years of hard work with the Tradesman. It has certainly been a pleasure for me to receive your paper each week. Perhaps I inherited an added appreciation of your paper from my father before me, who was always a Tradesman booster. I think Grand Rapids is to be congratulated, also, on having such a fearless and constructive citizen, and my only hope is that "while men may come and men

may go," you may go on forever. I wish you and yours every good thing in life and that you may be blessed in the future as you have been in the past.

Dewey Blocksma.

Philadelphia, Oct. 5—The Michigan Tradesman, under your careful and able management, has become a familiar household word in every grocery and produce house in Ohio, Indiana and Michigan. Words cannot express our good wishes for you and may the Michigan Tradesman continue in the good work that has made the paper the leading and most popular weekly visitor in every up-to-date store in the territory in which it circulates.

C. M. Drake & Co.

Remus, Oct. 6—First of all, allow me to congratulate you upon your excellent record as editor of one of the best trade papers in the land. To me you could not make it any better, for you always have the best interests of us merchants at heart. Many a time I read in your journal how you helped some poor sucker who was pulled into some dirty deal by some crooked smooth talking schemer. Your timely exposures have saved us all much money. In my estimation, your paper cannot be improved very much. It has always served its purpose and I wish you many more years of the same kind of success.

A. J. Diehm.

Grand Rapids, Oct. 6—Please accept my hearty congratulations on your long, helpful and successful career as editor of the Michigan Tradesman. I began reading your paper when, as a mere lad, I was rustling barrels and boxes in a country store in Eaton county. Not only did it provide a liberal education in merchandising, but it furnished an inspiration to want to get somewhere in life, which has influenced me more than you perhaps know.

You ask me to tell you how I think you can make the Tradesman more interesting and valuable to its readers. As I see it, the main thing is for you to keep in good health, so that your fertile brain and untiring devotion to

## Honest Differences of Opinion

TAX returns filed for previous years are daily being reviewed by the Revenue Department. In many cases the opinion is held that additional assessments be levied—and frequently it is so ordered.

But an honest difference of opinion may be held by the taxpayer. And that opinion, based on sound facts, is oftentimes accepted by the department, if properly presented.

Certified Public Accountants with specialized tax departments are perhaps best equipped for such service.

### SEIDMAN & SEIDMAN

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

New York Washington Rockford  
Chicago Newark Jamestown



what you consider right can continue to function 100 per cent., as it has in the past.

Reading your paper as I now do from a commercial school man's viewpoint, I would only suggest that you emphasize the necessity of thorough, scientific and technical education in the art of merchandising, selling and advertising, especially for the younger men about to enter the business field, as present competition is of the trained brains rather than brawn.

A. E. Howell.

Lake Odessa, Oct. 13—We feel that the Michigan Tradesman is a mighty good paper as it is. We have read it a good many years, and to-day when it comes to us we feel as though we must see it a few minutes. We hardly think you have any occasion to regret the record you have made. I think the readers of the Michigan Tradesman feel that it is published with a real conscience, that you feel what you say—and you certainly say what you think, without reservation. The writer of this letter had occasion to sit in the same seat on a Grand Trunk train way back thirty years ago on his way back from a trip home from Canada with Mr. E. A. Stowe. I shall remember it always, as I was a boy, and you told me who you were, and, as I remember, you were a very friendly fellow. I had quite a visit with you. I have always felt acquainted with you, though I have not met you personally many times. Yet I have read your paper every week for many years.

E. C. Tew & Sons.

Howard City, Oct. 15—A great writer once paid me a fine compliment—one which I greatly appreciated. In discussing various publications, he stated to me that he regularly read thoroughly six papers that came to his desk. He then quietly let me know that my paper was among this number. I counted this one of the finest compliments ever paid my little home town weekly. Similarly, I want you to know that the Tradesman is a regular with the Record family. We appreciate it, have in all these years come to rely upon it, and we know the business men of Michigan find sound counsel every week within its pages. When we take on a new customer, if we find the dealer is a Tradesman reader, we feel that is one vital point in his favor. It proves that he is a live business man; that he thinks and reasons; that he keeps abreast of the markets and does not take hearsay as his compass. I have been amazed at some of the things the Tradesman has accomplished in the past five years (I have read it for twenty years) and it just goes to prove that a sure foundation is worth while building. I congratulate you and the Tradesman on your remarkable success and wish "more power" to both of you.

J. B. Haskins.

Buffalo, N. Y., Oct. 15—During the thirty-eight years you have published the Tradesman you have made a record of which any man might be proud and we beg to extend our most hearty congratulations. We have always found the paper most interesting, instructive and helpful to ourselves. At the present moment we do not know of any suggestion which we might make looking toward any permanent or radical change, but there are matters coming up from time to time which require especial attention. At the present time we are passing through a most trying period. It is a fact admitted by most business men that there are certain factors in the trade which are holding back an early return to normal conditions. Generally speaking, manufacturers and jobbers have taken their losses and have marked down their stocks to current prices, but, unfortunately, there are many retailers who are holding up the procession by still exacting prices

which approach the peak of wartime figures. The suggestion which we have in mind is predicated upon the value of the service which you might be able to render in assisting the other factors of the trade in bringing before the retailers the necessity of adjusting their prices to normal conditions.

Lautz Bros. & Co.

Lakeview, Oct. 15—I wish to congratulate you on the length of your continuous service to the Michigan merchants. You ask me how you can make the Tradesman more interesting. To be frank, I am sure it could not be made more interesting to me. May you continue many more years equally as successful as you have the past thirty-eight.

F. L. Stebbins.

Holland, Oct. 6—I notice that you are celebrating your thirty-eighth year of editorship of the Tradesman. It is also thirty-eight years this year that I began to push groceries with a hand cart through the streets of Holland. I must say you have pushed the pen vigorously all these years. Your paper has grown and evolved into a veritable magazine. Congratulations.

B. Steketee.

Hudsonville, Oct. 16—I surely can congratulate you on the able way you have run the Michigan Tradesman for the last thirty-eight years. When I first received your first issue I was then a young man, but the frost of many winters has passed over my head since then. I am still thankful that I am still here to receive the Tradesman every week and enjoy its contents. You ask me how you can improve it. The only way I can think of is for you to spice it up with a little sport to make the tired business man forget his trouble and worry. As I am not in business now I do not have any trouble or worry. I let the other fellow do that now. It is not what a man has that makes him rich, but what he does not want. I might quote you a little from the pagan shoemaker which I think will fit your case in this matter:

"Man's ingress into the world is naked and bare. His progress through the world is trouble and care. His exit from the world nobody knows where, but if he does well here he will do well there."

From your past deportment I will bet on E. A. Stowe.

L. M. Wolf.

Lansing, Oct. 17—I congratulate you on having completed thirty-eight years continuous management of the affairs of the Michigan Tradesman.

The names Michigan Tradesman and E. A. Stowe are, I think synonymous in the minds of most of your subscribers and advertisers. Emerson says, "Every institution is the lengthened shadow of a man," and the Michigan Tradesman is more largely than any other trade paper I know of, an extension of the personality which we know as E. A. Stowe—kindly, substantial, common sense, with occasional and very welcome touches of the artistic and the religious nature which most of us keep so thoroughly concealed.

The Michigan Tradesman's position is, I believe, unique among trade papers. I cannot make any suggestions as to how it can be made of greater value, my personal acquaintance with it having been of brief duration; but as I know you would not be satisfied without some criticism, I am going to say that its present greatest virtue is its greatest weakness. It is Mr. Stowe, first and last, of course including Mrs. Stowe.

Now, I hope and expect that for the next thirty-eight years Mr. Stowe will hold his strength and will continue to be a fountain of unabated activity and new ideas. It would seem to me that if some bright young man, having the proper ideals, could come into training and help carry on the traditions and usefulness of the Michigan

Tradesman, it would tend to relieve you of the steady grind and to extend the period of your usefulness. I can hear you say, "I agree, but it is more easily said than done." Still I think you will admit the idea is a good one.

A. D. Baker.

#### Fall Hats Invade Domain of Chairs and Curtains.

The use of upholstery fabrics on women's hats seems to be one of the newest vagaries in that line, the bulletin of the Retail Millinery Association of America will say. Huge roses and flat thick flowers are cut out of heavy upholstery brocades and hanging materials and are either applied with gold threads or pasted on neutral-tinted fabrics and outlined in gilt paint. Many off-the-face shapes, toques and turbans show to this treatment.

"For sports wear the tiny wool ball fringes that edge quaint old curtains are found in the realms of hatdom," the bulletin will continue. "Thickly covering a thin silk or wool goods they make effective steamer and golf hats. Paisley, blended and one-tone effects are thus attained as one wishes. The balls themselves are not over half an inch and are tacked down rather than suspended from the inch of thread that usually attaches them to the curtain braid.

"A tiny bead edging such as is used with a bit of ribbozene to finish off the outline of boudoir lamp shades is noted on some recent imports. Entire crown or brim facings of applied velvet flowers are overlaid with graduated circles of this braid, giving a sort of forget-me-not touch to the flat flowers by means of the tiny beads which stud the little knots of the edging.

"On sports hats, too, we have noted the old-fashioned cotton braid about an inch or two thick in block design pattern, fringed one edge and wound into circular flat cocardes and plaques, if not fluted and developing an entire mushroom model."

#### Men Who Work.

It has always been possible to separate men into two grand divisions—those who like to work and those who do not. The number and proportion of those who do not like to work is somewhat higher now than it used to be. Why this is so the psychologists may be able to explain.

The fact remains that there is a very considerable proportion of men who are going on with their work as faithfully and loyally as they did before there was a war or an armistice. They are the men who have what science calls "the instinct of workmanship." They like their jobs. They work as if they believed it a good, healthful, wholesome thing to perform constructive service six days a week at the very jobs they are holding down.

In a list of the men who work should be included those who are in processed industry. The driver hauling earth starts his horse when the steam shovel has filled the wagon. The steam shovel engineer runs his machine better when a long line of wagons is waiting to be filled. Each feels himself part of a process, to

speak scientifically, or he is playing a game, to use the term of sportsmanship.

Working and liking it is normal existence. It is also the most lasting form of enjoyment.

#### Pay No Attention To Creasey Communications.

Marquette, Oct. 17—I am enclosing you herewith a letter Creasey recently sent a very close merchant friend of mine which is self explanatory. He paid the first installment and refuses to pay more. Note the beautiful pink return envelope in which Creasey expects to get his \$283.48; but he will be very disappointed—very. My customer has received many like these and all have gone into the waste basket, not even a reply being made.

Marquette has eight more, all of whom refuse to pay and who are being threatened in like manner. I am suggesting that you write each of these merchants advising them to refuse to pay. Your valued assistance will be appreciated.

H. R. Goodman.

The letter from the Creasey henchman is as follows:

Louisville, Ky., Oct. 12—There are two ways to pay your balance of principal and interest on contract. One is to allow the matter to be adjusted through legal proceedings, which will only increase the cost of payment by adding additional interest and court costs. The other is to pay the principal and interest now, thereby doing away with any additional costs. These notes must be paid. We have held off action until now, thinking you would pay this account as you agreed when you signed the contract. We have secured judgment in each and every instance where we have filed suit. Take the easier way to settle this and send your check for \$283.48 by Monday, Oct. 17.

The Creasey Corporation,

By J. C. Duncan, Adjuster.

#### To Clean Watch Chains.

Gold or silver watch chains can be cleaned with a very excellent result, no matter whether they may be matt or polished, by laying them for a few seconds in pure aqua ammonia; they are then rinsed in alcohol, and finally shaken in clean sawdust, free from sand. Imitation gold and plated chains are first cleaned in benzine, then rinsed in alcohol, and afterwards shaken in dry sawdust. Genuine gold chains are first dipped in the following pickle:

Pure nitric acid is mixed with concentrated sulphuric acid in the proportion of ten parts of the former to two parts of the latter; a little table salt is added. The chains are boiled in this mixture, then rinsed several times in water, afterward in alcohol, and finally dried in sawdust.

#### Alliance Stores Hold Successful Two-Day Sale.

Alliance, Ohio, Oct. 17—What proved to be the two biggest days in local retail history were held here last week as "Alliance Merchants Bargain Days." Ten committees of retail merchants worked four weeks to put over the big merchandising event.

Country roads leading into Alliance showed large streamers announcing the bargain event. The Alliance Review, issued a special edition and distributed it free of charge to homes and farms within thirty miles radius.

Merchants claim the bargain days event helped more to revive business than any other sales feature since before the war.



**BETTER ADVANCE BUSINESS.**

One of the bright spots in dry goods markets is the continued demand for many of the staples that are under order to the end of the year. Those who have bought want what they have engaged to take, so that shipments are steady despite the hesitation in forward sales. This is true of many of the cotton domestics, notably sheets and pillow cases, denims, colored cottons for seasonable selling, and many of the goods that move in smaller volume. There is still a steady call for 4-4 bleached cottons sold under the best known brands and they are moving well for this period of the year. The unbranded goods are not doing so well, especially on orders for later shipment. Prints, percales, drapery fabrics and the gingham continue moving out regularly on old orders. The movement in domestics and cotton blankets is steady and stocks in first hands continue in very clean shape.

Raw wool is definitely in a stronger position, regardless of the various reports showing accumulations of Government goods unsold. The control exercised over Australian and other wools is sufficiently defined and exercised to prevent these wools from being thrown on the markets, and that is lending strength to the demand at the auctions in London. The probability of a continued embargo through an emergency tariff on imports of clothing and combing wools into this country is stiffening the home market. Consumption is beginning to show an increase in England, where dullness in mill centers had prevailed for a long time.

While the demand for wool fabrics is admittedly less keen, it is noted that the knitting division of the worsted yarn trade is exceptionally busy. Moreover, the advent of colder weather is certain to bring about a more satisfactory consumptive demand for made-up goods that bids fair to continue throughout the winter. It is not expected that anything like broad activity will be seen, but there is business enough in sight to warrant assurances of moderate mill operations for some time.

Silk goods are not moving as freely as merchants expected. The keen demand of the war years and after having passed away, many of the newer factors in the business find it very difficult to readjust their affairs. Their various attempts at forced selling or liquidation make competition irregular and hard for the better established firms, and many experienced silk merchants are inclined to counsel curtailment for a time. The raw silk conditions are most unsatisfactory to many silk manufacturers, as they feel that the situation is in the hands of producers at this time. The statistics disclose larger receipts than consumption warrants, they think, and they are less disposed than ever to go on paying top prices asked.

A great many knitted novelties are appearing in the markets and they are being bought promiscuously. Some weavers of fabrics of long experience say the acute demand for many knitted goods is a reflection of buying to meet new style conditions or to fill in until prices on longer wearing

goods are more satisfactory. In any event, it is clear that knitted wool goods are being sold in excess of the normal of ordinary years, and this is reflected in a large demand for knitting worsted yarns in both hosiery and fabric numbers.

The jobbers are coming to the normally quiet part of their fall season, but they are still doing a pretty good spot business. They are also securing a healthier class of advance orders than any received in a long time. Most jobbers say they could sell more than they are if they cared to check all credits. They are unwilling to do, most of them preferring to cling to their regular customers even to the extent of urging them to cover more freely.

**SIGNS OF PRICE STABILITY.**

Further evidence that wholesale prices are virtually stabilized is afforded by the index number of the Bureau of Labor Statistics, which is the same for September as it was for August. The index for both months was 152, as compared with 148 in July. While the index as a whole remained unchanged for the past month, there were slight changes in the various commodity groups. A rise of 3 per cent. in the prices of farm products was due mainly to the advance in cotton. Food products, on the other hand, declined 4 per cent. during the month, while clothing prices rose  $4\frac{1}{2}$  per cent. In the index for all commodities the fluctuation since last March has been very slight. It was 154 in April, 151 in May, 148 in both June and July, and 152 in August and September. The extreme variation in six months has, therefore, been only 6 points. When these changes are compared with a drop of 17 points last October and of 18 points in each of the two following months, the evidence of stability becomes very striking.

**THE THREATENED STRIKE.**

Very few business men at present believe that the threatened railway strike will take place. If it does occur, however, they can see only its failure, although it will give business recovery a considerable setback. One of the big obstacles to this recovery has been high transportation costs, which have retarded the revival of building, the marketing of farm products, and the thawing of "frozen credits." Transportation charges in turn have remained high because the roads have been compelled to pay wartime wages—all railway employees are now paid double what they are worth—while wages in other industries have been undergoing readjustment to a peace-time basis. If the strike should occur the economic cost will be frightful, but its inevitable settlement in accordance with interests of the general public, rather than in the interest of a favored industrial group gorged with grafting wages by the crafty and unscrupulous McAdoo, will break the vicious chain which has been preventing the return of normal conditions.

You will become that which you persistently think you are.

**SELF CONFESSED PERJURER.**

To his many other crimes committed against society and people of small means Harrison Parker now stands before the world as a self-confessed perjurer. His admission, as made in one of the Federal courts at Chicago last Saturday, is described on another page of this week's edition of the Tradesman. Those who know the man or have knowledge of his peculiar methods will not be surprised over these disclosures, because they are in keeping with the checkered career of one of the most erratic and utterly irresponsible men ever permitted to ply his nefarious methods out of jail. The trial judge in this case has referred Parker's confession to the grand jury, so it is possible an indictment and trial may follow as the result of his voluntary admissions.

In spite of the rigid investigation now being made by the receiver of the Co-operative Society of America, it seems almost impossible to locate the hiding place of the many millions of dollars—about \$8,000,000 to be a little more exact—which Parker and his henchmen have filched from the pockets of his 81,000 victims. Nor is it likely that very much of this ill gotten gain will ever be recovered, because Parker and his associates appear to have made a complete "get away" with almost the entire amount, large as it is.

The Parker fiasco furnishes another example of the laxness of the law in cases of this kind, where a man who is a bankrupt in one state can open offices in another state and by playing on the credulity of the ignorant, the stupid and the vicious, can secure \$8,000,000 of hard earned dollars on the flimsiest of pretexts, with no legal or moral regard for the consequences. So long as we tolerate such crafty scoundrels, just so long will we place a premium on dishonesty and compound larceny and invite other men who have the courage or foolhardiness to enter upon a career of crime to follow the footsteps of Harrison Parker and creatures of his ilk.

**AUTOCRACY IN FASHIONS.**

Just what the decree of longer skirts by Paris means in cold economic terms is being figured out by the statisticians. At least 20,000,000 American women will need an additional yard and a half of cloth; \$25,000,000 more will flow into the textile mills, and 20,000 additional workers will be needed. But will the decree be so effective? There are rumors of a revolt. It is not the revolt of Edward Bok, who was declaiming in 1913 against the indecencies of Paris fashions; or the revolt of W. L. George, who argues for women's uniforms; or the revolt of the economists, who allege a senseless waste in the flicker of fashions. It is the revolt of the outdoor girl, the college girl, and the business woman, who have found short skirts an emancipation. They boast that they have nipped in the bud the Parisian plot to compel heavy corseting. They do not intend to sweep the pavements and hamper their feet with long skirts.

Paris could easily deny that there is anything autocratic in the net effect of its decrees. On the contrary, it can argue the essence of democracy imbues them. The successive edicts guarantee justice to all. Some women do not look altogether right in long gowns, and some look altogether wrong in short skirts. It is fair to give both their innings. One year fashion decrees that every one shall be svelte, and the next that every one shall be buxom. There are those who shed angry tears when they find that waists are high; they can shed tears of joy when next year waists are low.

But this is a capricious kind of democracy, and the best defense of Paris is that a benevolent autocracy is necessary in fashion. Changeless designs would be a mark of intolerable stagnancy. Novelty is one of the major components of beauty in dress. It is necessary for the world to submit to some regularization of change, some definition of novelty. But the autocrats must not presume too far on their authority.

**THE WHEAT OUTLOOK.**

There was once a time when shipping wheat to Russia or to India would have been put on a par with "carrying coals to Newcastle" as a useless and superfluous activity. Within the last year, however, coals have been carried to Newcastle, where they were gratefully received; and now India and Russia are likewise grateful to get wheat from other regions. Before the war Russia used to export an average of about 160,000,000 bushels of wheat per year. This year that country will export no wheat but will import approximately 40,000,000 bushels. India likewise will be unable to export grain this year on account of a drought, and has actually placed an embargo on the export of wheat and flour. Its mills are placing orders for wheat in Australia. The world's total wheat crop for 1921, with Russia excluded, is estimated by the Department of Agriculture at 2,787,000,000 bushels, as compared with a crop of 2,614,000,000 bushels last year, and a five-year pre-war average of 2,791,000,000 bushels. It appears that the United States has about reached the limit in exporting its surplus wheat from the present crop. The estimated exportable surplus for the present year is 116,000,000 bushels, and during July and August exports of wheat and flour amounted to 97,000,000 bushels.

**TOMATO WASTES.**

Tomato pulp, for catsups, pastes and soups, is obtained in the requisite pure state by putting the tomatoes into what is called a "cyclone machine," the material being forced through small holes in a metal screen to get rid of the skins and seeds.

No fewer than 225,000 tons of tomatoes are pulped annually in this country, the skins and seeds being thrown away. It is a lamentable waste, inasmuch as the seeds yield an excellent salad oil, which is also first-rate for paints and varnishes, being a quick drier. The residue from the oil press, mixed with the skins, makes a highly nutritious stock feed.

Jonah was a whale of a man.



## THE BOLL WEEVIL.

The boll weevil is getting more than its share of publicity these days, and some of the alarmist stories, circulated undoubtedly with a view to their effect on the cotton market, need to be heavily discounted. While the ravages of the insect this year have exceeded those of any previous season and the pest now covers virtually the entire cotton area, there is no reason to believe that these facts point to a permanent cotton shortage. The State of Texas, which produces from a fourth to a third of the total crop, has been afflicted with the weevil in some sections for about thirty years and most of the cotton-growing area has suffered from it for about twenty years. Yet that State has produced larger crops with the weevils infesting the whole of this area than it was able to raise before their appearance. In fact, in the cotton belt it is generally known that the weevils do the least harm where they have been at work the longest. This is because the farmers gradually learn how to raise cotton in spite of them. Moreover, the weevils are more prolific in some years than in others. This has been an especially bad year, partly because the mild winter helped them to survive in unusually large numbers and partly because the farmers were compelled by their financial condition to use fertilizers very sparingly, thus causing a slower growth of the plant and giving the insects a better chance to do their work. The damage done this year was not an unmixed evil. Indeed, many who had not sold last year's crop regard it as a blessing.

It needs still to be borne in mind, however, that the high price of cotton resulting from the ravages of the weevil, the reduction of acreage, the scantier use of fertilizers, and the unfavorable weather is not necessarily a harbinger of prosperity. It is rather to be regarded as a debt-liquidating development, but of course to this extent it is promotive of better times. Nevertheless, a repetition of this year's happenings in the cotton fields would spell widespread disaster. The better feeling that has come in the cotton belt is a source of satisfaction to the whole country, but another fair crop at satisfactory prices will be necessary before the wheel of good fortune comes full round again. A similar requirement is necessary to bring full prosperity to the corn belt, which embraces nearly a third of our farming area. Corn, our greatest crop, is now selling on the farms at 40 cents per bushel, and the growers are not any too happy. Facts like these are brought forward by those who predict that the present gain in the volume of business will be of moderate proportions and that the cycle of readjustment may continue through 1922.

Many a man who, before buying, boasted he would never touch a hand to anything except the steering wheel of his car lives to spend his Sundays in the garage.

If you want to increase your working capacity, make plans for a little recreation, enough of it to keep you fresh in body and mind.

# "Speculation" vs. "Investment"

**Did You Read This  
Editorial in Last Friday's  
Herald? We Endorse  
Every Word!**

## "UNFORTUNATE INVESTMENT"

New York City.—The suicide of James H. Cain, 21, is attributed by his parents to depression arising from the loss of \$1,400, his savings, by unfortunate investment. It is understood that young Cain intended to furnish a home with his savings in the expectation of early marriage.—Current News Dispatch.

"Unfortunate investment" is the caption over many a somber chapter in many a broken life. Sometimes, as indicated in the current news, it is the key to the supplement of all tragedies. Frequently, it sends men in middle-life back to begin over again upon the treadmill of painful accumulation. Often it pauperizes old age and embitters it with want and woe and gall. "Unfortunate investment!" A mild sounding phrase! But an awful curse!

If our hind-sight was always as good as our foresight, we would escape this wreckage. But "unfortunate investments" do not carry warning signals to notify us of their menace. They do not wear red lights. On the contrary, they are clothed in plausibility and chauffeured usually by the slickest and suavest of hypnotists who promise the perfect assurance of a cinch-bonanza.

Yet "unfortunate investments" do not have us wholly at their mercy if we have more common sense than greed. The very promise of a fortune-over-night should put sane persons on their guard. This miracle sometimes happens. But when it does, the "insiders" are not usually found on street corners shouting invitations to folks-at-large to share in the beneficence of fortune.

Against some fiscal catastrophe in the best and most conservative of businesses, it is impossible to guard. In other words, this relation, like all human relations, must always involve an element of doubt. But this "element of doubt" can be resolved down to a minimum by the person who invests with reasonable conservatism. A vast majority of so-called "unfortunate investments" never were "investments" at all. They were palpable "speculations" from the word go. If a man "speculates" with his eyes open—if he can afford to lose if the one chance in one hundred fails to materialize—there is nothing to be said against his own personal operations in this respect and within this delimitation. But there is no greater human tragedy in the life of every-day than when "speculation" is sold as "investment" to people of limited means who by tortuous saving have accumulated a little nest egg for the proverbial "rainy day."

Millions upon millions of dollars literally are stolen every year out of the pockets of gullible or inexperienced "investors" who trade their birth-right for "scraps of paper." The only "profit" in that sort of a transaction is for the printer who prints the stock and the green-goods-artist who unloads it on an exploited customer. "Blue Sky Laws" cannot protect this situation. We must all protect ourselves. When you find temptation nibbling at your purse-string, if you aren't sure of your ground, get some disinterested advice. There are thousands of honorable bankers, experienced in this sort of thing, who will tell you the unprejudiced truth. There are, too, scores of splendid "investment houses" (really entitled to the name). Just as many millions in good, safe, sound "investment" securities are issued every year as there are bunco securities of the other type. Barring accident, it's your own fault if, like James H. Cain, you get the wrong kind.

**If you want "Speculation" we have nothing to offer you—because "Speculation" and "Investment" won't mix!**

**But if you want "Investment," let us prove to you that our service is the last word in safety and satisfaction!**

Fenton, Davis & Boyle (originally, Fenton, Corrigan & Boyle) is a Michigan Corporation, capitalized at \$300,000, and backed by some of the soundest-headed business men in the State. We were organized for a definite purpose—to provide INVESTORS with INVESTMENT SECURITIES representing maximum advantage consistent with entire safety and protection. From the first hour when we presented our credentials to the people of Michigan we have had nothing to offer the SPECULATOR in search of a SPECULATION. But from that hour to this, we have constantly had the best INVESTMENTS for INVESTORS which the whole world-wide range of legitimate business and finance afford.

THE RESULT:—Fenton, Davis & Boyle are now one of the largest Bond Houses and INVESTMENT Banking Institutions in Michigan. Every year we are handling a constantly increasing volume of safe business for a constantly multiplying clientele of contented INVESTORS. Our patrons are now receiving from us many millions of dollars worth of gilt-edge Bonds every year. Every security they procure from us passes closest, expert scrutiny before it is offered for sale; and every such security is the best and the safest (yet offering the highest yield consistent with these factors) the market affords. This service, if you are an INVESTOR, we offer to YOU. SPECULATORS, however, will find us entirely too conservative to suit their gambles. But the INVESTOR is welcome to the best attention we can give him, and the satisfaction rendered others is his own best guarantee that he too will be pleased.

**A Phone Call or a Postal Card  
Will Bring Our Representative**

# Fenton Davis & Boyle

MICHIGAN TRUST BUILDING

Chicago

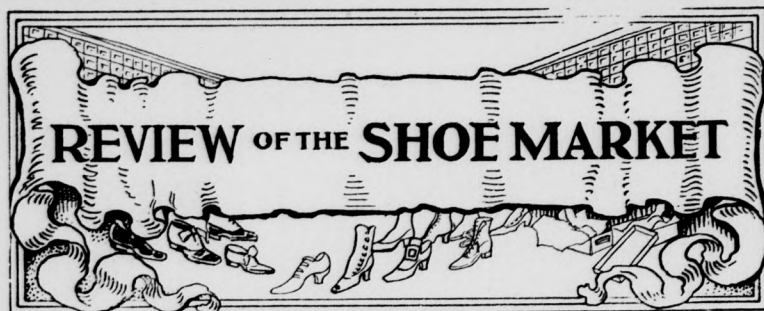
GRAND RAPIDS

Detroit

Main 656

Citizens 4212





### Retailers Safe in Ordering Staples and Semi-Staples.

There is no immediate prospect of more than a 10 per cent. reduction in the wages of shoe factory workers and this concession on the part of labor would not mean a drop in prices of shoes large enough to warrant retailers withholding their orders until such a reduction takes place.

This was the keynote sounded at the opening fall meeting of the Massachusetts Retail Shoe Merchants' Association. More than 100 retailers gathered for dinner at the Boston City Club. The meeting was the first held under the new committee system and the plan proved a decided success.

It was impressed upon the merchants by Herbert T. Drake, of the Emerson Shoe Co., that although a 20 per cent. reduction has been asked by manufacturers in several centers there is every probability that following arbitration no immediate wage scale readjustments of more than 10 per cent. will be made.

The cost of labor in the final analysis is about 80 per cent. of the price of the finished shoe but this labor cost takes in the various processes from the raw hide to the completed article. A reduction of 10 per cent. in factory labor wages would mean not more than a cut of 25 cents per pair in the price of shoes and 20 cents would be nearer the mark.

Mr. Drake seemed to hit the nail on the head when he asked the retailers "If we had reduced our prices 25 cents more how many more pairs would you have bought? I do not believe we would have sold one more pair."

At the conclusion of the meeting President Hagan summed up the situation thusly: "We are perfectly safe in placing our orders for staple and semi-staple shoes. On the novelties go slowly until the style situation shapes up more clearly."

Richard Lenahan, special agent of the Harvard Bureau of Business Research, explained the activities of the Bureau and called for more hearty co-operation from the retailers in returning the Bureau's questionnaire. The value of turn-over was dwelt upon at length by Mr. Lenahan. He said that while the last report showed the average stock turn in retail shoe stores to be 1.8, he thought this could be brought up to 2.3.

Frank Briggs, after reviewing the deflation in hide and leather prices and the demand for cheap merchandise, said that the public is becoming dissatisfied with low grade shoes.

During the war and prosperity the public was educated up to the better grades and while there has been a tendency during the last year to seek shoes at a price the public has begun to realize that the better grade shoes can not be had at a price around \$5. Price merchandise is not satisfying the public, he said.

A leveling up process of production with everybody cutting costs is taking place, he declared. At the present time the shoe factories are operating on a cost of production basis, operating as low as they can figure and figuring lower than they can operate. In the effort to get down everyone is aiming for production they hope to get. Labor, transportation and taxes would be the three factors to influence a reduction in the price of shoes, said Mr. Briggs. At the present time competition is so severe that a manufacturer must have volume production to show any profit and this volume production the manufacturer has not got. The price tendency on raw materials is upward rather than towards a further recession.

Mr. Briggs touched lightly on the style situation, stressing the tendency to black and he was informed by a style expert, just returned from Paris, that straps would go through into the spring.

Most significant of all his statements touching on the style situation was that there is a gradual, day to day, increase in the sale of boots to women. This may or may not mean that women have tired of low shoes, he said, and the demand may develop toward late fall and winter.

### New Counterfeit Note Out.

Although the maker is thought to have been apprehended and his plant seized, the Federal Reserve Bank has directed attention to a new \$5 counterfeit Federal Reserve note reported by the secret service. It is on the Federal Reserve Bank of Minneapolis. In describing it the Treasury Department says:

"This counterfeit is printed from photo-etched plates, in a single piece of poor quality paper, containing no silk threads or imitations of them. A more detailed description of the counterfeit is deemed unnecessary, in view of the fact that the man responsible for making and circulating it is under arrest in Salt Lake City, Utah, and the plates, materials and apparatus necessary to its manufacture, including approximately 400 of the counterfeit notes, have been seized."

You get nothing for nothing.

## 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



## They wear like iron-

H-B Hard Pan Shoes wear like iron because only the choicest part of the hide, the "bend," is used in an H-B Hard Pan Sole—and because the uppers are first Chrome tanned to give tensile strength and pliability and then re-tanned to make water-resistant. Here is a winter shoe that will satisfy the outdoor man. Send for catalog.

HEROLD-BERTSCH SHOE COMPANY  
Grand Rapids, Michigan

## H-B Hard Pans

**PEOPLE** do not like to experiment with shoes. They know they cannot get the right kind if they buy at random.

For three generations **HIRTH-KRAUSE** shoes have been such good values that the number of their buyers has multiplied year by year. The good-will for our shoes has proved valuable to the dealers who carry our line.

If you are not one of these dealers, why not write us for particulars of our dealer proposition?

**HIRTH-KRAUSE**  
Tanners—Manufacturers of the  
MORE MILEAGE SHOE

GRAND RAPIDS

MICHIGAN



**Who Is the Boss in Your Store?**

Who is the real boss of the store? Who is it you and I work for each day?

Who makes possible your position and mine?

Where does the money come from that goes into our envelopes?

Who is responsible for the store and its stocks?

The customer, of course. That is who we are really working for.

Did you ever stop to think that if there were no customers there would be no business, no stock, no store, no salary, no job?

This important person—the customer—plays the dual part of being both boss and guest.

Since the customer is in reality our boss, we should treat him or her with respect and be mindful of his or her desires.

If by an chance you run across a customer who seems hard to please and who seemingly wishes you to pull out practically everything in stock, just remember that the customer is the boss and that part of the money paid for purchases is the money that goes into your pay envelope.

When a customer seems cross and unreasonable, do not let it annoy you. Smile right back and do not show the slightest trace of resentment. The salesman who can smile and be polite when the customer is wrong and the salesman right—that salesman is standing the true test of salesmanship.

By retaining your composure you create a cheerful mental atmosphere that will influence the customer in the right way, bring you the sale and really make you the victor of the situation.

Then, too, since the customer is our guest, it is our duty to show the utmost courtesy. Show every attention, be a true host or hostess, and be sincerely interested in any problems that may arise. Put all the enthusiasm you possess into making the customer feel that it is his or her store.

Put a "serve" in service that is helpful and sincere. Let the store be known as the "Store of Courteous Service."

It was a wise philosopher who once said: "Business is a sensitive thing. It goes only where invited, and stays only where well treated." That is an axiom that all should know and remember.

A famous merchant once attributed his great business success to the fact that he always placed himself, figuratively, both behind and in front of the counter. In other words, he always "put himself in the other fellow's place."

In an address Woodrow Wilson said: "A business exists for a community, not a community for a business. And this statement covers the situation very nicely. We occupy our positions to serve the community, which is but a large number of customers, or bosses, and we betray our trust when we do not serve willingly, cheerfully, and to the best of our ability."

Once upon a time, quite a good many years ago, there was a farmer boy who lived near Pittsfield, Mass. His ambition was to be a merchant and in the course of time a store-

keeper in Pittsfield made him an apprentice. The lad had a penchant of always regarding the customer as his real boss, and in going to the extreme to render satisfactory service.

But this was in the dark ages of retailing, when store-keeping was more a matter of barter and trade. The result was that after six months of service the employer sent the boy back home on the farm as a failure.

Undaunted by his experience, with a heart full of courage, and the conviction that he was right in his belief that the customer is boss, this lad went West to seek his fortune.

That lad was the late Marshall Field.

In Chicago the farmer boy found employment where he could practice the doctrine of service he believed in. He applied his principles and theories that the Pittsfield merchant had rejected, and the business grew by leaps and bounds. To-day the name of Marshall Field is known throughout the world, and the Marshall Field store stands as a great monument to the theory that the "Customer is Boss."

C. L. Pritchett.

**Better Prices For Liberty Bonds.**

A bit of cheerful news that deserves more than passing attention is the steady rise in the price of Liberty bonds. This is a matter of interest to both large and small investors in all sections of the country. The various issues have advanced around 7 points from the low price of the year, with the exception of the First 3½s, and the Victory notes, which have risen between 3 and 4 points. The Victory notes are now very near par. Improvement in the price of the issues with the more remote maturities is consistent with the general firmness in the bond market resulting from easier money conditions, and it has been somewhat accelerated by the belief that Congress may make more liberal tax exemptions for these securities in an effort to improve their marketability. The First 3½s already enjoy full exemption from taxes, and they have not advance proportionately with the other issues. The Government has also recently been in the market as a heavy buyer of its own securities, and this has further contributed to the rise.

**"Boy" Behind the Voice.**

A business man who was in a great hurry called up an establishment that had failed to deliver goods as ordered. A tiny boyish voice was heard at the other end of the line: "What is it that you wish?"

"Mr. Jones, boy, and hurry."

"All right," and the receiver was hung up in a few minutes it was taken down and the small voice replied:

"Mr. Jones is not in. Can I help you?"

"See here, boy," snapped the man who was in a hurry. "I want to talk with some one who can do business. When I need the office boy I will call for him. The way for you to get along is to let other things alone and attend to your own duties."

"That's what I'm trying to do," meekly said the small voice. "I am the president of the company."

**Short-Handed in Heaven.**

Two Irishmen died and (because of the lives they led) one went to heaven and the other in the opposite direction. About three days after their departure, Mike, worried as to the condition his friend might be in, called down:

"What are ye doing, Pat?"

"I'm shovelin' coal."

"Do ye worruk hard?"

"Not very. We have shifts. I worruk only about three hours every day. What are ye doin'?"

"Faith, and I'm sweepin' off the golden stairs."

"Do ye worruk hard?"

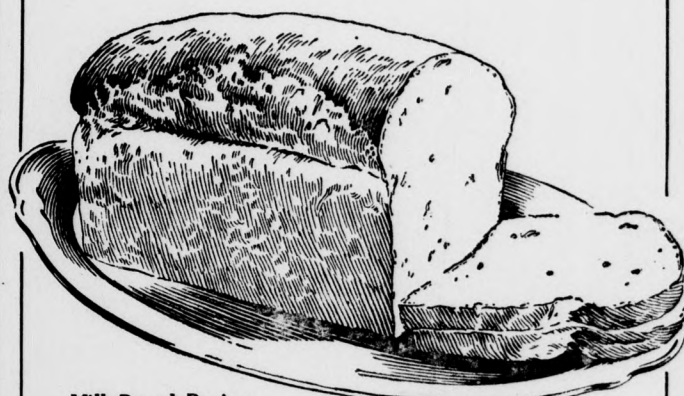
"Yis, very hard. About eighteen hours a day. We're very short-handed here."

We have low prices on  
Sole Leather, Taps, Strips and  
Bends.

**SCHWARTZBERG & GLASER  
LEATHER CO.**

57-59 S. Division Ave. Grand Rapids, Michigan

SIGN OF  QUALITY

**Milk Bread Recipe**

3 quarts of Lily White Flour. 3 pints of luke warm milk. 1 cake of Fleischmann's yeast. Set in morning in warm place and rise until light. 3 teaspoons of salt. 1 tablespoon of sugar. 1 tablespoon of melted butter or lard. Mix with Lily White Flour until stiff, or from 20 to 25 minutes. Set in warm place and let rise until light. Make in loaves and work each loaf from six to eight minutes. Set in warm place until light. When light take warm milk and sugar and put over top. Keep good fire and bake slow one hour and when baked wash over again to make nice smooth brown crust.

# Lily White

*"The Flour the Best Cooks Use"*

The best baking results are obtained by using the best flour. LILY WHITE is the best flour you can buy because it is milled from the choicest wheats grown in America, scrupulously cleaned, correctly balanced, and unsurpassed in color, volume, texture, flavor and nutrition.

**Supreme Purity**

**Look for the  
ROWENA  
trade-mark  
on the sack**

Everything baked of LILY WHITE is light, tender, appetizing and digestible. Not only will LILY WHITE produce tasty bread, biscuits, and rolls, but with it delicious pastry is assured. The results you obtain with LILY WHITE will surprise and delight you. It has satisfied for three generations. It is guaranteed to please.

Try LILY WHITE and you'll understand why it is "the flour the best cooks use."

**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.





### Probable Changes in Taxation in the New Law.

No one knows just what kind of a tax bill will finally be presented to the President for his signature. The measure that passed the House will be subjected to considerable revision at the hands of the Senate, and the House will probably insist on the restoration of some of its provisions when the measure goes to conference. There are prospects of an effort on the floor of the Senate to make the repeal of the excess profits tax retroactive as of January 1, 1921, but on this point the so-called agricultural "bloc" is likely to have its way, although it will meet defeat in its efforts to retain the tax on profits as a permanent feature of the revenue system. Some attempt will also be made to secure the adoption of a tax on sales by manufacturers in lieu of the excess profits tax and the miscellaneous excise taxes, but this proposal seems to lack sufficient votes, and even if it should be adopted in the Senate the chances of its acceptance by the House appear to be negligible. The surtaxes on incomes will be reduced, but whether the maximum rate will remain as low as 32 per cent, the rate fixed by the House, is a matter of uncertainty. The so-called Liberal Western Republicans in the Senate are in favor of a maximum rate of 50 per cent. Some slight change in the rate of the normal tax on small incomes may also be made. The transportation taxes are scheduled to go, but the date of their repeal is a matter of uncertainty. There will be some increase in the tax on the net earnings of corporations, in order that there may be no discrimination in their favor and against unincorporated firms when the corporations are relieved of the tax on their profits.

While the various details of the revised tax law are still matters of doubt, it will appear from the foregoing that the measure can be forecast in its broad outlines and that business men can be fairly certain concerning the taxes that they will be called upon to pay, and can make their plans accordingly. The changes made this year will be conservative. For most concerns the retention of the excess profits tax for 1921 will have no terrors, because their profits for the year have not been excessive. For the same reason the present uncertainty about the rate of the surtaxes on incomes in the higher brackets will not prove to be a great deterrent to business activity. The final disposition of the so-called "nuisance taxes" is an unknown factor, but the

basic industries of the country will not be materially affected if the taxes on chewing gum, ice cream, and patent medicines are retained or abolished. Business in general, therefore, can easily discount whatever Congress may financially do in the way of tax revision, and the present delay and bickering over the measure in Washington need not be allowed to become a serious obstacle to a continuation in the improvement in trade and industry.

### Putting It Up to the Banks.

No one would expect to find many points of resemblance in the viewpoints of Herbert Hoover, our Secretary of Commerce, and of Hugo Stinnes, the financial master of Germany. Both, however, have recently expressed opinions of somewhat similar tenor with regard to the measures that are needed for the financial rehabilitation of the world. Mr. Hoover says that the great financial institutions of the leading countries should take up the burden of fiscal readjustment, aiding the various nations to balance their budgets and to stabilize their exchanges. Herr Stinnes evidently had the same idea in mind when he recently expressed an opinion concerning the League of Nations. The kind of League most needed, he said, was one that was economic rather than political; that is, a league presided over by business leaders rather than by politicians. Not every one would accept the Stinnes view that business men alone are capable of finding a satisfactory solution of the complex problems of Europe. There are social, racial, and even religious factors to be considered as well as the purely economic aspects of the problem. On the other hand, there is a great deal to commend Mr. Hoover's view that the great central banks of issue of England, France, Germany, Holland, and Italy and our Federal Reserve Board might formulate a co-operative plan for the promotion of financial stability overseas. This function cannot be safely left to the politicians of Europe. They have already shown their ineptitude in dealing with the situation in most countries by accepting a policy of inflation as the line of least resistance.

You haven't time to listen to the fellows who want to talk about business dullness. You are too busy making your own business lively.

Confidence is the basis of all achievement. There is a tremendous power in the conviction that we can do a thing.

## Mr. Business Man—

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

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

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

## GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICH.

OTTAWA AT FOUNTAIN BOTH PHONES 4391

## INSURANCE IN FORCE \$85,000,000.00

WILLIAM A. WATTS  
President



RANSOM E. OLDS  
Chairman of Board

## MERCHANTS LIFE INSURANCE COMPANY

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

## Kent State Bank

Main Office Ottawa Ave.  
Facing Monroe

Grand Rapids, Mich.

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

Resources

13 Million Dollars

3½ Per Cent.

Paid on Certificates of Deposit

Do Your Banking by Mail

The Home for Savings

## 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



### Federal Commission Halts Anti-Mail-Order Drives.

The merchants of Missoula are nothing if not enterprising. Also, they believe that Missoula money should remain at home. But Missoula, being a prosperous community, was an inviting target for the mail-order houses, and large sums were annually sent to Chicago, St. Louis and other big cities for things which the local merchants could probably have furnished for the same or less money and of better quality.

The aforesaid local merchants finally decided that if a chamber of commerce was good for anything it could be used to keep money at home, and it was therefore decided to utilize its machinery for that purpose. According to the Commission's complaint the chamber did a good, workmanlike job.

The general manager of the Northwestern Theaters Co., a concern operating a large palace of the silent drama, was drawn into the conspiracy to launch an altogether novel "clean-up" campaign. Missoula had staged many other clean-ups. It had collected and sold all its old papers for the benefit of the broken-down returned soldiers; it had bartered its old tin cans for money for the old ladies' home, and it had saved the surface of the school houses and other public buildings until to use more paint would have been a sinful waste.

But nobody in Missoula had ever before thought of cleaning up the mail-order house catalogues. To this job the chamber addressed itself—according to the indictment of the Federal Trade Commission.

On the psychological date when the local merchants had reason to believe that the annual deluge of mail-order house catalogues had reached their local addresses, the Northwestern Theaters Co. announced in the home newspapers that on certain days it would admit children of the tender age of 15 years or under to its highly elevated exhibitions of moving pictures upon presentation of any mail-order house catalogue—plus 1 cent for war tax—in lieu of the usual ticket. Special prizes were offered for the oldest catalogue, for the newest, for the biggest, and for the one whose thumb-worn pages reflected the most painstaking perusal.

What the youngsters of Missoula did to the mail-order house catalogues was a plenty—according to the Federal Trade Commission. Awaiting favorable opportunity when father was at the office, mother shopping, and big sister out riding with her beau, the kids collected all the catalogues in sight and hastened with them to the movie theater.

Presumably the chamber of commerce redeemed the catalogues at a fair price from the manager of the Northwestern Theater Co., Anyhow, the Commission charges that it obtained possession of them and destroyed them "by burning or otherwise," and cites all parties to the transaction to appear before the

Commission Nov. 16 and explain their action.

What a wicked lot of men these Missoula merchants are, to be sure! Please don't laugh.

### Flush Times in Germany.

There is no buyers' strike in Germany. Stores are congested with customers intent on spending their last pfennig for whatever strikes their fancy. But this is not prosperity. The buyers are merely seeking to unload their paper money in return for things of more lasting value. Wholesale prices in Germany are now nearly twenty times what they were at the outbreak of the war. In the past four months they have risen 44 per cent., and in the month of August alone, even before the recent great slump in the mark had begun, they rose 17½ per cent. Wages are reported to be making a vain effort to keep up with prices, and the drop in the purchasing power of money has brought real hardship to the wage earners. This feverish buying mania is no new phenomenon. The same thing occurred in Vienna when the Austrian crown took the toboggan. In this country in 1864, when the gold value of the greenback dropped to about a third of par, a similar tendency was noted. The reckless expenditure in nearly all parts of the world during the post-armistice period may likewise be explained as due to the desire to put money into goods before its purchasing power declined further. For the contrary reason consumers became unwilling to buy except for pressing necessities when the purchasing power of money began to increase.

When you reach that part of the trip where you really know yourself, and are proud of the acquaintance, you will have arrived.

### BANKS, BANKERS AND PRIVATE INVESTORS



ESTABLISHED 1853

Our Bond Department  
always has for sale

**SAFE BONDS**  
yielding good returns.

**WE INVITE INQUIRIES**

**CLAY H. HOLLISTER**  
PRESIDENT

**CARROLL F. SWEET**  
VICE-PRESIDENT

**GEORGE F. MACKENZIE**  
V.-PRES. AND CASHIER

## OUR POLICY

is free from "jokers" and technical phrases.

Live Agents Wanted.

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

## Grand Rapids Merchants Mutual Fire Insurance Company

Economical Management  
Careful Underwriting, Selected Risks

Affiliated with the  
Michigan Retail Dry Goods Association,  
OFFICE 320 HOUSEMAN BLDG. GRAND RAPIDS, MICH.

## The Pulse of Business—

Our public Accounting service has a definite interest in your success. Our Accountants will keep in touch with you if you desire. The arrangement for our monthly summarized statements may be a very desirable thing for your business.

Consultation with our Manager may be had on this subject and on Federal Tax matters, without cost or obligation at any time.

This analytical service gives you that reliable and authentic basis for credit—for the continuance or discontinuance of any line of work, which a busy Executive does not have the time to develop.

Call our Public Accounting Department.

Federal Tax Service Special Investigations

"Oldest Trust Company in Michigan"

## THE MICHIGAN TRUST COMPANY

Grand Rapids, Michigan

## 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



### Possibility of Inflation in the United States.

Gustav Cassel, the Swedish economist, says that a return of inflation in the United States is very probable. He bases this conclusion not on the recent tendency of wholesale prices in this country to advance, but on the assumption that American banking interests deliberately adopted a deflationist policy and forced the recession in prices, which are all held down arbitrarily. The difficulty about this assumption is that it does not accord with the facts of the price movement. There is no more reason for assuming that deflation was brought on in this country by deliberate planning than there is for assuming that the same thing was done in the rest of the world. As a matter of fact, prices began to break both in Europe and in the Far East before there were any signs of such a thing here. The peak of inflation in India was reached in January, 1920; it came in Japan and Great Britain in March; in France in April, and in this country in May. Moreover, the recessions in prices in this country have been relatively no greater than in a number of others. For example, at the end of last August prices in Sweden, Prof. Cassel's own country, were 46 per cent. below the 1920 peak, as compared with 44 per cent. in the United States and 42 per cent. in Great Britain. These facts are cited as showing that the movement in the United States presents no striking peculiarities, but is just a part of a world-wide phenomenon. Currency contraction did come here, but not until months after prices had begun to decline.

There is a possibility of renewed inflation in the United States, and also in some of the European countries, but not for the reasons stated above. The flow of gold to this country continues unabated, and gold reserves have increased to such a point that considerable credit expansion in the near future is not at all improbable unless steps are taken to employ some of the metal for other than reserve purposes. Meanwhile in the leading foreign countries there has been considerable contraction of currency for more than a year, but there are signs of a reaction against this movement, especially since the reparations policy has forced Germany to resort to inflation on an enormous scale, and that country is being depicted as growing rich from its flood of paper issues. Naturally the inflating countries abroad would welcome a return of cheap money in the United States, inasmuch as it would operate to enhance the dollar value of their exchanges. Practically every politician in this country is also an inflationist, and is bringing all the pressure he can on the Government for an easier money policy. While the banks and

the Government agencies are holding firmly to a sound money policy, it is quite conceivable that in the course of time they may be driven to adopt a new course that will result in a pronounced expansion of credit and currency.

#### Ignoring the Business Cycle.

One way of avoiding trouble is to ignore it or even to deny its existence. Such conduct has characterized many of the professional optimists during past months when business was depressed. Now that these troubles are largely behind us, and there is a good basis for optimism founded on something more than "hot air," the more conservative business men see the need of preaching the doctrine of preparedness, so that the country may be spared some of the sharpest pains of deflation when the business cycle again reaches a point at which liquidation and readjustment become inevitable. But the professional optimist will have none of this doctrine. If the business cycle hypothesis includes the assumption that periods of deflation must come at fairly regular intervals, he says, then let us avoid this trouble by ignoring the business cycle. "There ain't no sech animal." Thus the whole difficulty is solved. Meanwhile the prudent man will foresee the evil and hide himself, while the simple pass on and are punished.

#### Corporations Wound Up.

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

LoPrete & Madison Co., Detroit.  
Metropolitan Guernsey Association, Metropolitan.  
Detroit Hexagon Drill Co., Detroit.  
Lewis Searing Co. of Michigan, Flint.  
Consolidated Mercantile Co., Iron Mountain.  
American Calk Co., Detroit.  
Haviland Insurance Agency, Detroit.  
Chas. Bennett, Inc., Detroit.  
Geo. B. Stevens & Co., Detroit.  
Rief Van Den Bosch Co., Zeeland.  
Lafayette Distributing Co., Detroit.  
St. Lucia Land & Timber Co., Detroit.  
Tecumseh Butter Co., Tecumseh.  
Mutual Ice Co., Tecumseh.

#### Your Best Friend.

A young man may have many friends, but he will find none so steadfast, so constant, so ready to respond to his wants, so capable of pushing him ahead as a little leather-covered book with the name of a bank on its cover.

Sir Thomas Lipton.

Be bigger than your troubles.

### WE OFFER FOR SALE United States and Foreign Government Bonds

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

**HOWE, SNOW, CORRIGAN & BERTLES**

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

## Fourth National Bank

Grand Rapids, Mich.  
United States Depository



#### Savings Deposits

#### Commercial Deposits

3

Per Cent Interest Paid on  
Savings Deposits  
Compounded Semi-Annually

3½

Per Cent Interest Paid on  
Certificates of Deposit  
Left One Year

Capital Stock and Surplus  
**\$600,000**

WM. H. ANDERSON, President

HARRY C. LUNDBERG, Asst. Cashier

LAVANT Z. CAUKIN, Vice President

J. CLINTON BISHOP, Cashier

ALVA T. EDISON, Asst. Cashier

## 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.

ALBERT MURRAY, Pres.

L. H. BAKER, Sec'y-Treas.

**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

## Investments, Not Savings, Are the Foundation of Success

### Buy Consumers Power Company

# 7% Preferred Stock 7.37%

at \$95 Per Share and Dividends—Yielding  
Ask any of our employees for information.



### Court Holds Railroad Liable For Fire Damage.

Here are a few paragraphs taken from the decision of the Minnesota Supreme Court at St. Paul, finally affirming judgment against the United States Railroad Administration for the fire losses in Cloquet, Minnesota, in October, 1918. Note that paragraph in which the court tells what it "found in substance." Apply the reasoning in this paragraph to the circumstances in many fires which have come to your attention and determine for yourself whether the railroad was any more liable for losses to neighboring property than many thousands of our citizens who have permitted fires to start through carelessness, have been unprepared to extinguish them when they started and have been very negligent in safeguarding their properties against fire loss. The courts of this country would be constantly busy trying suits for fire damages if every one entitled to damages, following the reasoning of the Minnesota court, were to bring suit. Why confine these suits to the railroads?

The issue, as made by the pleadings, was that a locomotive passing mile post 62 on October 10, 1918, set a fire which communicated with and ignited a quantity of forest products piled at a spur track at that place; that effective means to extinguish this fire were not taken; and, when on the 12th a strong wind arose, the whole stock there piled burned with great intensity, the flames spreading to adjacent ground and running at a fearful speed with the wind, which was claimed to then come from the Northwest and heading toward Cloquet. The director-general contended that the fire at mile post 62 was not of a railroad origin and, particularly, that the fire which came to the city was of unknown origin, starting far South of the railroad right-of-way; and, further, that the wind was almost due West or not more than 20 degrees North of West, so that it was impossible for a fire from mile post 62, or for any fire on its right-of-way West of Brevator, to travel and spread enough to the South, in the gale then blowing almost due East, so as to reach Cloquet.

The court found, in substance, that the director-general, while he operated said railroad, allowed combustible material to accumulate on and along the right-of-way between mile posts 52 and 64 and permitted large quantities of forest products to be stored at mile post 62; that no men were employed to patrol that part of the right-of-way to watch for and extinguish fires thereon; that while so operating the road, under the conditions mentioned, and on October 10, 1918, a locomotive engine passing mile post 62 set fire to the dry material in the immediate vicinity thereof; that the director-general negligently failed to extinguish such fire, which on the 12th of October caused all of the material so stored to be consumed, and, spreading therefrom to the lands adjacent and over and across said lands to the premises of plaintiff in Cloquet, consumed the property described in the complaint.

It is not practical to here reproduce the maps used at the trial, but in those maps and other exhibits are in-

dications by way of areas not burned, the shape of such areas, the contour of the ground, the location of swamps, lakes and creeks, the open fields and meadows, the light and hard burned parts which fortify not only the wind directions in accordance with the conclusions of the trial court, but also the findings of the majority that the fire negligently allowed to escape from the locomotive operated by the director-general at mile post 62 spread to and caused the destruction of the property involved in the actions tried.

#### A Fire Prevention Measure.

While the country is thinking about fire prevention, and the frightful waste which fires cause every year, it is a thousand pities that one simple means by which that waste could be greatly reduced gets no attention. The throwing down of lighted matches, cigars or cigarettes ought to be made a misdemeanor, punishable by fine or imprisonment. Any state that enacted such a law, and made it familiar to everybody by placards in street cars and other public places, would be sure to find results similar to those which attended the like procedure in the matter of spitting. The spitting that used to be so universal a nuisance disappeared as though by magic when this policy was adopted. Only a handful of people were ever actually fined; nothing but the publicity of the placards was required to produce the results. Most people are willing to exercise the slight self-control called for by a regulation; all that they need is a clear consciousness that to do otherwise is to commit an offense against the criminal law.

#### Advertising as Insurance.

It is in times like the present that the value of good will becomes most obvious, says an advertising man. Goods sold under a widely known trademark, which is recognized as a guarantee of quality, are always best fortified against the extreme effects of trade reaction. The stuff which cannot be easily identified and whose quality is a matter of doubt will be the first to suffer when buyers begin to show caution in their expenditures. Such goods may be of excellent grade, but if they have not established their position with the public it may be necessary to resort to radical price-cutting in order to make them go when a buyers' market develops. The moral of this is that it always pays to advertise a good thing, and that judicious advertising is a practicable method of insuring against the rigors of depression.

#### Aetna Insurance Co. Not Interested.

The Tradesman recently stated that the Aetna Insurance Co. was unnecessarily technical and tardy in settling a loss at Saginaw. Its informant was a stock company adjuster, who voluntarily stated that, in his opinion, the stock companies must deal more generously with their patrons in the settlement of losses if they expect to take the rank with the mutual companies in this respect. The State agent of the Aetna Insurance Co. insists that his company was not interested in the loss referred to, and the Tradesman cheerfully accords him the benefit of the doubt by withdrawing the statement.

## FIRE

## TORNADO

# BETTER INSURANCE

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

## SAFETY

## SAVING

## SERVICE

# Michigan Class Mutual Agency

"The Agency of Personal Service"

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

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### CONVINCING THE CONSUMER.

For some reason most of the public criticism against prices during the past year has been directed at the clothing trade. This may be due, perhaps, to the fact that when prices stood at their peak in 1920 clothing prices led all the rest. According to the National Industrial Conference Board's weighted index, the average price of all items entering into the wage-earners budget stood at the peak at 105 per cent. above the level in July, 1914. Clothing prices, however, stood at 188 per cent. above that level, the next highest item being food, which was 119 per cent. above the July, 1914, level. The high price level for clothing at that date explains the outbreak of the "overalls movement" and the "wear-your-old-clothes" campaign. The feeling that clothing prices were too high has not wholly disappeared, in spite of subsequent price recessions, and this goes to explain the persistence of a criticism which price statistics do not now justify. On September 15, while the index of all living costs stood at 65 per cent. above that of July, 1914, the index for clothing stood at only 57 per cent. above it. While prices of all items in the wage-earner's budget had declined only 20 per cent. below the peak by September 15, clothing prices had declined 45 per cent. below the peak. This compares with a decline of 29 per cent. for food, 11 per cent. for fuel and light, and only 1 per cent. for housing. Food prices in the middle of September were 7 points higher than in the middle of July, rising from 148 to 155, whereas clothing prices in this period went down 7 points, from 164 to 157.

If the plans for a Buyers' Week can be drawn up in such a way as to lay emphasis on facts like the foregoing, thus showing consumers that price reductions have in reality been substantial and that retailers of clothing have been taking their medicine much more readily than most other dealers, the effect upon the revival of trade may be pronounced. The desirability of publishing comparative prices is a debatable point among merchants, but it would appear that the objections raised against this practice in the ordinary course of business would hardly hold under the present unusual conditions. The average man of the street does not yet appreciate that \$55 spent for staple articles of clothing will now go as far as \$100 would some fifteen months ago. Few of them realize that clothing is now relatively one of the cheapest items in the family budget. They ought to be shown.

### PHILANDER C. KNOX.

The career of the late Senator Knox was a series of alternations between the Cabinet and the Senate. Other men have left the one post for the other, but no other man, in our recent history at least, has gone from Cabinet to Senate and back again. This fact is a measure of the regard in which his abilities were held by his associates. Three Presidents begged for his services. McKinley made him Attorney General, Roosevelt continued him in this position, and Taft elevated him to the place of Secretary of State.

Senator Knox was better fitted to be Attorney General than to manage

our foreign relations. Neither by training nor by interest was he qualified to deal with international matters. He brought to their handling the narrow point of view peculiar to men of the legal profession instead of the imagination of a statesman. His name as head of the State Department is associated with the policy of extending our foreign trade which has received the misleading title of "dollar diplomacy." Knox himself hailed the designation as one to be proud of. His limitations in the international sphere were displayed more recently in connection with the Treaty of Versailles. As one of the irreconcilables he helped to defeat that treaty and his legal acumen was called into requisition for the drafting of a peace resolution which should preserve for this country all the advantages to which we are entitled, without betraying the country into surrendering its independence.

The fickleness of fame is manifested anew by the way it has dealt with Knox's activities as Attorney General. He is popularly remembered as the official who won the suit of the Government against the Northern Securities Company and the Beef Trust. These were notable achievements. More notable, however, was his letter to the chairmen of the House and Senate Committees on the Judiciary which led to the passage of a bill to expedite the determination of suits under the Anti-Trust and Interstate Commerce Acts and which also became the basis for the act creating the Department of Commerce and Labor with its Bureau of Corporations. Here again his unusual legal abilities were successfully employed in the solving of a most difficult problem.

### REDUCING THE LOSS RATIO.

The per capita fire loss of this country in 1913 was \$2.10, or a total of \$214,000,000. It was much higher last year—the highest in the country's history. In France in 1913 the per capita fire loss was 49 cents, in England 33 cents, in Germany 28 cents, and in Holland 11 cents. Vienna and Chicago in 1913 were about the same size, but Chicago's fire losses were about eighteen times as great as Vienna's.

Inasmuch as simple carelessness is the cause of more than one-fourth of all our fires—28.9 per cent. in 1916, according to a careful actuarial investigation, were strictly preventable—education is the most important specific for our fire waste. Education in the proper way to build houses and factories, education in the insulation of electric wires, education in roofing materials, education in fire-fighting—all this, encouraged by the National Fire Protection Association and other bodies, is gradually being taken up by Governmental authorities. Our fire insurance companies have long been the leaders in the campaign against fire waste. Their National Board of Fire Underwriters, with its activities in publicity, its model codes, its laboratories where materials and articles to resist or fight fire are tested (providing applicants deal out graft with a lavish hand), its officers to investigate arson, and its fire prevention en-

gineers to advise cities and individuals, is responsible for much of the progress we have made against fire. But what is most needed to reach our carelessness is stricter legislation and a more rational public sentiment. We regard the man whose building burns down as unfortunate; but in many instances he should be regarded as criminal.

### THE ROLE OF CREDIT.

It is thoroughly estimated that about 90 per cent. of the business transactions in the civilized world are based on credit. Some economists divide our economic development into three stages; the periods of barter economy, money economy, and credit economy. This is not perhaps an ideal grouping, as there was a considerable use of credit in both the barter and the money stages, just as there is the use of both barter and money in the modern credit stage. It is of some practical value, however, to note that the business cycle could develop only under the credit regime. The periodic attacks of liquidation and depression which afflict modern business are always preceded by periods of credit

inflation. Without the credit system the modern industrial organization would be impossible, but with all the enormous advantages which credit confers it also brings one element of weakness. Credit is such a useful and convenient thing that the temptation to misuse it is always present in some degree. When business is growing, confidence is increasing and profits are piling up, the temptation to overwork credit becomes strongest. Credit is then often expanded and strained to the breaking point, and the result is collapse and depression. When the collapse comes those who have abused their credit are always the ones who clamor loudest for still further credit accommodations. So long as we have a regime of credit economy we shall probably have recurrent periods of prosperity and depression. The cycles will come an dgo, but with careful regulation of the credit machinery it is possible to make the swings from one peak to the other more gradual or, as one banker puts it, we can smooth out the curves.

Dishonesty is the densest form of ignorance.



## A different kind of product not merely a different brand

**H**EBE creates for you a new field of profit because it is different from any other article in your store. It makes its own profit without taking away from the sales of anything else.

HEBE is a wonderfully good and economical food product—an ideal "cooking liquid" for cooking and baking—a product that will please your customers.

# HEBE

—friend to the thrifty housewife

Note what it says on the HEBE label—"A Compound of Evaporated Skimmed Milk and Vegetable Fat." Sell it for just that and you will create new business without disturbing your present trade.

Your customers are among the thirty million readers of women's magazines who are reading about the goodness of HEBE in the HEBE advertisements appearing monthly. Let them know you sell HEBE. Display HEBE in the windows and on the counters. Send for attractive window hangers, wall posters, counter cards, leaflets, etc. Address 4238 Consumers Bldg., Chicago.

THE HEBE COMPANY

Chicago

Seattle



## FROM BEHIND THE COUNTER.

## How Our Mercantile Friends Regard the Tradesman.

Grand Rapids, Oct. 3—We wish to extend to you the highest compliment we know by saying that we do not believe that we could offer a suggestion that would improve your work through the Tradesman, nor make it any more interesting.

C. L. Ross,  
Cashier Commercial Savings Bank.

Grand Rapids, Oct. 5—In my estimation, the Lockwood Committee investigating housing conditions in New York has performed no greater service to the New York public than you have performed for the Michigan merchants in exposing stock fire insurance companies' methods and acquainting them with the merits of mutual insurance. That you may continue another thirty-eight years along the line you have so far followed in this respect is my wish for the Michigan Tradesman and yourself.

J. DeHoog,  
Sec'y. G. R. Merchants Mutual Fire Ins. Co.

Grand Rapids, Oct. 3—You say you have rounded out thirty-eight years with the Tradesman. Figuring back, I find I am rounding out thirty-three years selling merchandise to merchants covering many states in the Union, and all these years, it seems, I have known E. A. Stowe. Well, here's to you.  
Should old acquaintance be forgot,  
In the days of Auld lang Sine,  
Perhaps some may, but you will not,  
Because we like you fine:  
The good old friendship you have shown,  
Has cheered us on our way,  
Long life to you—success and gold,  
That is our toast to-day.

John D. Martin.

Grand Rapids, Oct. 6—I note you have rounded out thirty-eight years with the Tradesman. This is, indeed, a record that any one connected with a trade paper can be proud of and I wish to say at this time that publishing a paper is entirely out of my line and any suggestions I might make to you in the way of making the Tradesman more interesting and valuable would be uncalled for as I see it. I have always found the Tradesman to be one of the cleanest trade publications I have ever had the pleasure of reading and I am perfectly satisfied to leave the future of the paper with the man who has so capably carried it through so many years.

Perry E. Larrabee.

South Haven, Oct. 6—When it comes to advising you as to how to improve your valuable journal, I sure don't feel competent, as your experience of thirty-eight years is proof enough of your ability to give rather than receive advice.

I have been a reader and subscriber of the Tradesman for a good many years and always look forward to its coming with delight, as I get many useful and valuable pointers from its pages. In closing, allow me to congratulate you on your having so successfully guided the Tradesman for thirty-eight years and hope you may continue to do so for many years to come.

C. F. Suhr.

Grand Rapids, Oct. 7—I am always glad to say a good word for the Tradesman, as I have always considered it a wonderful paper and every issue contains valuable information of some kind. I always carry my Tradesman in my grip and in the train or in the hotel I enjoy reading its pages and I say here, long live the Tradesman.

Thos. B. Ford.

Chicago, Oct. 5—The fact that I have been a subscriber to the Tradesman ever since I have been on the road attests my appreciation of its contents each week. I am not competent to suggest anything in the way

# United

## A Truck for Every Purpose to Solve Your Hauling Problems

**T**HERE is a definite, logical reason for UNITED Trucks. Many motor trucks are built either "to sell at a price" or are of such high quality that their price is prohibitive to all but a few.

UNITEDS meet the wide demand for a thoroughly good truck—with mechanical specifications second to none—at a reasonable price. They are guaranteed to give the same satisfaction as the highest priced truck made, and maintenance costs are correspondingly low. Choice of Internal Gear Drive or our new Worm Gear. Our factory service is unexcelled—for other makes as well as our own.

Our outlets for used trucks makes it possible to give most liberal allowances. We have a very advantageous time payment plan. Why not get in touch with us? Visit our plant, write, telephone or ask us to send a representative to you. Our counsel on your hauling requirements involves no obligation.

**1½, 2½, 3½ and 5 Tons.**

**A size for every requirement.**

**United Motors Company**  
Grand Rapids, Mich.

FACTORY AND SERVICE 675 NORTH STREET

Bell Main 770

Citizens 4472

**Quality—  
rather than quantity production**

# trucks



of improvement; in fact, I don't think it is possible. Every Michigan traveling man should be a subscriber. Your Movements of Merchants is of great value to any wide awake salesman. I have landed several new accounts through these tips. Here's wishing you health and vigor for many, many years for the continuance of your good work.  
Frank H. Starkey.

Pittsford, Oct. 6—After meeting you through Mr. Charles Donaldson, who entertained me during the hardware convention in 1920, and hearing your remarks at one of the sessions, I assure you I do not think you need many suggestions from us little fellows. Your Tradesman is fine. I have taken it several years and thoroughly enjoy same and admire you for the bold stand you take in rooting out the evils that surround us on every side.  
Glenn Daykin.

Grand Rapids, Oct. 3—We are pleased to congratulate you on the thirty-eight years which you have spent in building the Tradesman into such a successful trade paper. While our problems are considerably different than the problems of the general merchandiser, we take pleasure in reading the articles which are continually hammered away at in your columns. We sincerely hope you will be able to continue this good work for many years to come. You have our best wishes for your future success.  
Grand Rapids Belting Co.

Grand Rapids, Oct. 5—How can I make any suggestions to you regarding the Tradesman? The fearless and direct way of publishing your ideas will never change. I know—because you cannot change. I can only offer my congratulations and wish you thirty-eight more good years.  
Benj. S. Hanchett.

Grand Rapids, Oct. 4—I write you personally to congratulate you on having rounded thirty-eight years with your excellent paper, the Michigan Tradesman. I have been an almost constant reader of its pages for several years and have always admired the fearless stand you have taken on all questions which appeared to be true and honest in their declarations. While it is true that you and I have not always agreed as to methods or attitude on certain questions, still that is of only secondary moment when honesty of purpose and uprightness of character are concerned.

It is now fifty years since we first became acquainted—you as a boy in Reed City and I as a general merchant at Ashton—but I am happy in the thought that we have always been the best of friends and trust we shall continue so unto the end.

I am sure your paper has not only filled a much-needed place in the newspaper world of Michigan, but also accomplished great good and considerable protection to those who have been its subscribers and readers.  
E. G. Raymond.

Plainwell, Oct. 7—I do not believe I have missed reading a single issue of the Michigan Tradesman since my first subscription to it, twenty years ago. A request to offer suggestions for improvement strikingly brings out the fact that it has more than met the requirements of a trade journal, its various departments and activities bringing to its readers such a fund of useful knowledge and practical advice that it has made itself a potent factor in the success of a great many merchants. Its thirty-eighth anniversary should bring to you an unmeasured satisfaction in having merited the recognition of having achieved a wonderful success. Accept my congratulations and may the Tradesman continue to inspire its readers with its ideals and independence that have characterized it in its every issue.  
A. C. Smith.

Grand Rapids, Oct. 4—We congratulate you heartily on the record you have made with the Michigan Tradesman during the thirty-eight years of its life. We know it has been your desire to make this paper a real help to its subscribers, to aid them in solving their business problems, to help them overcome the difficulties besetting their paths. The record you have made is prima facie evidence that you have succeeded in your desires and we consider the Michigan Tradesman one of the best trade papers in existence and take pleasure in offering what support we can and, also, to wish you health, happiness and success in the coming years. You have earned all three and, furthermore, have had a large measure of all. Again we congratulate you!  
Valley City Milling Co.

Grand Rapids, Oct. 4—We wish to congratulate you, individually, the Tradesman Company and the community for the long and excellent service rendered. You ask for suggestions as to what you can do to make the Tradesman more interesting and valuable. Our suggestion is, keep right at it as you have been doing in the past. Give us the facts as you find them, in your own forceable and emphatic way, and may you live long and continue in your good work.

Robert D. Graham,  
President G. R. Trust Co.

Traverse City, Oct. 5—Congratulations on your unexcelled success as a publisher. Having "served time" behind the counter for several years we have never felt the capability of filling an editor's chair, therefore we are unqualified to make any suggestions for improvements in the Tradesman. If you publish as good a journal in the future as you have in the past, we assure you that we will continue to read the Tradesman with the greatest of pleasure and with great profit to ourselves.  
H. W. Simpkins.

Stanwood, Oct. 10—I do not see how the Tradesman could be made any more valuable or interesting, as I consider it one of the best trade papers ever published. It is worth a hundred dollars a year to any merchant who will read it carefully. It has saved the Michigan merchants thousands of dollars in exposing crooks. I certainly hope I may be able to take the Tradesman twenty-five years more. I wish you the best of success in the future.  
M. D. Crame.

Chicago, Oct. 10—The Michigan Tradesman is all right, because you are all right—100 per cent. American.  
Merchants National Service Co.

Pierson, Oct. 5—We hope you will be with us a long time yet and will say that we think you do not need any help on the paper. It is just fine. The supervisor of this township was very much interested in your articles in regard to the trucks paying their share in the expense of building and maintenance of roads. The present taxpayers will not be able to bear this burden alone. Would like to see this matter taken care of in the next session of the Legislature.  
Charles Sawtell.

Grand Rapids, Oct. 10—We want to congratulate you over the fact that you have rounded out thirty-eight years with the Michigan Tradesman, which has been a tremendous educational medium for the people of Grand Rapids and the State of Michigan, and I feel that Grand Rapids should be proud of the fact that your home has been here continuously, I believe, during that period. I cannot offer a suggestion whereby the Tradesman would be more interesting and valuable to the purposes which you have designed to cover, and I sincerely trust that you will not divert from your present line of endeavor. Please accept

sincere best wishes from myself and the members of this company for the continued success of your wonderful organization.  
M. J. Dregge,  
President Luce Furniture Co.

Grand Rapids, Oct. 5—Any suggestion from me as to improving the Tradesman would be out of my line of work. Frankly, I don't think there is much chance for improvement. You keep up the good work and if old Sam Gompers would read the Tradesman every week it might some day make a human being out of him, although I am afraid it is too late to make anything out of him except the blatant demagogue and arrant traitor he is. He ought to be in the pen with Debs. Perhaps a better place for him would be in Russia with his pal, Harwood.  
B. H. Hannaford.

Ashley, Oct. 8—Your letter at hand requesting us to help you improve on your publication, the Michigan Tradesman. Don't you think you have wished a pretty large job on our shoulders, as we are not familiar with the inner workings of a publishing office? We think that you are doing very good work among the trade by publishing your paper and giving us the facts of the markets each week, and we hope you continue to do so for another thirty-eight years or more. The only thing that we can find fault with is that you left the poem off the front page of a recent issue.  
I. K. Kirby & Son.

Muskegon Heights, Oct. 10—You have my heartiest congratulations on having so successfully published the Tradesman for thirty-eight years, a journal valuable to such a large number of people. It is both useful and interesting. I greatly admire your freedom of speech. We need plain truths. Your news items from the small towns, as well as the large cities of Michigan, are of interest to your readers. Any favorable mention of our city will be appreciated. I don't think we can say too much of the natural beauties of our State and the many beautiful summer resorts we have so near us. The whole State is a summer resort, of which we ought to make capital. We are all anxious to bring people to our cities, and what better way than by advertising the beauties as well as advantages of our places? Your journal is so thoroughly up-to-date, I see no chance for improvement. I thank you for the opportunity of expressing my appreciation of the Tradesman and hope for you long continued success.  
M. Fay.

Saranac, Oct. 10—Having known you since your boyhood days I have been naturally interested in your success. Since that time I have been greatly pleased over the manner and success in which you have managed the Michigan Tradesman for so many years. I know of no suggestion I could offer you in making the Tradesman more interesting or valuable to its subscribers. The continuation of the reading matter of the past and the expected of the future would, I think, be acceptable to all of its readers. Should I at any time be able to render you service in making it so I will say in the words of my good and true friend, the late Samuel M. Lemon, "Command me."  
S. A. Watt.

Muskegon Heights, Oct. 8—We want to extend our greetings to you and your valuable trade paper, the Michigan Tradesman, which we eagerly await each and every issue and find a great deal of value to us. As for any suggestions as to improving the Tradesman we will merely say, let the good work go on and that you may long live.  
Carlson & Butcher.

Owosso, Oct. 15—Accept my heartiest congratulations on your thirty-eight years with the Tradesman. It

would be beyond me to suggest where you could improve on it. I have been reading it now for about twenty-five years that I can recall and, no doubt, much longer. It has been coming to me direct for nearly twenty years and I always look for the Tradesman as much as I do my daily paper. I find so much of interest in it and such valuable hints and suggestions. Would not know how to get along without it and if I could have my way about it, every dealer would have it and read it from cover to cover. The dealer who gets it and fails to read even a single copy of it has, in my opinion, missed something that he can't really afford to lose. Here's trusting that you will keep on favoring us for many, many years to come.  
Fred J. Hanifin.

Gunn Lake, Oct. 8—As you have been successful in your profession the past thirty-eight years, here is hoping that you may live to enjoy the next thirty-eight years free from toil and care.  
Mrs. D. Wakeman.

Grand Haven, Oct. 8—It gives me a great deal of pleasure to congratulate you on the thirty-eighth anniversary of the publication of the Tradesman. Having been one of the original subscribers the event is of particular interest to me. I have always found the articles in your journal valuable to me in my business and receive lots of enjoyment for the general business news that it contains. I am looking forward to the future issues of the Tradesman with considerable interest.  
D. Gale.

Battle Creek, Oct. 9—Your record with the Tradesman is certainly unique in the annals of journalism in this country. I feel sure that many of your good friends of long standing will answer your letter in a way that will gladden your heart. While I do not have the temerity to offer any suggestions for the betterment of the Tradesman, which my wife says could not be any better than it is now, yet I trust you will allow me to offer you my hearty congratulations and to wish that your shadow may never grow less. You remember the saying of Ruskin: "There is no wealth but Life," and that man is richest who, having perfected the functions of his own life to the utmost, has also the widest helpful influence, both personal and by means of his possessions over the lives of others. You are this kind of a man!  
John I. Gibson.

Bear Lake, Oct. 10—We have been taking the Tradesman a little less than one year, but have come to look for its coming with eagerness. We are publishers, not merchants, and we read the Tradesman (1), to come into touch with the things in which our advertisers are most vitally interested; (2), for the enlightening and soundly sensible views of your editorial articles. We have found the Tradesman full of good things which we like to pass on to our own readers. Probably we quote from the Tradesman more than from any other one publication. We cannot tell you how to improve the Tradesman; it seems very complete as it is. Accept our hearty congratulations on your unique record of thirty-eight years as a trade paper publisher.  
Keddie & Son.

Scottville, Oct. 8—I consider the Michigan Tradesman as a valuable asset. I have been a subscriber for a good many years. It saved us many times its cost by the exposure of frauds, fake schemes, etc., I can not see how it could be improved. I surely commend you for your fearlessness in standing for the right, as you see it. I wish you and the Tradesman many more useful and happy years.  
L. F. Leonard.

Reed City, Oct. 14—Pardon the familiarity, but I have known you so



# What about the GASOLINE you use?

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

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

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

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

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

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

It is a universal fuel.

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



long and so well that I feel privileged to address you familiarly, and all these years of acquaintance I have always considered you one of my best friends. Well do I remember the first package of the old style visiting cards you printed for me on your little press in Reed City in 1872—forty-nine years ago. Far be it from me to criticize one who has been so phenomenally successful in his line as you have been and as your line is journalism, while my line is far outside of that, I do not think it would be at all becoming in me to attempt to tell you how to improve your paper. To be frank with you, while there may be opportunities for improvement in your paper, I am such an admirer of you and it that I have not discovered them. With best wishes for your continued success, both as an editor and as a business man, I wish to always remain your friend.

Arthur Mulholland.

Ludington, Oct. 7—I do not see how I could suggest any improvements in your valuable journal. It has been a help to me in my business (grocer) and I am always anxious to get the next copy. I want to congratulate you on your fearless stand in exposing all grafters and unprincipled concerns. I think you are the right man in the right place. Here's wishing success to you for many more years.

H. G. & C. D. Price.

Bendon, Oct. 8—Enclosed please find check for \$3 for renewal of Michigan Tradesman. That will let you know my opinion of the paper, as I have taken it since 1900. I have sold out three times since I began taking the paper, but kept up my subscription. I would like to see a short story, as was suggested for each issue.

Wm. N. Sweet.

Grand Rapids, Oct. 7—Would say I have been a subscriber of your valued paper for the past fifteen or more years and find it getting better all the time. I enjoy reading it and go through from cover to cover. It has been a great help to me at various times and I expect to be a subscriber for it until the end. As to suggestions in making your paper better, would say I have no suggestion. It can't be done.

J. J. Berg.

Evart, Oct. 6—I wish to admit at once that I cannot suggest an improvement upon your paper. I have not missed a copy for the past twenty-five years, during which time I have found it to be of much benefit and of great interest. I can congratulate you upon the good work which you have done. I wish you continued success and extend further assurances of continued friendship.

Geo. A. Glerum.

Dansville, Oct. 7—Your request dated Sept. 28 lies before me. After perusal of same, my mind reverts back about thirty-seven years. While still a very young man, I made the acquaintance of the Tradesman, as it was published in those days. It is needless to say that it appealed to me as a good trade paper in those days, although I have not always been a subscriber, because my business, as a rule, lay along other mercantile lines, yet I have always had the greatest confidence in your judgment and recommendations to the men who were engaged in the mercantile business. For years I have wondered if the usefulness of the Tradesman would not be greatly enhanced if it were possible to give the Tradesman greater publicity in a National way. The publication of the Tradesman, with its pithy and pointed editorials and its warnings to honest tradesmen of those who would prey upon the hard earned dollars of too easily influenced merchants make it invaluable to thousands of business men. The earnest wish of the writer is that E. A. Stowe may be

spared to influence the policy of the Tradesman for many years to come.

J. R. Fulcher.

Traverse City, Oct. 7—Never have we seen the old adage, "Hew to the line and let the chips fall where they may," more fully exemplified than in the fearless, unswerving manner in which you have always edited your valuable paper. Some men have gained financial success by lowering their standard and deviating from the ideals they have chosen in the beginning of their careers. You, on the contrary, have adhered to your convictions, regardless of any financial loss you might sustain in calling a spade a spade. You seldom write an article on any leading question of the day that does not coincide with the views of the writer. The fact that you are celebrating your thirty-eighth year as publisher of the Tradesman would indicate, that as merchants (who sometimes have to lie down and let the public walk over us) we admire a man who has the courage to back up his convictions, regardless of whether in so doing he may court the ill-will of the unscrupulous. We know of no way in which you could improve the Tradesman and would only suggest that you keep on "hewing to the line."

Queen City Implement Co.

#### Rounded Out Forty Years in General Trade.

Morrice, Oct. 14—On Sept. 26 I completed my fortieth year in selling goods to the people of Morrice and Sept. 29, only three days later, I received your kind letter of congratulation. What surprised me was how quick you knew it, but I have often noticed how quick the Tradesman is to get hold of anything that happens in the Eastern part of the State. I read with pleasure the many letters from the people congratulating you on your thirty-eight years of faithful service to the trade. About the first thing I do when the Tradesman comes is to look over the market reports, next to see what new swindling schemes are on foot, as I consider the Tradesman a sentinel on the wall that is always on the watch. Through the war the Tradesman was a great help and its true and fearless articles about the German huns expressed my sentiments exactly and I often read or gave the articles to some of my customers who, like myself, could not express any feelings and keep within the limits of our church discipline. I have only one boy and my not being a large manufacturer it was not necessary for him to stay at home to help save his country, so for fourteen months he was in France. Five of those months he was on the front with the Thirty-Second Division.

The Tradesman's article about the manufacturer's son staying at home I thought hit the nail squarely on the head. I have put in forty busy years in selling goods and hope to put in ten years more and to find the Michigan Tradesman on my desk every week of those ten years. After that I think perhaps I will be willing for some one else to sell the goods, but I am sure I will still want the Tradesman.

W. E. Davis.

#### A Puzzle in Profit.

At a recent examination the following question was asked: A woman bought 60 oranges at the rate of 5 for 2 cents. She sold them at the rate of 5 for 2 cents, and obtained a profit. How did she do it? Few could answer. The solution was: She sold 30 oranges at the rate of 3 for 1 cent, receiving 10 cents for them. She then sold the remaining 30 oranges at the rate of 2 for 1 cent, receiving 15 cents for them. She therefore disbursed 24 cents, and recovered her 24 cents, plus 1 cent profit.

Do the thing you are afraid to do.

#### Late News From Michigan's Metropolis.

Detroit, Oct. 18—At a recent meeting of the Transportation Committee of the Detroit Board of Commerce the matter of reduced-rate mileage books on the railroads as proposed by the National Commercial Travelers Protective Association, was considered and a conclusion was reached disapproving the proposal.

The commercial travelers have been carrying on a campaign with the carriers since the termination of Federal control of the railroads for reduced-rate mileage, the denominations most commonly mentioned being 5,000, 3,000 and 1,000 miles, and the reduction most generally advocated being 20 per cent.

The arguments of the commercial travelers' organizations, presented at a meeting with representatives of the carriers at a meeting in Chicago last January, were briefly that commercial travelers should be given reduced rates because their traveling is done on what might be termed a "wholesale" basis and should be given preference, much as carload freight traffic; that 5 per cent. of passenger travel income is derived from commercial travelers; that the money going into the hands of the roads in advance of service rendered as a result of the sale of mileage books would give the roads the use of much capital for periods during which no return in service was asked; and that the sale of mileage books would stimulate passenger traffic to the advantage of the roads.

The arguments of the railroad representatives, were briefly as follows:

No comparison of passenger traffic to freight traffic can be made, because while carload freight traffic is a bulk service, dealt with as one transaction and so treated in the accounts, passenger traffic service is and can never be anything but a retail service, no matter how many mileage books are sold; in fact, the accounting expense in handling mileage book traffic is greater than in handling traffic where passengers use individual tickets. This is true especially when books are sold interchangeable over a group of roads, as asked by the commercial travelers, as reports have to be exchanged between selling roads and honoring roads, in order that the roads rendering service may secure revenue for service performed from the roads that sell the mileage in each individual instance.

While the Stores' Mutual Protective Association of the Retail Merchants' Bureau has been functioning for only about thirty days, concrete results have already been obtained. Mangaer Downey has been very active in the work of the association. Seven convictions have been secured out of nine prosecutions. Frank Walker, alias Frank Benner, and May Benner, caught in a store belonging to a member of the Association, were convicted before Judge Thomas M. Cotter of shoplifting and fined \$125 each or 60 days in the Detroit House of Correction.

George Sponagel and Louis Kinney were sentenced to 90 days in the Detroit House of Correction without the option of a fine by Judge Cotter.

Ellen McDonald was fined \$100 or 30 days by Judge Cotter for shoplifting.

This is the beginning of an intensive campaign to curb losses through the operation of shoplifters, pickpockets and forgers operating in the stores—members of the Protective Association. The manager gives prompt attention to all cases uncovered and has secured the hearty co-operation of the police department and the courts. Efforts are being made to obtain maximum sentences for old offenders and publicity for amateurs. All of the store members of the Protective Association are co-operating in every way possible.

The Retail Merchants' Bureau will again this year put on an Early

Christmas Shopping campaign. The committee having the campaign in charge this season is composed of Henry Wineman, Peoples Outfitting Co., chairman; G. H. Grommet, Day-Grommet Drug Co., and Charles Koethen, J. L. Hudson Co.

Posters will be displayed in all of the store windows of the members of the Association. The Bureau will not have a poster contest this year, as was the case last year, but will adopt the poster which will be used by the New York Retail Dry Goods Association. The poster is a very beautiful one, drawn by Haskell Coffin and reproduced in Christmas colors on a superior quality of coated paper, 20 by 30 inches in dimensions. In addition to this poster, stickers, reproduced from last year's poster used by members of the Retail Merchants' Bureau, will be used on mail and merchandising packages for several weeks before the holidays.

A new and interesting feature of this year's campaign will be the contest between the school children of the city. Cash prizes will be offered by the Bureau for the best essays on early Christmas shopping submitted by students in any of the schools.

A committee of school authorities will work with the Retail Merchants' Bureau committee on this contest. Judges will be selected at an early date. Different grades in the high schools and grammar schools will be grouped so that a student in the upper grades of the high schools will not be in competition with a grammar school student. Three prizes will be given for the best essays from each group.

The Brandau Shoe Co. is now using all black glazed kid in its upper stock, instead of glazed colt, as heretofore.

The Security Trust Co. has made a final payment amounting to 14.89 per cent. in the matter of the Certus Cold Glue Co. The trust company had made payments previously of 16 2-3 per cent., 10 per cent. and 10 per cent., a total of 51.55 per cent. This total is unusual for a bankrupt estate. When the Security Trust Co. was appointed receiver for the glue company in September, 1919, it found a large amount of glue in the hands of the bankrupt, which had been manufactured for the Government and was intended specifically for aeroplane construction. The trust company proceeded with the sale of this glue for commercial purposes as the bankrupt had intended to do after the close of the war, and by so doing was able to liquidate assets appraised at \$119,925.40 for the sum of \$110,614.91. The major portion of this liquidation came from the conduct of the business. The remnant of the stock and the equipment of the factory at the close of the trust company's business operations were sold to William F. Leicester, of St. Paul, Minn., who is now conducting the glue business in that city. Claims filed against the estate totaled \$144,627.43.

#### Your World Power.

Would you be at peace? Speak peace to the world.

Would you be healed? Speak health to the world.

Would you be loved? Speak love to the world.

Would you be successful? Speak success to the world.

For all the world is so closely akin that not one individual may realize his desire except all the world share it with him.

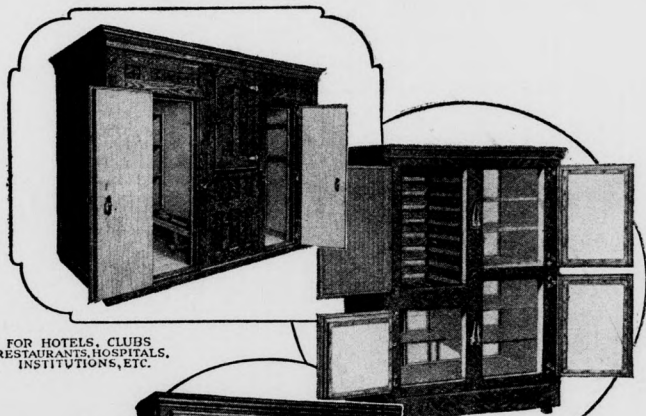
And every Good Word you send into the world is a silent, mighty power, working for Peace, Health, Love, Joy, Success to all the world—Including yourself.

A "high brow" is a man with intelligence enough to keep the hair out of his eyes.

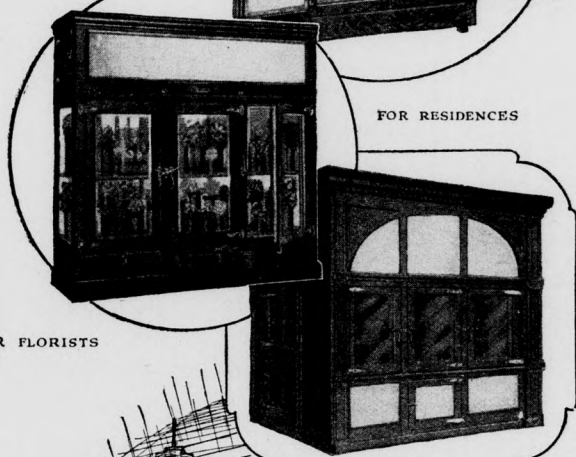


# McCRAY

## REFRIGERATORS for ALL PURPOSES



FOR HOTELS, CLUBS,  
RESTAURANTS, HOSPITALS,  
INSTITUTIONS, ETC.



FOR RESIDENCES

FOR FLORISTS

FOR MEAT  
MARKETS



THERE is but one test for refrigerators—the test of *actual service*. For over thirty years the McCray has been the choice of the grocery and market trade.

You are dealing in perishable goods and cannot afford to take a chance with poor refrigeration. Put a McCray on the job—it saves loss from spoilage, saves perishable goods—that means quick turnover and bigger profits.

There is a constant circulation of cold, dry air throughout every compartment of the McCray, due to the patented cooling system. This patented system *guarantees perfect preservation*. Besides being a better refrigerator the McCray is an excellent display case for perishable goods.

*McCray not only carries a large variety of refrigerators, coolers and display-case refrigerators in stock for prompt shipment, but builds them to order in any desired style or size for all purposes.*

*Easy Payment Plan*—You can pay for any McCray Refrigerator or Cooler while you use it. In this way it will pay for itself. Ask about our Easy Payment Plan.

Get our catalog:

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

**McCRAY REFRIGERATOR CO.**

3144 Lake St., KENDALLVILLE, INDIANA

Salesrooms in All Principal Cities

Detroit Salesroom, 36 East Elizabeth St.



FOR DELICATESSEN STORES





**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.

#### Seasonable Hints For the Wide-awake Hardware Dealer.

Written for the Tradesman.

In the early fall, and, indeed, right up to Thanksgiving, there are excellent opportunities for the wide-awake hardware dealer to put on attractive displays with a seasonable background. These opportunities should be fully utilized. To the practical hardware dealer it may seem superfluous to help out a display of seasonable goods with such accessories as pumpkins and autumn leaves. But it is the height of practicality to give the well arranged window display this added touch of timeliness.

With Thanksgiving Day little more than a month distant, it is not too early for the window trimmer to give some thought to his Thanksgiving window displays. The Thanksgiving display, be it remembered, should not be an isolated event; although the Thanksgiving display should be one of the best of the year. It stands as a sort of climax to the fall selling, on the one hand; and on the other hand it marks the definite opening of the holiday season. This should be borne in mind in making your dispositions.

Prior to Thanksgiving, the harvest idea can be worked into a good many attractive displays of seasonable goods. For instance, one hardware dealer last year put on a cutlery display. The month before the Thanksgiving holiday is a pretty good time to push cutlery, as a rule; and it always makes an attractive and appealing display. Carving sets should go readily at this time—nobody cares to carve the Thanksgiving turkey or goose with a dull knife.

Quite a number of fall accessories were used to give color and timeliness to the display referred to. An appropriate background was contrived with a grape border, adding to the effectiveness of the display. Sheaves of grain, corn stalks and yellow ears, pumpkins and fall fruit, were novel features calculated to attract immediate attention. These are items that can be readily secured at short notice, and involve comparatively little expense, yet make attractive accessories to a display.

These accessories were, in this particular window, helped out with neat show cards crystallizing into a few words the significance of the display. "Cutlery for the holiday season," was one, and "A sharp knife for the Thanksgiving turkey," was the other.

Then the various articles on display were accompanied by neat price cards. Carvers in pairs and in cases were both featured; kitchen knives were also displayed, butter knives, and other items of table cutlery. These included steel knives and forks, plated ware, game carvers, fruit spoons, etc. Silver fruit baskets were also shown.

There is one important point to remember in connection with such seasonable displays. You must show the goods you want to sell. An old and familiar Thanksgiving device, for instance, is to fence in the window as a pen for two or three live turkeys, or other Thanksgiving fowl. There is nothing better calculated to halt the passer by than such a display. But the window space is practically wasted unless the display is linked with a showing of seasonable goods.

For large stores, some of these seasonable displays can be made quite elaborate; although the small business will find the simple display previously outlined as quite as useful in its more limited field. As an instance of an elaborate display, I may cite a window trim put on some years ago by a big city hardware store. In this design a background was painted in, showing a log cabin with door ajar, and in the distance the horizon and a tree outlined against it. Two dummy figures in Puritan costume were placed in front of the doorway. In the foreground were shocks of corn, and a block to which a Thanksgiving turkey was tied, awaiting execution. Pumpkins were shown on the turf floor of the window. Two arrows sticking in the cabin wall made clear the design of the display—an Indian attack on a Massachusetts settlement just as the two Puritans were leaving their log cabin to attend Thanksgiving service. The whole window was given to emphasizing the Thanksgiving idea, and the traditional origin of the festival.

In this case, the display occupied one of several windows in a large store; and the adjoining windows were devoted to displays of seasonable goods. The passerby, stopping to look at the very striking window trim described, would linger in a receptive mood to study the goods shown in the adjoining displays.

There are many stores where the limited window space would not permit a display so elaborate, nor would the size of the community justify the labor involved. Here a harvest background could be used to advantage in displaying carving sets or similar seasonable lines. A broad frieze can be made from an extra wide board

## Michigan Hardware Company

100-108 Ellsworth Ave., Corner Oakes

GRAND RAPIDS, MICH.

**Exclusive Jobbers of Shelf Hardware,  
 Sporting Goods and  
 FISHING TACKLE**

## Foster, Stevens & Co. Wholesale Hardware



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

Grand Rapids, Mich.

## Brown & Sehler Co.

"Home of Sunbeam Goods"

Manufacturers of

### HARNESS, HORSE COLLARS

Jobbers in

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

GRAND RAPIDS,

MICHIGAN

## SECOND-HAND SAFES

We are always in the market for second-hand safes.

Send us detailed description, including date of purchase, name of manufacturer, inside and outside measurements and general appearance and we will make you an offer.

## GRAND RAPIDS SAFE CO.

GRAND RAPIDS, MICH.



covered with white felt. Each upper rear corner and also the rear center of this window can be decorated with a sheaf of grain, preferably wheat. From each of these sheaves are suspended garlands made of vegetables, fruit and grain. These garlands can be made by fastening the various items to the board border by means of pins or needles, so as to produce a festooned effect. At the back of the central sheaf make a sunburst of grain by radiating a series of laths and to this spoke-like formation secure ears of corn. Fill in at the base of the spokes also with ears of corn. The background of such a window can be of mirrors, paneled wood or else a gathered or pleated cloth. Additional features can be introduced by arranging a sheaf of wheat in the form of a pedestal, this being done by covering a pedestal with an outer layer of wheat and tying it midway, after the manner of a sheaf. Above this feature place a glass shelf on which to display the merchandise. Another idea is to mount a sheaf or wheat on top of a high pedestal and in the center of the sheaf tie a large bow of ribbon, extending the streamer ends in graceful drapes to the floor. A small spray of wheat can be used to good effect in decorating one of the corners of the large show card used with display and smaller sprays can be attached to the price tickets.

Another good display idea is a kitchen scene showing the Thanksgiving dinner in preparation. In connection with this a great many hardware lines can be effectively featured.

While these have been referred to as Thanksgiving displays, they will, naturally, be put on before the holiday—in fact, they will be timely right now.

In the interval between now and the Thanksgiving holiday, comes Hallowe'en. This can also be made the occasion for a timely and appropriate display which will arrest attention. Various displays can be contrived with the usual Hallowe'en accessories, such as pumpkin faces, witches, black

cats, and the hallowe'en colors of yellow and black.

In one such display the central feature was a pumpkin or Jack-o-Lantern constructed of wagon rims four and one-half feet in diameter, forming the ribs. Over this was pasted heavy building paper, painted with water color paint to imitate as nearly as possible the color of the pumpkin. A large banana stem was used to represent the stem of the pumpkin. The nose was made of a large squash which was hollowed out, nostrils cut in it, and an electric light bulb put inside. The mouth and teeth were contrived of a large sheet of steel, the teeth being cut very irregular and painted white, and the outside edge of the steel painted red to represent lips. The eyes were made of 6-inch glass balls painted white with the pupils black and crossed. Inside these glass eyes were electric bulbs which produced a winking effect. The eyebrows were made of black curled hair placed over each eye and a goatee was contrived of a bottle brush. The mouth was lined with red calick, and the tongue made of the same material stuffed with excelsior and protruding slightly. The inside of the "pumpkin" was illuminated with electric bulbs. No background was required owing to the size of the pumpkin, but shocks of corn were worked in on each side, with showings of seasonable goods. At the top was a show card with the quotation: "When the frost is on the pumpkin and fodder's in the shock." Victor Lauriston.

#### Electric Popcorn.

The popper that pops popcorn by electricity is a brand-new invention; much more convenient than the old style of popper, and less danger of scorching the corn.

It is a small pan of aluminum with a rectangular wire cage on top and a wooden handle. Through the handle passes an electric cord, which has simply to be plugged into the house circuit. Then you are ready to pop.

## "Is It a First Mortgage?"

—Is the Investor's First Question

# 7.20%

Citizens Telephone Company's Bonds paying 7% ARE a **FIRST MORTGAGE** on over Six Million Dollars of property with earnings nearly  $3\frac{1}{2}$  times interest requirements.

These **FIRST MORTGAGE BONDS** can be purchased at 98 and interest, in amounts of \$100, \$500 and \$1,000, to yield 7.20% for 15 years.

Ask the Secretary of the Company for Particulars

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

A. B. KNOWLSON CO.  
Grand Rapids Michigan

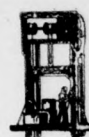
## Signs of the Times Are Electric Signs

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.

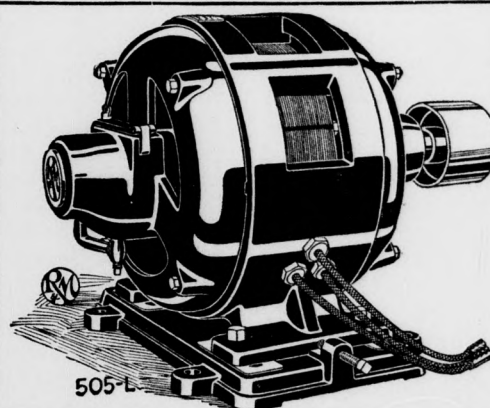
Sidney Elevator Mfg. Co., Sidney, Ohio

## 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

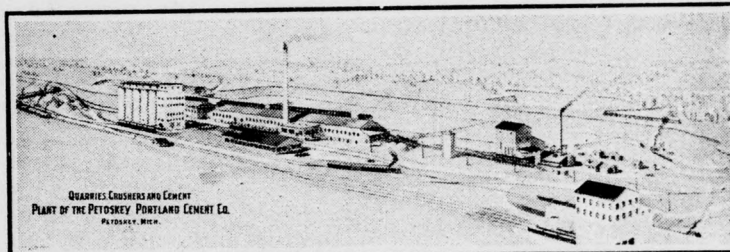


## Motor Rewinding and Repairing

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



## Petoskey Portland Cement

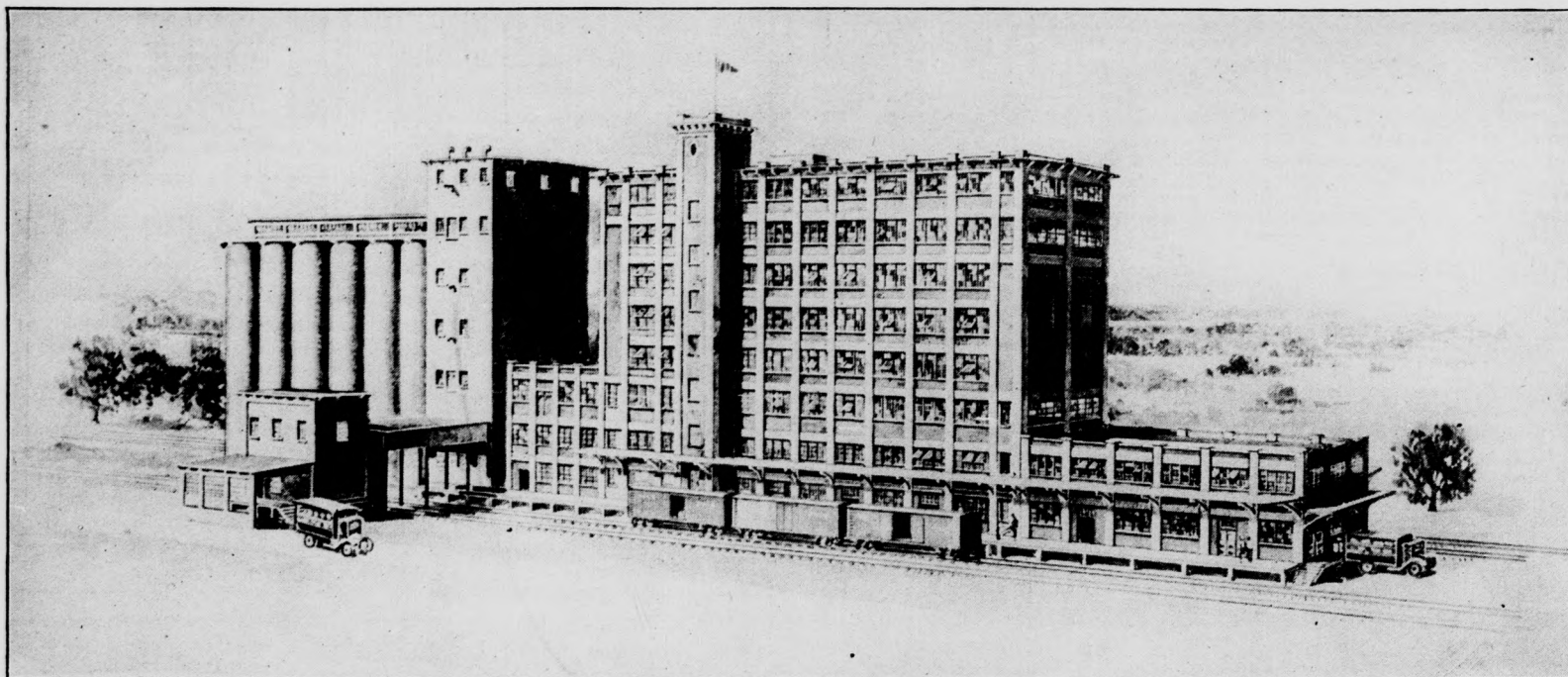
### A Light Color Cement

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





Front elevation of the proposed Valley City Milling Co.'s new plant, with a 500,000-bushel capacity. Construction will be begun next spring.

Vision, backed by faith in the future prosperity of Grand Rapids and Western Michigan, is shown by the plans of the Valley City Milling Co. for the erection of a modern new mill and elevator which will rank among the leading plants of its kind in the United States.

Plans call for an elevator with a capacity of nearly half a million bushels of wheat, and a mill which can produce 2,000 barrels of flour every twenty-four hours. The erection of the plant will begin early next spring.

The grading for the railroad track-age on the company's nineteen-acre plot north of Mason street and west of Turner avenue will begin at once, the contract having already been let. The grading will be completed this fall and the steel laid early in the spring. The plan is to complete the tracks before starting plant construction that all material can be delivered to the site without unloading. The company tracks will have a capacity of 120 cars. The Pere Marquette railroad forms the western boundary of the company's property.

The plant will be constructed entirely of concrete and steel. Twelve great concrete tanks together with the head house will have a capacity of 450,000 bushels of wheat. Wheat can be unloaded at the rate of 5,000 bushels an hour. The A. E. Baxter Engineering Co., of Buffalo, foremost mill builders of the country, will supervise the construction.

Electrical power will be used at the beginning, although plans provide for a power unit, equipped with Deisel oil burning engines. The plant is so planned that by adding a few units of storage tanks and additional machinery, the capacity can be doubled.

Jesse Owen, general superintendent since 1884, will have entire charge of the purchasing and installation of the machinery. Mr. Owen ranks high among operative millers, having been vice-president of the Miller's National Operators' Association, and being fre-

quently called in consultation by some of the prominent mills of the country.

Officers of the company believe Grand Rapids enjoys a strategic location from the milling standpoint. The local concern will be able to handle Kansas hard wheat, Minnesota and Dakota spring wheat and the soft winter wheats of Michigan, Ohio and Indiana. Flours from all of these varieties will be manufactured as well as blends. The plant will be the only grain storage elevator of large capacity in Western Michigan.

The Valley City Milling Co. was organized in 1884 as a partnership with William N. Rowe, C. Swensberg, Moreau S. Crosby and R. M. Lawrence as principals. It was incorporated in 1894 with William N. Rowe, at the head. Following his death in 1905, the management was taken by his two sons, William S. and Fred N. Officers at this time are William S. Rowe, President and General Manager; Fred N. Rowe, Secretary; F. E. Martin, Treasurer, and L. E. Smith, Vice President and Sales Manager.

#### Discriminatory Evidence Wanted From Retail Grocers.

Lansing, Oct. 15—I have before me your letter of Oct. 10, informing me of the number of years you have conducted the Tradesman.

I am taking this opportunity of thanking you for this kind letter and do congratulate you upon the successful trade paper which you are publishing.

Really, Mr. Stowe, I can see of no way in which you can better this paper. All matters pertaining to the retail business have been handled conscientiously and fearlessly by yourself and I don't see how we retailers can get along without your valuable paper. All matters pertaining to our conventions have been so successfully handled by yourself that it has been a credit to you and to our Association.

I am enclosing a letter which I received from the National Association which I trust you will publish in your next issue asking any retailer who has a complaint against the National Biscuit Co. or the Loose-Wiles Co. to kindly send same to me.

John Affeldt, Jr.,

President Retail Grocers and General Merchants Association.

Kansas City, Oct. 12—On October 20 and 21 the Federal Trade Commission was to receive answer from the National Biscuit Company and the Loose-Wiles Company on the charges of unfair competition, filed against them by the Commission on complaint of the retail grocers on account of discriminatory discount to the chain stores.

The National Association of Retail Grocers will be represented by John H. Meyer, chairman of the Legislative Committee, who has entire direction of our interests in this matter.

In order for us to substantiate the complaint of discrimination and unfair competition most effectively, we must be in a position to present specific evidence of concrete cases where groups of independent retail grocers attempted to pool their purchases and that they were positively refused the privilege of doing so.

In order to prove the charge of unfair discrimination in favor of the chain store, we must also have witnesses to demonstrate that these refusals were the means of creating positive disadvantages, and, consequent loss of opportunity to the individual retail grocers.

You understand, of course, that we already have a great deal of this necessary evidence, but we want to be in position to present the facts surrounding a great many similar cases throughout the United States, in order to prosecute our case most effectively.

As an executive officer of your organization, you, no doubt, have before you numerous cases of this kind, regarding which we ask you to furnish us the details. Simply prepare a statement of the history of the transaction. Have it sworn to before a notary and send it along to H. C. Balsinger, Secretary National Association of Retail Grocers, 416 R. A. Long building, Kansas City, Mo.

Now here is your opportunity to do something that is right in line with what retail grocers have been demanding for a long time, and we hope you will be prompted to give the matter your immediate attention.

It is really not necessary for us to go into further details, for we have covered the subject and paved the way so that it is now distinctly up to our affiliated organizations to do their part in this important matter.

While latest advices inform us that the hearing has been postponed to a later date than mentioned above, we urge you to send along your information as quickly as possible, so we may

have all necessary details in readiness when the case is called.

You know the slogan that was so popular and inspiring at the beginning of the year, "1921 will reward fighters." This is a fight worth-while and we are counting on you.

H. C. Balsinger,  
Secretary National Association of Retail Grocers.

#### The Voices.

I heard the voice of the city  
Calling again and again,  
And into her arms there hastened  
Millions and millions of men.

And I heard the voice of old gardens,  
Of quiet woodland ways;  
But few there were who would heed them  
In the rush of the busy days.

The cities grow old and vanish,  
And their people faint and die;  
But the gardens are green forever,  
Forever blue is the sky.  
Charles H. Towne.

# 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.

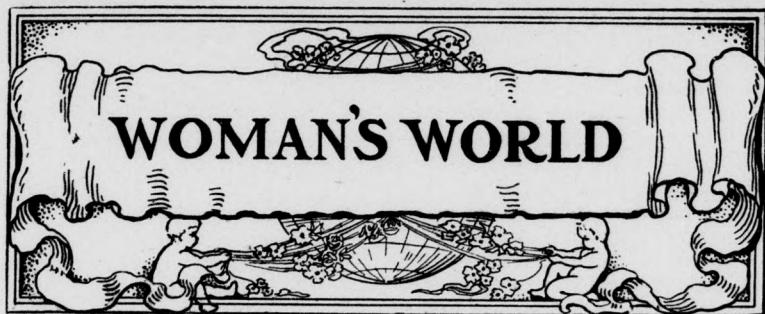
**PALACE THEATRE  
CORPORATION**

**Oliver Theatre Bldg.**

**South Bend**

**Indiana**





### Parents Must Accept the New Spirit of Youth.

Written for the Tradesman.

"I have taken a wonderful course in domestic science, home-making, and all that, but I can't make any use of it—except as an old maid in my mother's house. My father says I've got to just wait and practice until I get married myself."

The young woman who said this to me is 24; a beautiful girl, full of energy and ambition to do something in the world. She said it with much vehemence and the air of one complaining of injustice.

"Well," I said, "that's a splendid preparation for marriage. I think every girl ought to have such a training, at home or in some kind of school, before she undertakes to make a home and family of her own."

"So do I. That's just the point. I don't want to get married—not just now anyway—but I do want to give to other girls who are going to get married the benefit of what you say they ought to have."

"Well, why don't you?"

"I want to teach and my father won't let me."

"But you are of age and free to make your own decisions."

"I know I am legally, but he is very unpleasant about it. He is terribly old fashioned and 'set' in his ways. He says 'the place for a woman is in the home, and until she gets a home of her own it's in her father's home.' He says he is able to support me, and he doesn't propose to have people think that any daughter of his has got to earn her living. I have had to turn down three or four good positions that were offered to me; positions that would have given me a chance to do what I want to do, and salaries that would have made me independent."

Independent! That was the word and the idea that made the girl's eyes shine. I suspected that that was the real reason that lay behind her desire to "help other girls who want to get married."

I know her father. He is an official in a small manufacturing concern; his salary must be moderate indeed; I know that the family has to watch the pennies and economize in many ways. I know his temperament; he is one of those men who are benevolent tyrants in their homes—whatever happens, they will be obeyed. He cannot tolerate any show of independence in any of the women who surround him—he has no sons. He says (and no doubt imagines that that is the real reason for his attitude) that he is able to support his daughters,

and doesn't intend to have anybody think that the family needs the money any of them can earn. But the real reason is that he will have his own way at any cost.

Besides, he is of the type of mind that is closed to any new idea. He resents the desire of the modern young woman to stand up on her own feet, and live her own life. When one of his own exhibits any tendency in that direction he is angry, but camouflages his emotions in words and excuses that sound plausible to him but have very little to do with his real reason.

I foresee a clash between those wills pretty soon, and I suspect that the father will have to give in. He really loves his daughter very devotedly and will yield rather than have a break with her.

We older folks will have to adjust ourselves to this new thing in the life of women. If indeed it is a new thing; I sometimes think it has been slumbering all through the ages; that women of spirit and ambition always

have desired a much larger sphere of activity than custom permitted them.

The war gave them an opportunity; they went forth, many of them even in breeches, and they not only made good—they found liberty and satisfaction of their desire to have a part in the activities of the world outside of the fireside circle. I doubt whether we ever shall get woman's nose back into the dishpan as its normal and exclusive sphere.

Behind it all lies the fact that nature will not patiently submit to the waste of human energy and enthusiasm. They must go somewhere. The college-trained girl will not come home from the active life in which she has found room for all her liveliness and simply sit down by the fire and spin. She cannot. It is a physical and mental impossibility. If we do not allow her to find and utilize the opportunity that she wants, she will devote her energies to the thing that is at hand. And sadly often that thing leads the way to mischievous results.

I personally believe that much of the frivolous gadding about that our girls are so much given to nowadays is the result partly of the greater freedom that our times have given to women, but chiefly to the fact that we have not yet learned how to give to our girls the kind of occupations that would consume their energies and make use of the equipment that is given to them by their education. Too many of us, like the father of the girl I talked to, are keeping on with

the effort to confine this new wine in the old bottles of worn-out customs and traditions of propriety.

The wise parent will recognize the new spirit, will adjust himself to its existence, and will co-operate to find the best way in which his daughter can do what she wants to do with the least possible separation in heart and life from the fireside where he is content to warm himself as of old.

Prudence Bradish.

[Copyright 1921.]

### Taking Things For Granted.

Practically all good business is done in black and white—that is, a record is made of all transactions involving future fulfillment of agreements. All transfers of money are safeguarded by receipts or written checks. Contracts, partnerships, purchases, sales, notes, all call for pen and ink, as do accounts and business specifications of every sort.

These things are the result of human experience, of human forgetfulness, and of human proneness to evil. As a great philosopher of the last century said: "Things will go wrong unless they are made to go right"—with the accent on the made. The only safe business rule is regularly and invariably to make in black and white a record of every transaction.

Errors, dishonesty, rascality of all sorts, flourish where men take things for granted and are trustful. When a crook wins a man's confidence he finds easy picking.

Bad taste is just bad education.

## Why Every Man Must Invest Sooner or Later

Financial independence is the aim of every man and woman. It cannot be attained through SAVINGS ALONE. These savings must be invested.

To invest means to place your money SAFELY, so that you know it will not be lost to you or your heirs. It means in addition that you have so invested your funds that you will receive at stated periods of the year, regular dividends. It means still further that you have not merely rented your money, but that you will get the full wages that your investment earns.

THE PETOSKEY TRANSPORTATION COMPANY, in its 8% Preferred Stock and Common Stock, offers just such an opportunity for investment. WHY? Because it is guaranteed many years in advance all the business that its boats will be able to handle. It has no developing or experimenting to do; nothing to sell; no competition. All it needs to do is to load its boats and deliver to the proper port. What more could be asked in the way of SAFETY.

The annual net earning, above all expenses, will be more than three times the \$80,000 Preferred Stock dividend of 8% on \$1,000,000 Preferred Stock. How can this be known? Because the Company is guaranteed enough tonnage annually to produce the above earning.

In the Preferred Stock, the investor is therefore guaranteed 4% every six months. After the dividends are paid on the Preferred Stock, the balance of the earnings, which amounts to more than twice the Preferred Stock dividend, all goes to the common stock. This means that the Company will be able to pay more than twice as large dividends on the common stock as on the preferred.

Therefore, by his investment in the common stock, the investor is guaranteed the full earnings of his investment in the Company.

You cannot afford to fail to investigate this strong enterprise. The earlier the investigation, the greater the benefit, as the common stock is fast increasing in value and the Company contemplates an increase in the price of that stock in the near future.

**F. A. SAWALL CO.**

313-314-315 Murray Building

GRAND RAPIDS,

MICHIGAN

Gentlemen

Without any obligation on my part, send me all particulars regarding the Petoskey Transportation Company.

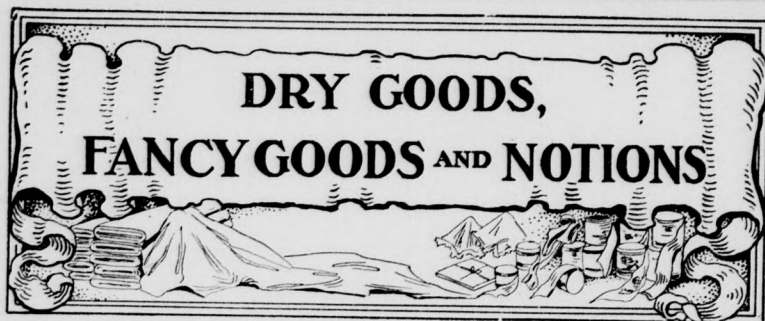
I am interested in an investment in this company.

Yours truly,

Name \_\_\_\_\_

Address \_\_\_\_\_





**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.

#### Why the Economist Misrepresents the Retailer.

Flint, Oct. 17—Having had the privilege of reading the Tradesman for a great many years, I naturally was very much interested in your letter of Oct. 11, and I want to take this occasion to congratulate both you and your publication on the splendid records of achievement which stand to their credit. I would be very glad to make some suggestions to you if I felt capable of improving your publication in any way.

From a retailer's standpoint, the writer has been considerably annoyed for the last year and a half, or more, over the attitude displayed by the majority of publications coming into dry goods stores in which they are continuing to point their finger at the retailers as a whole as conspirators to keep up high prices. The writer has had considerable opportunity to travel the past year and has made a very extensive study of this subject, and I have seen multitudes of evidence to the contrary. The frankness with which these statements are made in some magazines is appalling, which to the writer shows a complete subsidy of these organs by the manufacturers who place their advertising with them.

I happen to know this is a matter that just recently has been commented on by a great many dry goods organizations. For a specific case I would ask you to read in the Dry Goods Economist of Oct. 3 the first editorial article under the caption, "Danger Signals That Retailers Must Heed."

I think we are all of one mind, that this is an inopportune time to thrust advance prices on the public and we should all exert every influence at our command to avoid same. However, can you explain to me why this article should not have been directed at the manufacturers who actually advance prices, instead of admonishing the retailer that he must not raise his prices, even though his manufacturers charge him more for his merchandise?

I believe, Mr. Stowe, that it would please your constituents to have your views on this subject, because the writer's personal opinion is that the welfare of the retail merchants is perfectly safe in your hands.

Glenn R. Jackson.  
 (O. M. Smith & Company.)

The Tradesman noted the editorial above referred to and attributed it to the same ulterior influence pointed out by Mr. Jackson—the dominating bias the manufacturers exert over the Economist by reason of the patronage they bestow on their favorite publication. It is a matter of common knowledge that the manufacturers of dry goods staples feel no hesitation in stating that they can sway the editorial policy of the Economist any way they want to, because if they were to withhold their patronage from the

publication for three months it would die of starvation. The money received from subscribers is but a drop in the bucket of its enormous income.

This matter was brought up before the meeting of the directors of the Michigan Retail Dry Goods Association at Lansing last week, the report of Manager Hammond being as follows:

The retailer who thinks he can safely mark up his goods at this time just because some little strength has developed in the prices of certain commodities in the primary markets is fooling himself. He is running a tremendous risk of ultimately destroying his own business and of dragging down with him a number of other retail dealers.

Under the heading of miscellaneous business, an editorial appearing recently in the Dry Goods Economist, entitled "Danger Signals That Retailers Must Heed," was discussed and a motion was made and carried that a communication be sent to the Dry Goods Economist, protesting against the editorial as very unjust and unfair to the retailers and that this communication be signed by our President. Mr. Knapp, by request of one of our members, had previously prepared a reply, which reply was submitted, discussed and approved unanimously by those present. The communication is as follows:

Page thirteen of the Oct. 3 issue of the Dry Goods Economist seems to have over-reached in its efforts to advise retailers as regards the marking up of merchandise in its comments to the effect that:

The retailer who thinks he can safely mark up his goods at this time just because some little strength has developed in the prices of certain commodities in the primary markets is fooling himself. He is running a tremendous risk of ultimately destroying his own business and of dragging down with him a number of other retail dealers.

Setting same in blacker type than the remainder of the editorial.

It is about time the much-abused retailer takes a decided stand. Accusations of profiteering and allegations that retail merchants have not taken their losses, that they have not reduced their prices in accordance with wholesalers, jobbers and manufacturers and that they are responsible for the delay in readjustment, have become very monotonous. Such stuff or bunk to those who understand and know receives small consideration. Not so with the public press. Their viewpoint naturally is that of the public, rather inclined to prejudice through misunderstanding, with the result that the retailer is condemned or blamed for that which he cannot control. The Dry Goods Economist or any of the retail trade journals can accomplish more good and do a real service if they will turn their editorial guns in the direction of constructive editorials and comments.

Of course, the Economist will make light of the protests which will go forward from every section of the country over the manner in which that publication misrepresents the retailer

and seeks to shield the manufacturer from the results of his greediness in utilizing every pretext to advance prices, restrict output and delay shipments; but nothing the Economist can say in defense of its unfortunate position on this subject can convince the retail merchant that the Economist, in playing into the hands of the manufacturers, has not gone altogether too far in denouncing the retailer for a condition for which he is in no way responsible, but which he has had to face because of the insidious propaganda the Economist has conducted in its own columns and through the medium of the daily press of the country.

#### Local Authority on Cotton Situation.

Grand Rapids, Oct. 17—Some people have laid the advancing prices on cotton to the bankers, stating that they were forcing prices up so as to be able to liquidate loans. No doubt they welcomed the advance; but there is a much stronger incentive behind the whole movement than that. The Government report as to the condition on Sept. 25, was 42.2, which calls for a crop of about 6,537,000 bales and this, added to the carry over from last year amounts to about a normal average crop but does not allow for a 10 per cent. working surplus. An investigation of the amount of untenderable or lowest grade spinnable cotton in the stocks of cotton held in the warehouses and at the compresses of this country by the United States Census Bureau was found to be 24 per cent. of the whole and the Cotton Reporting Bureau report of the non-tenderable cotton, including snaps and bollies, amounts to 13.5 per cent. of the total. With these statistics the actual supplies of long staple tenderable cotton in this country for the

next twelve months can be ascertained fairly accurately.

Bleached and brown goods hold a very strong position just now. Some of the largest manufacturers have entirely withdrawn from the market and will not accept orders even at value. It is understood that when new prices are made the advance will be almost radical.  
 C. S. Simpkins.

#### Couldn't Raise the Money.

A negro who had an injured head entered a doctor's office.

"Hello, Sam! Got cut again, I see."

"Yes, sah; I done got carved up with a razor, Doc."

"Why don't you keep out of bad company?" said the physician, after he had dressed the wound.

"Deed I'd like to, Doc, but I ain't got 'nuff money to git a divorce."

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.

**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

## OUTING GOWNS

With colder weather here the demand for OUTING GOWNS will increase.

We have a complete assortment of styles in plain white or striped.

Children's Sizes, 4-5-6 .....	\$9.00 Doz.
Misses' Sizes, 8-10-12-14 .....	9.00 Doz.
Ladies' Sizes, 16-17 .....	\$ 9.00 to 16.50 Doz.
Ladies' Extra Sizes, 18-19-20 .....	15.00 to 16.50 Doz.

Quality Merchandise — Right Prices — Prompt Service

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

**SEE  
 OUR  
 GREAT  
 SWEATER  
 LINE**

**Now is the time**

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



### First Directors' Meeting After Convention.

Lansing, Oct. 15—A meeting of the officers and directors of the Michigan Retail Dry Goods Association was held at Kerns Hotel, Lansing, Oct. 11.

Present: President J. W. Knapp, Secretary-Treasurer Fred Cutler and Directors D. Mithaler, D. W. Robinson, J. H. Clements, C. W. Carpenter, C. E. Hagan, L. G. Cook and D. M. Christian. Absent: Vice-Presidents George T. Bullen and H. G. Wesener, and Director H. E. Beadle. There were also present former Director G. R. Jackson and H. N. Bush, Members F. N. Arbaugh, C. O. Sprowl, E. L. Rann, William Brogan, Mrs. Minnie Johnson, of the Mills Dry Goods Co., of Lansing and Mrs. C. E. Hagan, of Mt. Pleasant.

The meeting began with a luncheon at 12 o'clock and opening remarks by Manager Hammond, who made a report on the referendum on the appointment of a Pattern Committee, giving a list of the persons receiving ten votes or more. There were fifty-eight replies received from our members. After a full discussion the following named persons were designated by the Directors present to be recommended to the President for appointment on the Pattern Committee:

J. B. Sperry, Port Huron, chairman.  
D. M. Christian, Owosso.  
J. C. Toeller, Battle Creek.  
L. G. Cook, Jackson.  
H. N. Bush, Flint.  
J. N. Trompen, Grand Rapids.  
C. N. Addison, Grand Haven.  
T. F. Snow, Muskegon.

It was the sense of the meeting that the President of the Association be requested to act with the Committee.

The next question for discussion was the location of the March convention. Propositions from Detroit, Grand Rapids, Flint and Bay City were presented. On motion of Mr. Jackson, seconded by Mr. Cutler, Flint was designated, the vote being unanimous.

The length of time to be used in the convention was then discussed. It was decided to shorten the convention by cutting off the forenoon part of the programme of the first day and the banquet on the second day. It was the unanimous opinion that the experience meeting and smoker should be continued, as heretofore, but the preliminary speeches of previous conventions, such as addresses of welcome, responses, etc., should be eliminated.

The appointment of a Program Committee was considered. It was moved and supported and carried that G. R. Jackson, of Flint, should act as chairman of the Program Committee and that Mr. Jackson should be requested to select and recommend for appointment to our President his associates on the Committee.

Mr. Hammond read a communication from a Detroit advertising firm which desired to print the programs of our conventions, paying the expense of the same by advertising and contributing 30 per cent. of the proceeds to the Association. This proposition was discussed, but there was no settlement in its favor. It was decided to provide the printed programs in the usual way.

Next came the discussion of the appointment of a Nominating Committee. Decided to increase the number of members of this Committee to correspond with one member from each Group Meeting District. The recommendations for members of this Committee were as follows:

District No. 1—F. E. Park, Adrian.  
District No. 2—L. N. Schroeder, Battle Creek.  
District No. 3—W. E. Thornton, Muskegon.  
District No. 4—William Brogan, Lansing.  
District No. 5—A. R. Ballantine, Port Huron.

District No. 6—M. W. Tanner, Saginaw.

District No. 7—F. J. Zielinski, Manistee.

District No. 8—E. N. Duffin, Cheboygan.

L. N. Schroeder, of Battle Creek, is named by our President as chairman of this Committee and is requested to call a meeting in Flint at the time of the March convention.

A discussion of the plan of the Group Meetings was had and it was decided to hold five Group Meetings in November and five in January, the date and time of the day of holding said meetings to be left to the manager and local committees. The places selected for the November meetings are as follows: Benton Harbor, Lowell, Manistee, Alpena and Bade Axe. For the January meetings, Coldwater, Adrian, St. Johns, Midland and LaPeer.

The consideration of uniform order blanks was presented by L. G. Cook, who exhibited some of the order blanks he has arranged and placed in publisher's hands. It was decided that these blanks should be secured from the publishers and a copy sent to each of our members by some future bulletin and referendum with request that our members decide whether or not these blanks be recommended as the official blanks of the Association.

The metric system bill now before Congress was discussed briefly, but no definite action was taken.

The meeting then adjourned.

One of our members in Battle Creek writes us that a woman, giving checks payable to Quinn Preston and signed by Irene Preston, has been passing bad checks in that city. Beware of cashing checks for persons who are not fully identified.

J. E. Hammond, Manager.

### Some Thoughts on the General Situation.

Grandville, Oct. 18—The outlook for business has taken an upward turn within the past few weeks. Where once was gloom and pessimism, now there is a broad ray of light dominating the atmosphere. Farmers have pulled out of the slough with the improved potato crop, which now bids fair to rival that of last year.

Many farmers feel the weight of excess taxes because of what seems to many of them a useless expenditure of money by the State on a multitude of paid officials who perambulate the country looking after the minute details of road building, scarcely any of them having practical knowledge of the proper methods for good work.

There isn't the least doubt that there is just cause for complaint, and stringent measures should have been taken before this to cut out useless leeches on the State exchequer.

More gravel and less concrete would solve the problem of reducing expenses in the building of roads. Some of the oldest travelers on our country highways declare for gravel rightly laid as being superior to the most expensive concrete. If this be true, why should the public, a considerable part of it not auto travelers, be taxed to build the more expensive road while gravel pits are everywhere in evidence, in many instances within easy haul of the places where needed for road building?

Furthermore, the surplus gravel might be utilized on several different roads to the advantage of the whole country where now, because of the extra expense of building concrete, less miles of road will be built for the amount of money expended.

The farmer sometimes wonders what we are coming to with taxes on the increase yearly until in some instances they amount to around 7 per cent. of the assessed valuation. The small farmer is more strictly in it than the one who has several hundred acres, not all of it yielding an income, yet it is taxed to the limit.

Taxes to-day have quadrupled in amount since a few years ago. It doesn't seem that the highways of the State have been the cause of all the increase. Nevertheless almost every tiller of the soil takes a rosy view of the future, and since on him rests the future prosperity of the Nation, it might be well to see that no unnecessary burdens are put upon him.

The endeavors of Government to solve the unemployment problem will meet with disappointment, as has nearly every effort put forward by those benevolent gentlemen who bear the burdens of the world on their shoulders and seem to imagine what they do not know is scarcely worth mentioning.

Profiteering and gouging have been carried so far by union men that every time the Government attempts to regulate such things it puts its foot in it, making a mess far worse than the one it seeks to eliminate.

The Panama tolls regulation may well attract the best efforts of our twentieth century statesmen, as well as the reduction of armament question. These are strictly matters for the General Government to attend to, and which depend for solution on the good sense and sound judgment of full-statured men. When the rulers at Washington have ironed out these momentous questions they may awake to the knowledge that other less important problems have been solved by the common people.

We cannot all be Lincolns or Gladstones, to be sure, yet we may be able to see through a grindstone when there is a hole in it, as there certainly is a hole in some of the so-called problems of to-day. That good times will come with a rush is not to be expected. The solution to unemployment lies in large measure with the great corporations of the country like the railroads and steel combines. They might solve the labor and cost of foodstuffs question had they the courage to dis-

regard closed shop methods and reduce costs by leveling the wage scale down to a uniformity commensurate with a proper readjustment of present day conditions.

Courage to do the right thing at the right time constitutes greatness amounting to what the world regards as genius. Reduction to meet conditions must come sooner or later. The longer it is put off the longer will the country languish in the throes of business stagnation.

While this country is seething in an unrest born of wage disputes and Governmental interference with the private affairs of citizens, the German people are making hay while the sun shines—for them. Importations to this country from the fatherland are increasing daily. The people of the central empire are not quarreling with their bread and butter as are the American working men and women, who seem to think a present dollar is of more worth than a hundred later on.

Neither does the German seek short hours, big pay and loafing on the job. Instead, there is a keen desire on the part of that people to conquer adversity incident to war by again monopolizing the trade of the world.

A young farmer told the writer that when in the city not long ago he purchased jack knives and dolls for his children, not examining them closely until after reaching home. He then discovered the legend "Made in Germany" stamped on the toys. They were excellent toys, too. The fact that this conquered nation is so soon able to place its manufactured articles in this country at prices lower than we can manufacture them constitutes a menace which ought to arouse every thinking American man and woman, and place them on guard against a flood of foreign products which may eventually wipe out many industries in the United States. Old Timer.

WHITE HOUSE BRAND

NOW is THE time to CONCENTRATE your EYE and MIND upon THIS Splendid, FAST-SELLING Brand.

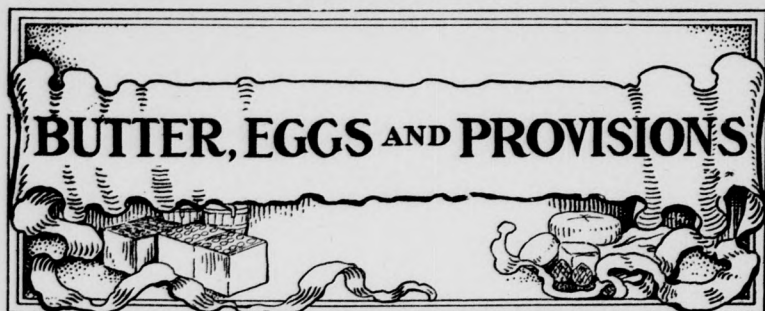
REGISTERED IN U.S. PATENT OFFICE

COFFEE

DWINELL-WRIGHT COMPANY

BOSTON-CHICAGO





## BUTTER, EGGS AND PROVISIONS

### Michigan Poultry, Butter and Egg Association.

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

### New Variety of Avocado Which Deteriorates Rapidly.

El Cajon, Calif., Oct. 8—This morning I am sending you by parcels post a half dozen seedling avocados from one of my early trees which fruited this year for the first time. I am sending these as a shipping experiment and will greatly appreciate a reply with the following data:

Time of arrival; condition of package; condition of fruit; its color; firmness, i. e. hard or soft; if latter, is flesh clear and yellow or dark with black streaks? If still firm and green, don't cut it until soft and uniformly purple or nearly so, depending on its texture. Observe the length of time after arrival in becoming purple and soft.

This is a new fruit and from my observation so far it is only fit for local consumption, because of the short life after maturity. It seems to be mature when it begins to show any purple, and if not picked at this point, will "drop" in a day and turn a beautiful purple in about three days, and is prime to eat for about three days more, when very inviting to the eye. This fruit is a clear green up to maturity, when a small purple spot appears and it is soon all purple with reddish specks, and then begins to soften and is ready for consumption. I calculate these will reach you by Saturday, Oct. 15, and that they will be all purple and soft enough to be eaten at once. But it may be they will have begun deteriorating by the end of eight days; if so, they are worthless as "shippers." This is what I suspect.

I am having all except a few of the most promising seedlings top-worked over to the best varieties of Guatemalan types, thus changing my Mexican orchard to the California bred Guatemalan or "Hard-Shell," which are good shippers. The latter will hang on the trees from one to three months after maturity and remain fresh like a lemon. They are large—from one pound to two and a half pounds. I like these little thin skinned fellows of 8 to 12 ounce weight, but I have found none that are good shippers. This venture adds nearly \$1,500 to my investment, I don't know whether it will pay or not, as to increase of income, but from what I have seen so far, it will make my property worth twice what I paid for it as a selling proposition within two years, while this avocado planting craze is on.

There is a quarantine on against importing fruit, seed or plants. Mexican seedling seeds are selling for 5c each and I have been offered as high as \$10 per hundred for my seeds. I have one of the very few real Mexican type orchards, old enough to bear seeds which will produce vigorous nursery stock. I have forty-five trees which are loaded with natural fruit about the size of a walnut, nearly all seed. Nurserymen are red hot for these fruits. Some trees have from 500 to

1,000 of those little fruits, good for nothing except the seed. For this purpose they will outyield my best orange trees.

Growers are trying to bring about a condition that will enable them to get this fruit onto Eastern markets at a price that will be more reasonable and still yield the grower a profit, but I am skeptical about it. For a grower to get a dollar a box return from lemons, your grocer must pay \$7 for 300. The dollar return will but little more than pay the average orchardist for his water, fertilizer, fumigating and labor, with nothing for his investment or management. Oranges at the same price will do a little better on the average. Trees do not yield what Eastern consumers are led to believe, except in rare instances. If they did, citrus growing really would average a fair profit.

Later I will try a shipment of another variety of avocado.

J. Elmer Pratt.

The package reached the Tradesman the afternoon of Oct. 15.

The package was in good condition.

The fruits were all "gone" except one. They were all purple. Two were completely rotten. Two more were so soft we could hardly handle them. One was still hard on one side.

Possibly a little later, when the weather is cooler, the fruit might not mature so rapidly.

### Has Richly Earned a Vacation.

Petoskey, Oct. 14—Both my family and myself have enjoyed your famous Michigan Tradesman, which always receives a warm reception in our household. May it be published for many years with the same vim and standard of efficiency as it always has been.

I wish you would send me my bill and I will settle my account with you. I have rented my meat market to A. L. Jonescheck & Parrish and am going to take a good long-needed rest. I have been in business in Petoskey for nineteen years, so I think it is time I took a vacation; but will continue on with your valuable paper just the same, pending my return to a business career.

Herb. Hamill.

### Barnyard Echoes.

Rooster: But what becomes of all your eggs?

Hen: That's what puzzles me. I never can find things where I lay them.

### Wise Grocers!

stock their shelves with extracts that "move" and "satisfy" customers.



Van Duzer's  
CERTIFIED  
Flavoring Extracts

have been in demand for 70 years by exacting buyers who insist upon absolute purity, true flavor and complete satisfaction.

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

"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

## Blue Grass Butter Blue Grass Evaporated Milk Country Club Line of Groceries

### QUALITY SUPREME

Also PROCTER & GAMBLE Full Line of  
SOAPS, CHIPS, ETC.

## KENT STORAGE CO.

DISTRIBUTORS

GRAND RAPIDS

MICHIGAN

SEND US ORDERS

## FIELD SEEDS

WILL HAVE QUICK ATTENTION

Pleasant St. and Railroad  
Both Phones 1217

Moseley Brothers, GRAND RAPIDS, MICH.

## MILLER MICHIGAN POTATO CO.

Wholesale Potatoes, Onions

Correspondence Solicited

Frank T. Miller, Sec'y and Treas.

Wm. Alden Smith Building  
Grand Rapids, Michigan



### Proceedings in the Local Bankruptcy Court.

Grand Rapids, Oct. 5.—In the matter of Joseph E. Reed, Bankrupt No. 1966, the schedules of the bankrupt were filed in the court on this day. From the schedules the assets of the bankrupt are listed at the sum of \$3,150, and liabilities are listed in the sum of \$5,819.50. A list of the creditors of the bankrupt is as follows:

City Treasurer, Belding	\$ 16.00
William F. Sandell, Belding, (secured)	610.00
Cummings Bros. Co., Flint	60.00
Tish Auto Supply Co., Grand Rapids	87.50
Mich. Tire & Accessories Co., Grand Rapids	325.00
Lacey Co., Grand Rapids	14.00
Firestone Tire Co., Grand Rapids	45.00
Goodyear Tire Co., Grand Rapids	20.00
Lee Tire & Supply Co., Grand Rapids	480.00
Auburn Tire Co., Auburn	350.00
Aupperlee & Veltman, Grand Rapids	12.00
Charles L. Reed, Whitehall	2,100.00
John O. Reed, Whitehall	1,700.00

The first meeting of creditors in this matter will be held Oct. 18, at which time claims will be allowed, the bankrupt examined and a trustee of the estate chosen.

On this day also were received the schedules, order of reference and adjudication in bankruptcy in the matter of Charles F. Bartlett, individually, Bankrupt No. 1991. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The schedules of the bankrupt list assets in the sum of \$3,375.00, and liabilities in the sum of \$214,813.85. A list of the creditors of the bankrupt is as follows:

City of Grand Rapids (taxes)	\$ 130.60
County of Kent, (taxes)	21.87
Valley City Building & Loan Association, Grand Rapids	2,600.00
W. D. Block Motor Co., Detroit	2,000.00
Michigan Trust Co., Grand Rapids	423.00
Charles F. Bartlett Co., Grand Rapids	5,610.00
C. F. Bartlett Co., Grand Rapids	8,420.00
Dr. Rowland Webb, Grand Rapids	150.00
Butterworth Hospital, Grand Rapids	97.50
Andrew C. Anderson, Grand Rapids	937.22
Balba Corp. of America, Grand Rapids	100.00
Dr. G. H. Southwick, Grand Rapids	13.00
Dr. Reuben Maurits, Grand Rapids	30.00
Dr. F. C. Warnshuis, Grand Rapids	2.00
G. R. Gas Light Co., Grand Rapids	8.66
Smith & Russell, Tampa, Fla.	5.00
Morris Plan Industrial Bank, Grand Rapids	210.00
Chas. F. Bartlett Co., Grand Rapids	193,900.00
Citizens Telephone Co., Grand Rapids	10.00

The first meeting of creditors in this matter will be held at the office of the referee in bankruptcy Oct. 21.

On this day also the schedules, order of reference and adjudication were received in the matter of William A. McFarland, Bankrupt No. 1992. The matter has been referred to Benn M. Corwin as referee in bankruptcy and who also has been appointed temporary receiver. The bankrupt conducted a drug store at the village of White Cloud. The schedules of the bankrupt list assets in the sum of \$3,022.01, and liabilities in the sum of \$3,250.00. A list of the creditors of the bankrupt is as follows:

Village of White Cloud	\$ 45.50
Fred Ford, Detroit	400.00
Dick's Soft Drink Place, Muskegon	55.00
Hastings & Gleason, New York	36.63
Youells Exterminating Co., Westfield, N. J.	10.50
Grand Haven Cigar Co., Grand Haven	20.30
Kent Storage Co., Grand Rapids	25.00
Chas. H. Werner & Son, Detroit	90.00
Standard Oil Co., Grand Rapids	1.72
Warwick Pharmacal, Chicago	72.57
Kelly Ice Cream Co., Grand Rapids	92.30

Abe Scheffman Produce Co., Grand Rapids	20.00
Henkel Baking Co., Manistee	35.00
Morley Bros., Saginaw	97.24
Coca Cola Bottling Co., Muskegon	24.68
W. H. Walker Candy Co., Muskegon	6.00
Farrant & Williams Drug Co., Detroit	110.92

Royal Drug Co., Chicago	94.97
Monroe Drug Co., Quincy	4.00
General Cigar Co., Grand Rapids	72.00
Foley & Co., Chicago	57.60
Chamberlin Medicine Co., Chicago	50.00
Rees Chemical Co., Cleveland	30.40
Liquid Carbonic Co., Chicago	41.70
Muskegon Candy & Supply Co., Muskegon	44.38

Steindler Paper Co., Muskegon	9.00
Robert E. Ingersoll & Co., Chicago	22.30
D. Weeks & Co., Des Moines	21.00
Paul Rieger Co., San Francisco	16.00
Carrington Co., (unknown)	17.00
Austin Products Co., Chicago	75.00
American Toilet Goods Co., New York	32.54

Burger Bros. & Co., Chicago	19.00
Chas. Shoenberg, Muskegon	50.00
L. H. Pink, Muskegon	14.55
Peoples Milling Co., Muskegon	10.00
Louis Kregel, Grand Rapids	7.00
Mecca Oil & Products Co., Cleveland	60.00
M. E. Maher & Co., Kalamazoo	15.55
Foot & Jenks, Jackson	18.25
L. Sonnenschein, Inc., Chicago	81.00
John Shepard, Muskegon	100.00

Muskegon Cigar Co., Muskegon	14.70
Franklin MacVeagh & Co., Chicago	200.00
Consumers Power Co., Muskegon	10.00
Muskegon Traction & Lighting Co., Muskegon	10.00

Corona Chemical Division, Milwaukee	5.25
Fuller, Morrison & Co., Chicago	204.23
Farrant, Williams & Clark, Detroit	86.73
M. D. Hayward, White Cloud	30.00
Citizens Tel. Co., Muskegon	4.00
Union National Bank, Muskegon	75.00
Harry McFarland, White Cloud	100.00
L. W. Fuller, White Cloud	100.00
W. H. Smith, Muskegon	75.00

The date of the first meeting of creditors in this matter has been set for October 21.

On this day also were received the schedules in the matter of Jacob H. Insky, Bankrupt No. 1984. The schedules of the bankrupt list assets in the sum of \$100,000, and liabilities in the sum of \$118,570.65. A list of the creditors of the bankrupt is as follows:

Casper Kuchinski, Detroit (secured)	\$44,370.65
Pollar Costume Co., New York	494.50
Puritan Apron Co., Chicago	88.13
Premier Garment Co., New York	656.75
Rostein & Nelson, New York	728.50
Regal Spear Co., Chicago	63.38
Regal Corset Co., Rochester	356.75
Rueben & Co., Chicago	295.50
Siefert Bros., New York	264.00
Simons Co., New York	160.00
Chas. Solomon & Co., New York	37.25
Smith Wallace Shoe Co., Chicago	68.29
Singer Bros., Philadelphia	417.75
Ruth Skirt Co., New York	380.25
Savada Bros., New York	206.25
S. & S. Garment Mfg. Co., New York	520.25
Ullius Bros., New York	785.00
U. S. Muslin Underwear Co., New York	394.86
Valco Mfg. Co., New York	153.00
Western Shoe Co., Toledo	5,751.00
Wilson Mfg. Co., New York	755.50
Walcoff, Phil. & Co., New York	85.00
Detroit School of Lettering, Detroit	2.35
Hub Realty Co., Jackson	30,000.00

Michigan Storage & Warehouse Co., Grand Rapids — amt. uncertain

Geo. E. Brand, Detroit — amt. uncertain

I. Insky, New York — amt. uncertain

Oct. 7. On this day an offer was received in the matter of Fred W. French, Bankrupt No. 1919. This offer was in the sum of \$600 for all the right, title and interest of the estate in and to certain personal property and certain foundry property located at the city of Sparta. This property is commonly known as the "small foundry." A chattel mortgage covers the personal property and the real estate was purchased by the bankrupt upon contract, thus this sale is for the equity of this estate in these assets. An order to show cause has been made and served on all creditors and the meeting will be held Oct. 19. All interested in the purchase of these assets should be present at that time. The sale will be held in the office of the referee, at 315 Houseman building, Grand Rapids.

Oct. 7. On this day was held the sale of the equity of the leases of the premises occupied by the bankrupt in the matter of McGurrian Sales Co., Bankrupt No. 1971. The bankrupt was present in person, as was the trustee. The equity in the lease was sold to the Grand Rapids Acme Truck Co. for \$50. At the same meeting a bidder offered the sum of \$200 for the stock in trade and fixtures of the bankrupt and the bidding carried the amount to \$425.00 at which amount the property was struck off to B. A. Vrieling. The meeting was then adjourned without date.

On this day also an order to show cause was issued in the matter of Sigler Player Action Co., Bankrupt No. 1985. The order was made pursuant to an offer in the sum of \$6,000 for all of the assets of this bankrupt estate. The inventory shows the assets of the estate to be as follows:

Merchandise and materials	\$20,494.15
Machinery, equipment and office furniture	56,303.28
Goods in process of manufacture	5,000.00

And there is also an added item of machinery replevined by the McMullen Machinery Co., in the sum of \$1,991.10. The date of the order to show cause and sale of the assets has been set and is to be held Oct. 17, at which time all interested in the purchase of the assets of this estate should be present.

Profits of Production.

Two farmers met after church as usual and had this conversation:  
"Sold your pig?"  
"Yes."  
"What'd ye get?"  
"Thirteen dollars."  
"What'd it cost ye to raise it?"  
"Paid \$3 for the shoat, \$5 for the lumber in the pen and house and \$5 more for the feed."  
"Didn't make much, did ye?"  
"No, but I had the use of the pig all summer."

Some men have no bad habits and not much else.

## 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.



We Specialize on

# Sunkist

Oranges and Lemons

They Are  
Uniformly Good

## The Vinkemulder Company

GRAND RAPIDS

MICHIGAN

## 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



### Items From the Cloverland of Michigan.

Sault Ste. Marie, Oct. 18—The MacLachlan Brothers stock, at Dafter, has been sold to William Armstrong and Harry Richmond, prominent farmers of Dafter township. The stock inventoried between \$10,000 and \$12,000. MacLachlan Bros. have worked up a very satisfactory business during the several years they have been in business at Dafter. The stock consists of groceries, shoes and hardware, comparing favorably with many of the larger stores. The new owners will take possession of the business Nov. 1, Messrs. Armstrong & Richmond need no introduction to the public, both having been prosperous farmers for many years.

The Kreetan Company, operating a sawmill and general store at Jhonswood, have arranged to let out their surplus of sheep with nearby farmers in herds of twenty-five to fifty sheep to double in four years. The farmers taking care of the sheep are to get the surplus at the end of the four years and also the wool coming from the entire herd up to the time that they are returned to the company.

Some fellows work their way through school. Others work their parents.

Many of our business men spent Sunday in the woods hunting partridge. Heretofore it seemed to have been the fact that the early bird gets the partridge. While they are said to be numerous, many of our sure shots forgot take a sack of salt with them and came back empty handed. It was amusing to listen to the different tales accounting for the many disappointments. They are not discouraged however, and from all accounts there will be an immense slaughter of the birds in the next few days.

Sunday marked the first open Sunday for the movies in the history of the Soo. It was a hard fight, after several attempts, and there is much speculation as to the next move of the Ministerial Association.

The most popular reading matter in jail is a calendar.

The Hickler House, which has been closed for the past year, was sold last week to Matt Lehti and Otto Laakso. The hotel will be remodeled and reopened in the near future. The new proprietors are Canadians. They expect to refurbish the hotel throughout, also install modern Turkish bath in the basement. This hotel is in a good location and bids fair to make a good investment for the new proprietors.

Perhaps the football course comes under astronomy. They see stars.

It is reported that the sales of Jamaica ginger have fallen to marked degree since our husky sheriff has been butting and knocking the sales. The only good derived is the profit of the fines in our police courts, which are piling up.

The Civic and Commercial Club are planning for a big celebration Nov. 11, for the proposed Armistice day.

Fred Taylor, President of the newly-organized Auto Co., has sold his stock and has resigned from the organization. He held 50 per cent. of the stock, which has been bought by R. G. Ferguson and D. M. Hackney. Mr. Taylor made the announcement as a case of giving up his interest in the Harve store or Fordson Tractor Company and he chose to keep what he had.

Ludlow Seaman, the well-known merchant of Maxton, accompanied by his wife and son, Holly, left Gladstone for a motor trip to Wausau, and Fish Creek, Wisconsin. They expect to be gone about a month.

In the South of England the word "poke" is still used for "sack."

Conductor A. M. Sharpe, who has been seriously ill at his home, is somewhat better, although not yet out of danger.

The Upper Peninsula Educational Association convention, which closed last Friday, was a huge success and the delegates departed for their homes with many pleasant memories of the good times and the good weather they had while here. Many said it was the best convention they ever attended.

About 400 more soldiers have arrived at Fort Brady. It is expected that in a few days the Fifty-fourth and the Thirty-seventh will merge into just the Fifty-fourth, and the old Thirty-seventh will be declared non-existent. Major Vachon, who has been in command at the Fort will continue as commandant. It is beginning to look like old times again with the large number of soldiers at the Fort, which will help the merchants to a marked degree.

William G. Tapert.

### Boomlets From Busy Boyne City.

Boyne City, Oct. 18—The Business Girls Club held their annual meeting and banquet at the Wolverine Hotel last Tuesday night. Many of the bright young women of the city gathered to partake of a bountiful repast and to listen to the reports of the year's work. These young women all of whom have an important part in the industrial and mercantile, as well as the educational, life of the city have made a distinct place for their organization in the community life. Many families, who through misfortune would otherwise fared ill in the way of clothing last winter, were very much helped by the garments and material distributed. The secretary very naively remarked that the Club had lost a goodly number of their membership the past year by the girls accepting permanent positions that removed them from the business world. Even their gifted and efficient president succumbed to the wiles of Cupid, even though she had had a previous experience and should have known better. The evening's entertainment wound up with a dance. The girls showed their vicious hardness of heart by strict exclusion of the men. They had a good time, a good entertainment and are looking forward to a good year's work.

The Boyne City Lumber Co. has installed an electric driven wood sawing machine in their yard for the purpose of putting their long slabs in shape for domestic use. The slab wood stock, which from time immemorial has been the stand-by for winter fuel, has been very much depleted by the continual shut-down of the mills and good, dry wood will be at a premium this winter. There was a time when we took no thought of coal strikes, railroad tie-ups or coal prices, but that time is past. Can't even go out on the back lot and cut up a jag of wood any more.

It is to wonder. Our great financiers are deploring the business stagnation and our President resorts to an unemployment conference. At the same time our dealers cannot get necessary goods. One dealer tells us that he can get no children's underwear or heavy home-made stockings. Another complains that certain classes of cotton goods are out of the market until Spring. Several years ago lumber did not sell, but the mills did not shut down, but continued to pile up lumber. The local iron company had more than two years' production in the yards, but did not shut down. This year, with less than two months run in the yards, the plant has been idle since February, with little chance of resumption until next Spring. We ordered, recently, a couple of stock electrical tools—something that we have not been able to get for three years—and must wait two months to get them. We don't get the point. The whole country is demanding goods of all kinds. The transportation companies have miles of empty cars begging to be turned into asset producing activity. A million men are out of work and still we are calling

conferences of wiseacres to find out what to do, to honorably feed and clothe the dependents of these out-of-a-job people. It reminds us of the usual condition of lake transportation. During the best navigation months of April and May—and some times of June—the shippers and carriers scrap about rates and charges, while the ships are idle and the crews out of work, and then, in the fall and early winter, when gales and fogs and freezing weather take their toll of human life and costly ships, they are rushed to the limit, to the last minute that navigation, with high wages, high insurance rates and high freight charges. To a man on the side lines looking on, it would seem that during the winter months these matters could be settled and the good season fully utilized. It looks to us as though the chief difficulty is that everybody concerned wants all of the pie, instead of dividing up.

Maxy.

### Propose To Popularize Canned Okra.

Canned okra is a product of the canneries of the South and they are working hard to popularize it.

It is a green pod annual plant which is indigenous to the West Indies whence its cultivation has extended throughout the world. It is a nutritious, mucilaginous vegetable, largely used for soups in the Northern states but which the Southern people of the United States where it is well known, and the French, Italian, Spanish and other Latin races, use on their tables as a fine flavored, tender and wholesome vegetable. The Greeks also are very fond of it and use canned okra in large quantities.

The best quality is canned from the whole young pods of the plant not longer than three and a half to four inches, either cut into pieces an inch long or canned whole. This style is splendidly salable and all that is canned in the South is seldom sufficient to meet the demand.

There is another style packed which is not so desirable or salable. It is made of the long and more mature pods after attaining a growth of about six inches and is then cut into short pieces and canned. This stage of the vegetable is fibrous and too mature and comparatively tasteless and if left exposed to the atmosphere any length of time or not thoroughly processed is apt to turn black. The rather slow growth in popularity of this really fine vegetable is attributed somewhat to the packing and marketing of this latter style, a much cheaper and inferior quality to the young and tender growth which a few canners place on the market. The famous Gumbo soup a la Creole for which New Orleans and Mobile restaurants are famous is made from the young pods of okra. John A. Lee.

### Business in Country Districts.

The corn belt and the cotton belt are confronted with very different conditions at present, and yet the ultimate outcome in both sections may be almost the same. The corn belt has a bumper crop; the cotton belt has the shortest crop within 25 years. In the former section the enormous yield has not helped matters very much because the price of corn is so low that it hardly pays to market it. In the cotton belt the short yield has brought pronounced improvement,

both material and psychological, because the sudden advance in prices has enormously increased the value of last season's large carry-over of cotton. In both sections the farmers have gone heavily into debt, and the first proceeds of their crop money will go to settle up accounts at the country banks and the supply stores. This means that any extensive buying in farming communities will have to wait until old debts are liquidated and a new line of credit can be established. There will be something like the usual seasonal spurt in country buying, because the farmer must take care of the needs of his family for the coming winter, but rural merchants expect their customers to be very conservative and critical when they come to town to trade. Hence they are holding to their hand-to-mouth buying policy. Business will be better than a year ago, but with this attitude on the part of a majority of the consumers in country districts, there can be no sudden burst of prosperity.

### Eggs and Other Things.

In New York white eggs command a higher price than brown ones, while in Boston the brown or corn-fed variety, ranks first. Why? Simply a matter of taste, with no scientific basis. Some like a brown container better than a white one. The content is the same in either. Some like porridge hot, some like it cold, that is all. These little idiosyncrasies give life and trade a proper variety. The merchant who has unerring judgment in catering to the likes of his trade is the one who gets rich most quickly.

Take clothing, for instance, for either men or women. Young men will pick style and correct cut before utility, quality or color, and pay extra for it. Old men are after quality first always. Their idea of "value received" from a purchase is quite different from that of a young man. We shall not undertake to discuss the vagaries which characterize women in matters of attire. It is enough to say that their whims are so notably more numerous than those of men that the dry goods merchant is fully justified in demanding a considerably larger average profit on his gowns and suits than the purveyor to men alone.

All trade and business has seemingly inconsistent conditions to meet. The best man in conducting it is the one who has the faculty of meeting the desires of his customers, of buying the right goods.

### Fighting the Rat.

The Biological Survey is starting a big campaign against rats throughout the Eastern United States. Much already has been accomplished in the matter of control in the Western and Middle Western states, where effective co-operation was secured. On the other hand, residents of the Eastern and Southern states, as a rule, have become so accustomed to the nuisances as to accept them as a matter of course. The department is doing its utmost to awaken these sections to the need for eradicating rats.

You may lead a fool to work, but you can't make him think.



We offer the unsold portion of

**\$600,000**

**Grand Rapids Refrigerator Company**

**7%**

**First Mortgage Serial Gold Bonds**

Dated October 1, 1921, due October 1, 1923-1932

Denominations: \$100, \$500, \$1,000.

Interest payable April 1 and October 1 at the offices of The Michigan Trust Company. Coupon bonds may be registered as to principal. Redeemable as a whole or in part at the option of the Company on 40 days notice at 103. The Company agrees to pay the normal Federal Income Tax not in excess of 2%.

### THE MICHIGAN TRUST COMPANY, TRUSTEE

Free from Michigan Taxes and in the opinion of Counsel a legal investment for Michigan Savings Banks.

The following information is contained in a letter from Mr. Charles H. Leonard, President of the Company:

<b>Only Funded Debt</b>	This issue of \$600,000 bonds will be a direct obligation of the Grand Rapids Refrigerator Company and will comprise its only funded debt.
<b>History of Business</b>	The Grand Rapids Refrigerator Company, an outgrowth of the business established by Herman Leonard in 1845, is now the largest manufacturer of Refrigerators in the world. The "Leonard Cleanable Refrigerators" are known wherever refrigerators are used.
<b>Security for Bonds</b>	The bonds are secured by a closed first mortgage on the entire property of the Company, including 25 acres of land, factory buildings and power plant (covering over 8 acres). Also by a closed first mortgage on Leonard Industrial Buildings, comprising 3 buildings, six and seven stories high and located in the heart of the wholesale district of Grand Rapids, less than two blocks from the main retail business section of the city. This property is located along the Pennsylvania Company tracks, and has a frontage on both Ottawa and Market Avenues.
<b>Value of Security</b>	The total appraised valuation at a conservative figure is in excess of \$1,250,000 or more than twice the bond issue. The bonds will be retired \$60,000 per year beginning October 1st, 1923, which automatically improves the security each year.
<b>Growth of Business</b>	In the past ten years, the sales of the Company have increased from \$720,000.00 to upward of \$2,800,000.00. During the same period the net earnings have been from two to six times the total bond interest.
<b>Capital Stock</b>	This issue of first mortgage bonds is followed by \$100,000 Preferred Stock and \$500,000 Common Stock, which securities are junior to the bonds.
<b>Management</b>	The same management which has brought the Grand Rapids Refrigerator Company from a small concern to the predominating factor in its particular field, is still in control of the operation of the Company, and no change in management is anticipated.
<b>Legality</b>	All legal matters pertaining to this mortgage and the bonds issued thereunder have been in charge of Messrs. Butterfield, Keeney & Amberg.

Prices to yield

**7½%**

**THE MICHIGAN TRUST COMPANY**  
BOND DEPARTMENT

**THE OLD NATIONAL BANK**  
BOND DEPARTMENT

The statements contained in this advertisement are not guaranteed, but have been obtained from sources which we believe to be reliable.





### Does the Salesman Like Your Store?

Two salesmen met in the evening at the hotel, and John asked Charley where he spent the day. Charley answered: Me! I've been over with Mr. Johnson at Busyburg; it's heaven when you get inside his door." "I'll say it is, Charley," answered John. None of my readers need any more of a definition. Fortunately, we of the grip in one hand and the order book in the other encounter a big per cent. of such merchants, but not enough, and if my humble writings can convert only 1 per cent. of those merchants who cannot see that they must lay open their problems, their needs and their cares to the salesmen, and place confidence in them, I shall have accomplished very much.

Let us step back a pace and look over Mr. Johnson at Busyburg. He started with a little money in a small 2x4 room, worked hard and used care in his business, but despite that after about six months had to leave an occasional invoice slip by the discount date. He scratched his head and tried to figure where the leak was, when along comes his salesman who had induced him to enter business, and he tells him his cares. Charley, the salesman, asks about his affairs and finds in the early beginning too much credit, and the good Mr. Johnson too big hearted to be a good collector. Right there was where Charley converted Johnson from a storekeeper into a merchant, and in a few months' time Johnson was moving along in good shape. Now that in after years he has become a success in business, do you think he feels he don't need this salesman? No. This same salesman or his successor, if he is of the 95 per cent. type, to-day more than ever enjoys his friendship, his questions and problems, and, above all, his orders. He is, in the eyes of this merchant, as one of my merchants told me some few months ago, his walking barometer of business. And he most gladly shows him the storms and clear skies ahead in the margin and move them. He did so, and sold sixteen dozen pails in one day, agreeing to fill his customers' purchases on the last six dozen as soon as he could get them in stock. He bought the six dozen at the lower price and made money on a declining market. This is perhaps a small item, but if this merchant had waited until his competitors could buy pails at 5 cents apiece less than he had bought, he would have been up blindman's alley, so far as profits are concerned. I am safe to say 95 per cent. of our salesmen would have done the same

as I, but in 99 cases out of 100 the merchant type pictured in the person of Mr. Johnson of Busyburg would have been the beneficiaries.

So, friends, do not forget, no matter what others may say, there is always the human side to your dealings with each other. When you greet your salesman and let him leave your store with a smile, he thinks of you all the time and is Johnny-on-the-Spot to do you a good turn, while if you send him away with a "by golly, I'm glad I'm out of that fellow's store," you have automatically severed your benefits.

### Ignore Importunities and Threats of Creasey Lawyers.

Cadillac, Oct. 17—I am not going to take time to write my congratulations at this time, as ordinary words will hardly express my appreciation of the many kindly things you have done in my behalf since first meeting you and no words are expressive enough to tell the value that the Michigan Tradesman has been to me the twenty-five years I have been a reader. First thing I know I'll be getting a eulogy without knowing it. One of our members who holds a Creasey certificate has been threatened with suit on a balance yet unpaid and I am trying to get the name and address of every grocer who holds these certificates, in order that we may the more effectively prove the unfair means used in obtaining these contracts and, if possible, have a court record of the transactions. The outcome of one case will pre-determine any others that may be started so we must win.

My thought was that you have the names of some who have signed the certificates and a letter from you to them asking them to get in touch with myself through you would place us in a position to meet their case efficiently, as one certificate holder here has brought his letter to me and is going to stand suit, so it is my desire to bring the power of the Association into action in order that we may win out and in turn, start action to recover money already paid the Corporation, which I have succeeded in doing in several instances.

J. M. Bothwell, Sec'y.

### Small Town Hotels Have Big Town Ideas.

Chicago, Oct. 18—The lumber salesman—if there be any such extant—it is so long since we have encountered one on the road that we are beginning to fear that the genus is extinct (he was a rare bird, and we all loved him) can testify that there is one class that refuses to believe that the boom of the wartime cannon and of the wartime prices is over. Even as good a friend as Duffy, at the Park Hotel in Williamsport, Pa., charges \$3.50 a day for a room with bath, and \$2.50 without—although you get a discount if you are a traveling salesman and stay over Sunday. The hotel man is a dollar to a dollar and a half high all over the country, with a few commendable exceptions. We pleaded with the Penn-Harris clerk in Harrisburg, Pa., to give us something

at a lower rate than \$4 a day, as we were Sundaying there, but without avail or even the semblance of a vail. Yet we are not a millionaire, nor even one of those misguided persons who spend their money as if they were. On the other hand, over at Zanesville, Ohio, at the good old Clarendon you can get room, bath and three good meals for \$3.50 per day, and at Spencer, West Virginia, we found it for \$3.75. Yet even some of the smaller towns have big town ideas about rates. The American, in Carbondale, Pa., charged \$1.75 for a room without bath.

Douglas Malloch.

### Four Counties To Join Hands.

Petoskey, Oct. 18—On Monday, Oct. 10, the citizens of Petoskey expressed at the polls their appreciation of the constructive civic work of John L. A. Galster by returning him to the City Commission from the first ward for a term of four years. Dr. B. H. Van Leuven, representing the city at large, and Henry Bohm, from the third ward, are the new members of the Commission, replacing A. B. Klise and George W. McCabe, retiring.

The new Council will undoubtedly continue the aggressive and progressive policy staunchly maintained by their predecessors.

The new regime starts with Council meeting Monday, Nov. 7, at which time appointive city officers will be named.

The opening of the "bird" season on Oct. 15 witnessed an exodus of hunters from this city. Partridge pot-pies will grace many local menus on the return of these sportsmen.

On Wednesday evening, Oct. 19, at the Cushman House representatives from Mackinaw, Charlevoix, Cheboygan and Emmet counties will meet to discuss the forming of a Northern Michigan Association which will have for its purpose widespread publicity for this incomparable portion of Michigan.

The local demand for houses is far in excess of the supply and an enterprising builder will find here a fertile spot for his activities. The Petoskey Chamber of Commerce will give support to a man of this type.

Extension of the sewage system here is being rapidly pushed prior to the coming of winter.

Petoskey industries report a very cheerful outlook and employment conditions are very satisfactory.

J. Frank Quinn.

Those who bring sunshine to the lives of others cannot keep it from themselves.

### Livingston Hotel and Cafeteria

GRAND RAPIDS

Nearer than anything to everything.  
Opposite Monument Square.  
New progressive management.

Rates \$1.25 to \$2.50

MORROW & BENNER, Proprs.

### PARK-AMERICAN HOTEL

Near G. R. & I. Depot

Kalamazoo

European Plan \$1.50 and Up

ERNEST McLEAN, Manager

### 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



### HOTEL RICKMAN KALAMAZOO

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

### YOU CAN LEARN

Gregg Shorthand, Touch Typewriting,  
and Secretarial Training by Mail or  
in the Resident School of the



"The Quality School"

A. E. HOWELL, Manager

110-118 Pearl St. Grand Rapids, Mich.

Correspondence work can be started at any time. Resident school classes in the above subjects start on Oct. 31, Nov. 14 and Nov. 28. Catalog and particulars free.

### OCCIDENTAL HOTEL

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.00 and up

EDWARD R. SWETT, Mgr.

Muskegon :-- Michigan

### HOTEL WHITCOMB

St. Joseph, Mich.

European Plan

Headquarters for Commercial Men  
making the Twin Cities of

ST. JOSEPH AND BENTON HARBOR

Remodeled, refurnished and redecorated throughout.

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

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

J. T. TOWNSEND, Manager.

### Beach's Restaurant

Four doors from Tradesman office

QUALITY THE BEST



**Gabby Gleanings From Grand Rapids.**

Grand Rapids, Oct. 18—Henry K. Boer has sold his dry goods stock and store furniture and fixtures at 937 Division avenue, South, to George B. Powell. The consideration was \$3,300.

The Litcher Lite Corporation, which has made two attempts to get on its feet, has finally placed its property in the hands of a trustee to secure obligations which aggregate about \$50,000. Among the men who suffer by the failure are John W. Blodgett and D. A. Blodgett III, each of whom invested \$50,000 in the enterprise. Lewis Heath is also a loser to the extent of \$18,000. Several hundred thousand dollars have been sunk in the effort to get the device on the market, without result.

Charles G. Graham, who covered Michigan territory more than thirty years for the John V. Farwell Co., Chicago, has engaged to travel for the Eaton Rapids Woolen Mills, which has recently added to its former line lines of Jersey sport coats, bathing suits, mackinaws and blankets. Mr. Graham is an able and experienced salesman and will, undoubtedly, achieve an outstanding success in his new connection. He will continue to reside in Ithaca, which has been his home town for more than a quarter of a century.

John J. Karpenia has sold his meat market at 643 Stocking avenue to Wladyslaw & Wladyslawa Pietrzyk for a consideration of \$1,500.

Andrzej Kwiatkowski has sold his meat market at 303 Indiana avenue to Maryan Kprowski for \$1,500.

If self-preservation is the first law of nature, saving and safe investment should be the first impulse of personal finance.

Safety and security against the future can be easily secured by consistent saving.

Perhaps the first value that comes from thrift consists of the preparation it gives one for the future.

Thrift is personal preparedness.

Thrift is fundamentally an economic application of the law of self-preservation.

Mankind has progressed because of the instinct of laying by for the future—of piling up resources to-day against to-morrow's opportunities and requirements.

The lesson in thrift one reads on the page of current history should be taken in a personal way by every citizen of America. The man who is employed or is in comfortable circumstances to-day should bear in mind that the days of adversity may come to him as they have come to many others.

Life is made up of sunshine and rain, of success and failure. No man is too rich or too prosperous or too independent to be above the need of investing a certain amount each week or month in Government savings securities. It is a fundamental of correct living. He is helping his country and at the same time helping himself.

Every Liberty bond is a pledge of the people of the United States to pay a certain sum of money at a certain time, with interest on it until maturity. It is a mortgage on the resources of the country and the energy and productivity of the people.

Keep every Liberty bond you have. Buy all you can at present prices.

Thrift Magazine tells an interesting story of the father of a 10-year-old boy in New York who was besieged by his young hopeful to buy a certain plaything amounting in value to \$100. Day after day the father was coaxed, cajoled, and threatened. He put up numerous defensive arguments that were brushed aside with scorn. Finally the father said: "Son, which would you rather have, this toy or 50 cents a month as long as you live?"

The boy chose the 50 cents a month for life. The father invested \$100 in a gilt-edged security yielding six per cent., and the boy was given a lesson

in thrift and the value of money that will be of untold value to him as long as he lives.

Barnum was right. Ignoring the warnings of the Government, American wage earners last year contributed half a billion dollars to the promoters of "wildcat" stock schemes. Unable to resist the offer of high interest rates, thousands of hard-working men and women disposed of their Liberty bonds or withdrew their savings from banks to purchase "insecurities." You personally may not have bought a share of these offerings of unscrupulous promoters, but the fact remains, according to an estimate made public by the United States Federal Trade Commission, that a sum amounting to about \$4.59 for every man, woman, and child in this country was withdrawn from legitimate uses and poured into the pockets of fakers. It is estimated that \$350,000,000 was withdrawn from bank deposits for this purpose, and that Liberty bonds valued at \$150,000,000 were given up by victims for worthless paper. The war induced thousands upon thousands of Americans to become investors in Liberty bonds and Victory notes. Having tasted the joys of bond holding and coupon clipping, and experienced the rewards of economy and thrift, a large percentage of these investors looked for further and larger paying investments and so became easy prey for the swindlers.

Frank L. Day, of Jackson, after covering Southern Michigan fourteen years for Merrill & Co., of Toledo, has signed up with Lindsay Bros., jobbers of Plymouth cordage and binder twine at Milwaukee. The engagement dates from Oct. 1 and the territory covered will include all available towns in Southern Michigan and Northern Indiana. Mr. Day knows the trade like a book and is as dependable as a Dutch windmill. Only Frank keeps going, whether the wind blows or not.

Fred S. Piowaty has so far recovered as to be able to visit the office for an hour or so each day this week. He is still very weak and about a month hence—if he is strong enough by that time—he will go to San Diego, Calif., for a two or three months' stay. He was as near death's door as it is possible for a man to go and keep on this side of it.

**Retirement of Very Old Mercantile Establishment.**

Ishpeming, Oct. 18—The stores of J. Sellwood & Co., established here forty-four years ago by the late Joseph Sellwood, will soon be a thing of the past, orders having been given by the owners, heirs of Mr. Sellwood, to close out all of the stock in both the grocery and dry goods departments and to dispose of all equipment. The two stores are offered for rent.

It is not likely that the store building will remain vacant for any length of time after the Sellwood business is closed out, as several outside parties looked over the building this week with the idea of locating here. One concern, which makes a specialty of shoes, is very desirous of opening a store in Ishpeming. No doubt some Ishpeming merchant will enquire about the places, the location being an excellent one for retail business.

It was forty-four years ago that Mr. Sellwood, who was engaged in contract mining here for a number of years, erected the Sellwood block. For a good many years the postoffice occupied a part of the building, and the Tillson drug store has been located in the Southern part since the building was first built. When the post-office was moved the Sellwood company took the extra space to make additional room for dry goods and furnishings, and a large stock was always carried. The grocery has enjoyed a fine business for a long term of years.

Richard Matthews managed the business for forty years, retiring two years ago because of ill health, and his place was taken by his son, Roy, who is still in charge. The latter has recently received a fine offer from a mercantile concern, which he will probably accept.

**News Notes From Central Michigan.**

Owosso, Oct. 28—The regular meeting of Owosso Council, U. C. T., was held Saturday evening with considerable enthusiasm and everyone good natured with a count of seventy-two members in good standing. Of course, we're not so many, since we're in a town smaller than Grand Rapids, but we are growing in numbers, also in grace, with four candidates for the next regular.

Geo. Lamphere and W. L. Clice, of Ithaca, have purchased the general stock of merchandise of George Maxted, at Middleton, and will conduct the business at the same stand under the name of the Middleton Home Goods Store.

We have read with considerable interest the different remarks and suggestions by different individuals, regarding the upkeep or disposal of those blooded canine specimens of State property that are being held on suspended sentence at the Ionia Reformatory. As suggestions seem to be in order, we have a way out of the dilemma. Allowing that it will be awfully humiliating to the dogs to jump a State job to hold down a position as a common everyday coon dog, but at this season of the year coon dogs are in demand at a remarkably good figure, for we read only yesterday of a sportsman who paid \$400 for a well bred intelligent coon dog.

John A. Nimmo has sold his stock of general merchandise at Sethton to Earl Groesbeck, who will take possession this week. This is one of the best one-store locations in this part of the State and with Mr. Groesbeck's wide acquaintance in this vicinity, without doubt he will be a winner. Here's our best, Earl.

Honest Groceryman.

**Creasey's Hirelings Lying About the Tradesman.**

Montpelier, Ohio, Oct. 18—Everywhere I go I find Creasey victims. If they are new to the game they are very bitter against the Tradesman and the regular jobbers who have served them so well and faithfully in past years. They assert with much gusto that Creasey sued the Tradesman for damages and that Stowe settled the suit by paying several thousand dollars and agreeing not to mention Creasey in his paper any more. Of course, I invariably offer to wager all such merchants \$50 that the statement is a lie, but I have not yet found a merchant who would take me up. After a grocer has been with the Creasey gang about three months and finds that he has been soaked good and plenty, he turns against Creasey with more fury than he ever devoted to Stowe; but the strange part of it is that he then blames Stowe for not keeping him out of trouble by exposing Creasey in every issue of the Tradesman. I begin to think that the grocers who are caught in the Creasey net get about what they deserved, because they were looking for trouble when they parted company with their old standbys, the regular jobbers, and they hate to own up that they have been swindled by the slick schemers and adroit liars who work them up to a frenzy by prejudicing them against their real friends and then bleed them to their heart's content by securing their signature to a Creasey contract.

I fail to see any difference between the mercantile victims of the Creasey swindle and the consumer victims of the Harrison Parker swindle.

S. A. Sheldon.

**Glue Made From Blood.**

A new kind of glue, very valuable to cabinetmakers and for various other purposes, is made of dried blood albumin. It is a dark crystalline substance and, with the addition of simple chemicals, furnishes the most water-proof glue known. It is used for airplane parts and "plywood"—the latter term relating to articles which are made by gluing pieces of wood together.

Plywood is a great economy, rendering practicable the utilization of small stuff which used commonly to be thrown away, and thereby saving large size material.

A new and ingenious method of applying the glue for this purpose has been developed by the Forest Service. Through a trough of glue solution are drawn broad strips of tissue paper, which, being thus saturated, are then dried. A layer of this tissue paper is placed between two pieces of wood, and heat is applied with pressure, the result being a joining that is actually stronger than the wood itself. The glue-paper is always ready for use, and it will keep fresh for a long time.

**Protest Proposed Room Tax.**

The office of the National Commercial Travelers' Association has sent out to manufacturers, commercial bodies and salesmen, a letter calling for protest against the proposed bill which would place a tax of 10 per cent. on all hotel rooms of \$5 and up per day. The letter follows:

"Traveling Salesmen!

"Now is when we must act.

"There is a bill before the United States Senate known as the Tax on Hotel Rooms—Section 907—and calls for a tax of 10 per cent. on all rooms of \$5 and over.

"This means another hit at the sample room and means more burdens for the already overburdened commercial men to carry.

"Send a protest to your Senators and Congressmen at once!

"Urge your firms and all others interested to also protest at this extra tax.

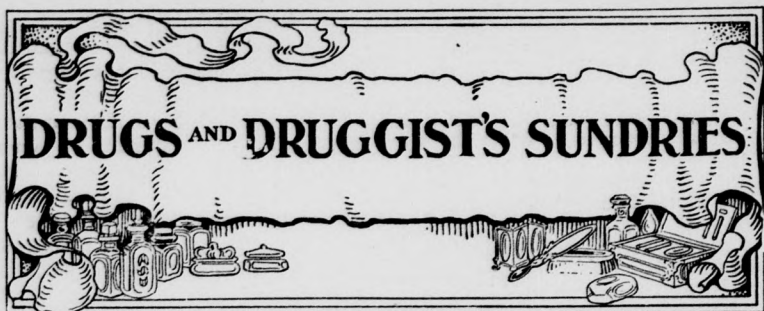
"Quick action is necessary."

A hardware in South Pasadena, California, has a wide door and recently discovered that this was a satisfactory method of operation for a sign which he had received.

He fastened a cord to the upper and outer corner of the door. The other end was suspended from the ceiling of the store directly in front of the door by a screw eye. To this end was fastened the sign. When the customer would open the door the sign would drop to a level with the eyes. And when he closed the door the sign would rise toward the ceiling.

Reno, Nevada, merchants use a co-operative plan for their window service. A local window trimmer became too expert for any one concern to pay for all of his time; so a number of stores co-operate and each gets a turn at his window-trimming. He trims one window in each store at a time, thus covering the field in the shortest time and giving each store a new trim a week at a low expense, compared to the salary of a special employee.





**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.

#### Prohibiting the Use of Lead in Paint.

In France there is already legislation prohibiting the use of lead in the manufacture of paints. In other countries in Europe agitation for such legislation is strong and in all probability some prohibitory or restrictive legislation will be passed in some of them in the near future. The question is to be taken up and discussed in detail at the forthcoming Geneva Labor Conference. It has been expected that the prominent producers of lead in this country and also manufacturers of lead pigments would take some steps to present the case of the manufacturers to this conference. President Cornish of the National Lead Company, in a letter to one of the leading trade papers asserts that his company will not take such steps and gives the company's reasons for not doing so.

Mr. Cornish states that the corrosives and producers of lead are in sympathy with the efforts to minimize the dangers which attend the use and manufacture of lead pigments and outlines the steps which they have taken to prevent lead poisoning in the industry in some detail. The exchange of protective ideas, work along medical lines and the education of lead workers have all been undertaken with some success by the company and by other producers of pigments. Such work apparently admits the serious possibilities of danger to workmen in the use of lead pigments.

That these dangers can be reduced to a minimum which makes lead poisoning one of the least possible of industrial mishaps is the contention of the manufacturers. In outlining the reasons why the corrosives are not to be represented at the Geneva conference, Mr. Cornish falls back upon the ground that the economic good sense and National spirit of the delegates to the conference will prevail over the attempts of those who would absolutely prohibit the use of lead as a pigment. Undoubtedly, as Mr. Cornish points out, there will be a tendency for the delegates to line up to some extent as representatives of lead producing and non-producing nations.

The question of representation of interested parties is felt in some directions to lie somewhat deeper than the question of the final outcome of the conference. Regardless of whether the conference results in a prohibitory resolution or not, it is felt in some

directions that the delegates are entitled to all the information on the question which is available. Probably the large lead producers have more such information than anyone else. Mr. Cornish points out that it is against the policy of his company to attempt to influence legislation of any kind. The presentation of the facts in the lead matter would, it is contended, hardly come under the heading of attempts to influence legislation. Presenting these facts would merely aid the delegates at the conference to make a correct decision on the merits of the case. A one-sided presentation of these facts could very easily lead to a quite erroneous decision.

#### Underlying Features of Advance in Camphor.

An interesting development in the markets during the past week was the advance in camphor at a time when demand for it from actual consumers is hardly sufficient to clear spot supplies, which are far from heavy. American refiners and many of the importers believe that the advance is due entirely to speculative activity. There is a tendency to speculate in many of these Far Eastern products which is not so noticeable in materials which are made wholly or in part in this country. The speculator is usually heartily disliked by both consumers and producers. This is quite natural, for he at times interferes with the even course which affairs are taking in the market. It is quite often overlooked that he may serve a very useful purpose in forecasting and discounting future movements of the market and in preventing sudden shortages and their accompanying difficulties.

In the instance of camphor, which occurred during the past two weeks there are some underlying conditions which make for strength in the market. Refiners have been forced to pay high prices for supplies of crude and on this fact the speculative element has built up a structure of advancing prices which may or may not be justified. Whatever the outcome of the movement, it has served to bring the material to the attention of the buyers again and more business has been done during the past few days than in any similar period for many months. This movement may well lead to the establishment of somewhat better prices as a more or less permanent development. Neither refiners nor importers would complain if such were the case.

On the other hand, it is improbable that speculation in any item will be able to send prices to levels very far above those existing in the market at present. Buyers are through purchasing chemicals and drugs at what they

deem to be unreasonable levels. It is only necessary to study the course of any commodity which has been active during the past two or three months to confirm this. Whenever buying has started and either producers or dealers have attempted to take advantage of it by quoting higher prices buying has stopped almost at once. This attitude is likely to prevent undue profits in camphor or any other speculative item. It is regarded in many quarters as a healthy sign inasmuch as it indicates that buyers are well aware of market conditions and are willing to purchase when prices are right.

#### That Old Favorite—Sea Salt.

An old druggist was saying: "I find it profitable to show sea salt in July, August and September, not so much to attract the people who are going to the seashore as to interest those who are coming back. A man getting ready to go away is usually tired out, jaded, and disgruntled. He is mostly interested in getting away. But after he has had his salt baths for a couple of weeks, he comes back feeling a great deal better. A good deal of the improvement he credits to salt water bathing. He thinks he will keep it up. And I think that is a good time to show sea salt." Not bad reasoning.

Salt water bathing is invigorating, if not overdone. Some fine physical specimens frolic in the water half a day without apparent harm, but the average individual had better take his bath in this manner. Do your strolling on the sand before going into the water. Twenty to thirty minutes in the water is enough for a woman; a man can go somewhat longer. Of course, anybody can remain longer, but we are talking about getting the best results. A good many come out shivering, and many more remain in entirely too long. From the ocean make a dash for the bathroom, take a shower, then a brisk rub-down. You will come out walking on air.

The salt in the water has something to do with this invigorating effect. Fighting the waves has something to do with it, no doubt. And very often this is strenuous work. The shower is good and the rub-down, perhaps is best of all. The entire combination makes for health and a renewed zest in living. We can't fight the waves in a bathtub at home. But we can have the salt, and the shower, and the

rub-down. Sea salt will not sell very well if left in the cellar. Not a great many people come in and ask for it. Doctors recommend it more or less for people who are run down, but many of these individuals dodge the issue and do not buy it unless the doctor keeps insisting. It is very easy for these boxes of salt to sift into dark corners. The other day a druggist dragged some out that hadn't seen the light for several years. The stuff won't sell when cobwebs collect over the boxes.

A window trim is the thing, a cool trim, with green and white drapery.

#### SEA SALT

Invigorating

ON ANY DAY.

There is the placard. That kind of talk makes 'em stop and think in broiling weather. And perhaps you have some cardboard bathing girls suitable for a window trim. A trim seen recently showed a fine stretch of beach depicted on canvas, with ocean waves dancing in the distance. Now when a man is coming along the hot pavement, mopping his brow, and thinking dark thoughts about the humid weather, a trim of this kind is just the thing to get his attention. He doesn't want chest protectors. That word "invigorating" fills the bill—he wants something that will refresh and invigorate him. Sea salt seems seasonable, and his attention is fixed.

The writer used to know an old timer who was always prowling around the store, looking for stuff of just this kind. One day he saw a junior clerk pushing some boxes of sea salt under the counter with his foot.

"What's that?" he asked.

"Sea salt."

"Why are you shoving it under the counter?"

"Aw, it isn't selling."

"That is just the stuff I am after," declared the old man. "If it isn't selling, we want to have it out and give it a boost. I like to get behind stuff that isn't selling. It is a sort of a challenge to me."

And so it was.

Any line that was dragging he would bring to the front, give it a window trim, and start a little campaign. He said prying into closets and dark corners was a good thing, because it kept stuff from getting overlooked. And he said, getting be-

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.







# 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

Clothes Lines  
Coffee—Liberty  
Peanuts

## DECLINED

Molasses  
Rolled Oats—Silver Flake  
Some Flour  
Wheat  
Oats  
Corn  
Walnuts

## AMMONIA

Arctic Brand  
16 oz., 2 doz. in carton, 1 75  
1 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. 97 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., doz. 21 20  
Rumford, 10c, doz. 1 85  
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 75  
Quaker Puffed Rice 5 60  
Quaker Puffed Wheat 4 30  
Quaker Brist 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 80  
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 2 50  
Post Toasties, 24s 3 50

## BROOMS

Standard Parlor 23 lb. 5 00  
Fancy Parlor, 23 lb. 7 25  
Ex Fancy Parlor 25 lb 8 50  
Ex. Fey, Parlor 26 lb 9 00  
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  
No. 3 1 50

## 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 3  
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  
Blueberries, No. 10 9 00@13 50  
Blueberries, No. 2 3 00  
Cherries, No. 2 3 00@3 50  
Cherries, No. 10 18 00  
Loganberries, No. 2 3 00  
Peaches, No. 1 1 85  
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, 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 2 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, Mince, 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 25  
Cod Fish Cake, 10 oz. 1 35  
Cove Oysters, 5 oz. 1 35  
Lobsters, No. 1, Star 7 50  
Lobsters, No. 1/2, Star 4 00  
Lobsters, 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 60  
Sard's, 1/4 Oil, k. 4 25@4 75  
Sardines, 1/4 Mus. 3 75@4 75  
Sardines, 1/4 Smoked 7 00  
Salmon, Warrens, 1/2s 2 75  
Salmon, Warrens, 1 lb. 4 00  
Salmon, Red Alaska 2 85  
Salmon, Med. Alaska 2 50  
Salmon, Pink Alaska 1 45  
Sardines, 1/4, ea. 10@28  
Sardines, 1/2, ea. 1 75@2 10  
Tuna, 1/2, Albocore 90  
Tuna, 1/2, Nekco 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. 1/2 Eagle Sli. 1 35  
Beef, No. 1/2, Qua. sli. 2 00  
Beef, No. 1, Qua. sli. 3 25  
Beef, No. 1, B'nut sli. 5 70  
Beef, No. 1/2, B'nut sli. 3 15  
Beefsteak & Onions, 1s 3 35  
Chili Con Ca., 1s 1 35@1 45  
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 5 1/2  
Potted Meat, 1/2 Rose 9 1/2  
Potted Meat, Gen. 1/4 2 15  
Vienna Saus., No. 1 1 35  
Veal Loaf, Medium 2 30

## 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. 1/2 3 65  
Deviled Ham, 1/2 3 00  
Vienna Sausage, sm. 1 80  
Vienna Sausage, Lge. 2 90  
Sliced Beef, small 1 85  
Boneless Pigs Feet, pt. 3 15  
Boneless Pigs Feet, qt. 5 50  
Sandwich Spread, 1/2 2 25

## 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 30

## 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  
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  
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@1 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 90  
Okra, No. 2, cut 1 60  
Dehydrated Veg Soup 90  
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 60  
Pimentos, 1/4, each 15@18  
Pimentos, 1/2, each 27  
Sw't Potatoes, No. 2 1/2 2 15  
Sauerkraut, No. 3 1 60  
Succotash, No. 21 60@2 35  
Succotash, No. 2, glass 3 45  
Spinach, No. 1 1 40  
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  
Fraziers, 14 oz. 2 25  
Libby, 14 oz. 3 25  
Libby, 8 oz. 2 00  
Van Camp, 8 oz. 1 90  
Van Camp, 16 oz. 3 10  
Lilly Valley, Pint 3 10  
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 25  
Wisconsin Flats 24  
Wisconsin Dairy 25  
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  
Doublemint 75  
Juicy Fruit 65  
Spearment, 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  
Hersheys, Premium, 1/4s 35  
Hersheys, Premium, 1/2s 36  
Runkle, Premium, 1/4s 42  
Runkle, Premium, 1/2s 44  
Vienna Sweet, 24s 2 00

## COCOA

Baker's 1/4s 46  
Baker's 1/2s 42  
Bunte, 15c size 55  
Bunte, 1/4 lb. 50  
Bunte, 1 lb. 48  
Droste's Dutch, 1 lb. 9 00  
Droste's Dutch, 1/4 lb. 4 75  
Droste's Dutch, 1/2 lb. 2 00  
Hersheys, 1/4s 40  
Hersheys, 1/2s 38  
Huyler 36  
Lowney, 1/4s 48  
Lowney, 1/2s 47  
Lowney, 1/4s 46  
Lowney, 5 lb. cans 31  
Van Houten, 1/4s 12  
Van Houten, 1/2s 18  
Van Houten, 1/4s 36  
Van Houten, 1s 65

## COCOANUT

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

## CLOTHES LINE

Hemp, 50 ft. 1 60  
Twisted Cotton, 50 ft. 2 00  
Braided, 50 ft. 2 90  
Sash Cord 4 00

## COFFEE ROASTED

Bulk  
Rio 14  
Santos 18@23  
Maracaibo 24  
Mexican 25  
Guatemala 26  
Java and Mocha 39  
Bogota 24  
Peaberry 26  
Package  
Liberty 16  
Reno 20  
Nedrow 26  
Quaker 23  
Royal Club 27  
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 20  
Pet, Tall 5 60  
Pet, Baby 4 90  
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

## CIGARS

Worden Grocer Co. Brands  
Harvester Line.  
Kiddies, 100s 37 50  
Harvester Line  
Record Breakers, 50s 75 00  
Pacemaker, 50s 75 00  
Panatella, 50s 75 00  
Favorita Club, 50s 95 00  
Epicure, 50s 95 00  
Waldorfs, 50s 110 00  
The La Azora Line.  
Opera (wood), 50s 87 00  
Opera (tin), 25s 87 00  
Agreements, 50s 88 00  
Washington, 50s 75 00  
Biltmore, 50s, wood 95 00  
Webster Cigar Co.  
Plaza, 50s, Wood 95 00  
Coronado, 50s, Tin 95 00  
Belmont, 50s, Wood 110 00  
Tiffany, 50s, Wood 125 00  
St. Reges, 50s, Wood 125 00  
Vanderbilt, 25s, Wd 140 00  
Ambassador, 25s, Wd 170 00  
Sanchez & Haya Line  
Clear Havana Cigars made in Tampa, Fla.  
Diplomatics, 50s 95 00  
Reina Fina (tin) 50s 115 00  
Rosa, 50s 125 00  
Victoria, Tins 115 00  
National, 50s 120 00  
Original Queens, 50s 150 00  
Worden Special.  
(Exceptionals) 50s 185 00  
Garcia & Vega—Clear Havana  
New Panatella, 100s 57 00  
Ignacia Haya  
Extra Fina 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.  
Tissue Wrapped 58 00  
R. B. Invincible, 50s.  
Foil Wrapped 75 00

## Union Made Brands

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

## Manila 10c

La Yebana, 25s 70 00

## Our Nickel Brands

New Currency, 100s 37 50  
Mistoe, 100s 35 00  
Lioba, 100s 35 00  
Eventual, 50s 36 00

## Other Brands

Boston Straights, 50s 55 00  
Trans Michigan, 50s 57 00  
Court Royals (tin) 25s 57 00  
Court Royal (wood) 57 00  
Stephan's Broadleaf, 50s 58 00  
Knickerbocker, 50s 58 00  
Iroquois, 50s 58 00  
B. L., 50s 58 00  
Hummel's Cham-pions, 50s 57 50  
Templar Blunts, 50s 75 00  
Templar Perfecto, 50s 105 00  
Cheroots  
Old Virginia, 100s 23 50  
Stogies  
Home Run, 50, Tin 18 50  
Havana Gem, 100 wd 27 50

## 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 7 80  
Lucky Strike, 10 & 20 8 00  
Sweet Caporal, 20, Pl. 8 00  
Windsor Castle, 20, Pl. 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 8 00  
Falks Havana, 20, Pl. 9 75  
Richm'd S Cut, 20, Pl. 10 00  
Richm'd 1 Cut, 20, Pl. 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 Tarryton, 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  
Melachrino, No. 9, 10, cork or plain 16 00  
Melachrino, No. 9, 20, cork or plain 16 00  
Melach'o, No. 9, 10 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. 23 00  
Ambassador, 10 35 00  
Old 76, 10 or 50 37 50  
Benson & Hedges  
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.

Liggett & Myers Brands  
Hawatha, 10c, doz. 96  
Hawatha, 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, 16 oz., dz. 96  
Sterling, 10c, doz. 96  
Sweet Burley, 10c, dz. 96  
Sweet Burley, 45c foil 4 25  
Swt. 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, 90c, doz. 9 00  
Sweet Mist, 10c, doz. 96  
Uncle Daniel, 10c, dz. 96  
Uncle Daniel, 16 oz. 10 20

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  
Piper Heidsieck, 20c 1 92  
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 64  
J. T. Smooth, per plug 32  
J. T. R. and R., plug 32  
King Pin, per plug 32  
King Pin, 10c cuts, ea 08  
Masterpiece, per plug 41  
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



Summertime, 65c Pails 6 50  
Sweet Tip Top, 10c, doz. 96  
Velvet, Cut Plug, 10c, doz. 96  
Velvet, Cut Plug, 10c, doz. 96  
Velvet, Cut Plug, 8 oz. 7 25  
Velvet, Cut Plug, 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  
Beechnut, L. C., 10c, doz. 96  
Beechnut, L. C., 35c, doz. 3 30  
Beechnut, 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, 10c, doz. 96  
Union Leader, 15c, doz. 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, doz. 96  
Peninsular, 10c, doz. 96  
Peninsular, 8 oz. doz. 3 35  
Reel Cut Plug, 10c, doz. 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, doz. 96  
Big 9, Clip, 10c, doz. 96  
Buck Shoe Scrap, 10c 96  
Pinkerton, 30c, doz. 2 40  
Pay Car Scrap, 10c, doz. 96  
Pinch Hit Scrap, 10c 96  
Red Man Scrap, doz. 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  
Kieko, 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, 10c, doz. 96  
Old Rover, 10c, doz. 96  
Our Advertiser, 10c, doz. 96  
Prince Albert, 10c, doz. 96  
Prince Albert, 17c, doz. 1 63  
Prince Albert, 8 oz. tins, without pipes 7 20  
Prince Albert, 8 oz. and pipes, doz. 9 36  
Prince Albert, 16 oz. 13 92  
Stud, Gran. 5c, doz. 48  
Whale, 16 oz. doz. 4 80

**Block Bros. Tobacco Co.**  
Mail Pouch, 10c, doz. 96

**Falk Tobacco Co., Brands.**  
American Mixture, 35c 3 30  
Arcadia Mixture, 25c 2 40  
Champagne Sparklets, 30c, doz. 2 70  
Champagne Sparklets, 90c, doz. 8 10  
Personal Mixture, 6 60  
Perique, 25c, per doz. 2 25  
Serene Mixture, 16c 1 60  
Serene Mixture, 8 oz. 7 60  
Serene Mixture, 16 oz. 14 70  
Tareyton London Mixture, 50c, doz. 4 00  
Vintage Blend, 25c 2 30  
Vintage Blend, 80 tins 7 50  
Vintage Blend, \$1.55 tins, doz. 14 70

**Superba Tobacco Co. Brands.**  
Sammy Boy Scrap, dz 96  
Cigar Clippings  
Havana Blossom, 10c 96  
Havana Blossom, 40c 3 95  
Knickerbocker, 6 oz. 3 00  
Lieberman, 10c, doz. 96  
W. O. W., 6 oz. doz. 96  
Royal Major, 10c, doz. 96  
Royal Major, 6 oz. dz. 3 00  
Royal Major, 14 oz. dz 7 20

**Larus & Bro. Co.'s Brands.**  
Edgeworth Ready Rubbed, 17c Tins 1 63  
Edgeworth Ready Rubbed, 8 oz. tins, doz. 7 00  
Edgeworth Ready Rubbed, 16 oz. tins, dz. 14 50  
Edgeworth Sliced Plug, 17c tins, doz. 1 62  
Edgeworth Sliced Plug, 35c tins, doz. 3 55

**Weyman Bruton Co.'s Brands.**  
Central Union, 15c, dz. 1 44  
Shag, 15c Tins, doz. 1 44  
Shag, 15c Papers, doz. 1 44  
Dill's Best, 16c, doz. 1 54  
Dill's Best Gran., 16c 1 54  
Dill's Best, 17c Tins 1 62

**Snuff.**  
Copenhagen, 10c, roll 64  
Seal Blandening, 10c 64  
Seal Göteborg, 10c, roll 64  
Seal SWE. Rapee, 10c 64  
Seal Norkopping, 10c 64  
Seal Norkopping, 1 lb. 85

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

**Mixed Candy**  
Pails  
Grocers 13  
Kindergarten 22  
Leader 18  
Century Creams 22  
X. L. O. 15  
French Creams 20  
Cameo 22  
Fancy Mix 22

**Fancy Chocolates.**  
5 lb. Boxes  
Bittersweets, Ass'ted 1 90  
Choc Marshmallow Dp 1 80  
Milk Chocolate A A 2 00  
Nibble Sticks 1 45  
Primrose Choc. 1 75  
No. 12 Choc. 2 00  
Chocolate Nut Rolls 2 00

**Gum Drops.**  
Pails  
Anise 20  
Raspberry 20  
Favorite 24  
Orange Jellies 20  
Butterscotch Jellies 21

**Lozenges.**  
Pails  
A. A. Pep. Lozenges 15  
A. A. Pink Lozenges 18  
A. A. Choc. Lozenges 18  
Motto Hearts 22  
Malted Milk Lozenges 22

**Hard Goods.**  
Pails  
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  
Checkers Prize 7 00  
Balloon Pop Corn, 50s 1 90

**Cough Drops**  
Boxes  
Menthol Horehound 1 30  
Smith Bros. 1 50

**CRISCO**  
36s, 24s and 12s.  
Less than 5 cases 19  
Five cases 18 1/4  
Ten cases 18  
Twenty-five cases 17 1/4  
6s and 4s.  
Less than 5 cases 18 1/4  
Five cases 17 1/4  
Ten cases 17 1/4  
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, specially printed front cover is furnished without charge.

**CREAM OF TARTAR**  
6 lb. boxes 55  
3 lb. boxes 60

**DRIED FRUITS**  
Apples  
Evap'd Choice, blk. 14  
Apricots  
Evaporated, Choice 38  
Evaporated, Fancy 28  
Evaporated, Slab 21

**Citron**  
10 lb. box 38

**Currents**  
Packages, 14 oz. 23  
Boxes, Bulk, per lb. 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, 1 lb. pkg. 27  
Thompson Seedless, bulk 22

**California Prunes**  
80-90 25 lb. boxes @.09  
70-80 25 lb. boxes @.09 1/2  
60-70 25 lb. boxes @.10 1/2  
50-60 25 lb. boxes @.12  
40-50 25 lb. boxes @.15  
30-40 25 lb. boxes @.18

## FARINACEOUS GOODS

**Beans**  
Med. Hand Picked 05 1/2  
Cal. Limas 09  
Brown, Holland 06

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

**Hominy**  
Pearl, 100 lb. sack 5 25

**Macaroni**  
Domestic, 10 lb. box 1 00  
Domestic, brkn bbls. 08  
Golden Age, 2 doz. 1 90  
Fould's, 2 doz., 8 oz. 2 00

**Pearl Barley**  
Chester 4 75

**Peas**  
Scotch, lb. 06 1/2  
Split, lb. 09

**Sago**  
East India 06 1/2

**Tapoca**  
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 25

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

**Sinkers**  
No. 1, per gross 65  
No. 2, per gross 77  
No. 3, per gross 85  
No. 4, per gross 1 10  
No. 5, per gross 1 45  
No. 6, per gross 1 85  
No. 7, per gross 2 30  
No. 8, per gross 3 35  
No. 9, per gross 4 65

## FLAVORING EXTRACTS

**Jennings**  
Pure Vanilla  
Turpeneless  
Pure Lemon

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

**Van Duzer**  
Vanilla, Lemon, Almond,  
Strawberry, Raspberry,  
Pineapple, Peach, Orange,  
Peppermint & Wintergreen  
1 ounce in cartons 2 00  
2 ounce in cartons 3 50  
4 ounce in cartons 6 75  
8 ounce 13 20  
Pints 26 40  
Quarts 51 00  
Gallons, each 101 00

## FLOUR AND FEED

**Valley City Milling Co.**  
Lily White, 1/4 Paper sack 8 60  
Harvest Queen 2 1/2 8 50  
Light Loaf Spring Wheat, 2 1/2 8 75  
Snow Flake, 2 1/2 8 75  
Graham 25 lb. per cwt 3 50  
Golden Granulated Meal, 25 lbs., per cwt. N 2 30  
Rowena Pancake Compound, 5 lb. sack 4 20  
Buckwheat Compound, 5 lb. sack 4 20

**Watson Higgins Milling Co.**  
New Perfection, 1/2 s. 8 20

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

**Wheat**  
No. 1 Red 1 05  
No. 1 White 1 02

**Oats**  
Carlots 40  
Less than Carlots 44

**Corn**  
Carlots 55  
Less than Carlots 60

**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  
16 1/2 cases, 24 to case 2 60

## CHLORINATED LIME.

Single cases, case 4 60  
2 1/2 cases, case 4 48  
5 1/2 cases, case 4 40  
10 cases, case 4 32  
1/2 case, 25 cans to case, case 2 35

## HIDES AND PELTS

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

**Pelts**  
Old Wool 25 50  
Lambs 10 25  
Shearlings 10 25

**Tallow**  
Prime @4  
No. 1 @3 1/2  
No. 2 @3

**Wool**  
Unwashed, medium 15 @16  
Unwashed, rejects @10  
Fine @16  
Market dull and neglected.

## HORSE RADISH

Per doz., 7 oz. 1 60

## JELLY AND PRESERVES

Pure, 30 lb. pails 3 50  
Pure, 7 oz. Asst., doz. 1 35  
Pure, 15 oz. Asst., doz. 2 00  
Buckeye, 22 oz., 2 doz. 4 25  
O. B., 15 oz., per doz. 2 75

## JELLY GLASSES

8 oz., per doz. 44

## MATCHES.

Blue Ribbon, 144 box. 7 55  
Searchlight, 144 box. 8 00  
Safe Home, 100 boxes 5 50  
Old Pal, 144 boxes 8 00  
Domino, 720, 1c boxes 5 50

**Safety Matches.**  
Red Top, 5 gro. case 5 75  
Red Cross, 1 gro. cart 1 10

**MINCE MEAT.**  
None Such, 3 doz. 5 35  
Quaker, 3 doz. case 4 00  
Guthies, 3 doz. case 4 00  
Libby Kegs, Wet, lb. 28

## MOLASSES.

**New Orleans**  
Fancy Open Kettle 60  
Choice 48  
Good 36  
Fair 30  
Stock 28  
Half barrels 5c extra

**Molasses in Cans.**  
Red Hen, 24, 2 lb. 2 60  
Red Hen, 24, 2 1/2 lb. 3 25  
Red Hen, 12, 5 lb. 3 00  
Red Hen, 6, 10 lb. 3 00  
Ginger Cake, 24, 2 lb. 3 00  
Ginger Cake, 24, 2 1/2 lb. 3 75  
Ginger Cake, 12, 5 lb. 4 00  
Ginger Cake, 6, 10 lb. 3 75  
O. & L. Spec., 24, 2 1/2 5 50  
O. & L. Spec., 12, 5 lb. 5 25  
O. & L. Spec., 6, 10 lb. 5 00  
Duffs, 24, 2 1/2 Screw C. 6 50  
Duffs, 6, 10, Screw C. 5 35  
Dove, 36, 2 lb. Wh. L. 6 60  
Dove, 24, 2 1/2 lb. Wh. L. 6 30  
Dove, 12, 5 lb. Blue L. 4 70  
Dove, 6, 10 lb. Blue L. 4 45  
Palmetto, 24, 2 1/2 lb. 4 50

## NUTS.

**Whole**  
Almonds, Drakes 21  
Brazil, large washed 17  
Fancy Mixed 20  
Filberts, Barcelona 16  
Peanuts, Virginia raw 11  
Peanuts, Vir. roasted 14  
Walnuts, California 33  
Walnuts, Naples 26

**Salted Peanuts**  
Fancy, No. 1 11  
Jumbo 19

## Shelled

Almonds 50  
Peanuts, Spanish, 125 lb. bags 08 3/4  
Filberts 50  
Pecans 1 25  
Walnuts 82

## OLIVES.

Bulk, 2 gal. keg 2 50  
Bulk, 3 gal. keg 5 00  
Bulk, 5 gal. keg 7 00  
Quart Jars, doz. 3 00  
Pint Jars, doz. 3 00  
4 1/2 oz. Jar, plain, dz. 1 60  
5 1/2 oz. Jar, pl., doz. 2 35  
10 oz. Jar, plain, doz. 3 50  
16 1/2 oz. Jar, Pl. doz. 4 50  
6 1/2 oz. Jar, Stu., doz. 2 40  
9 oz. Jar, Stuffed, doz. 4 00

## PEANUT BUTTER.

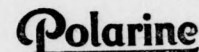


Bel Car-Mo Brand

8 oz., 2 doz. in case 2 70  
24 1 lb. pails 4 35  
12 2 lb. pails 4 10  
5 lb. pails, 6 in crate 4 55  
25 lb. pails 13  
50 lb. tins 12 1/4

## PETROLEUM PRODUCTS

**Iron Barrels**  
Perfection Kerosene 10.7  
Red Crown Gasoline 19.9  
V. M. & P. Naphtha 22.5  
Capitol Cylinder 42.5  
Atlantic Red Engine 23.5  
Winter Black 14  
Polarine, Iron Bbls. 50.5



Polarine, Iron Bbls. 50.5  
Finol, 4 oz. cans, doz. 1.95  
Finol, 8 oz. cans, doz. 2.70  
Parowax, 100, 1 lb. 6.4  
Parowax, 40, 1 lb. 6.6  
Parowax, 20, 1 lb. 6.8



Semdac, 12 pt. cans 3 20  
Semdac, 12 qt. cans 4 60

## PICKLES

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

## Small

Barrels --  
Half barrels --  
5 gallon kegs --

## Gherkins

Barrels --  
Half barrels --  
5 gallon kegs --

## Sweet Small

Barrels --  
Half barrels --  
5 gallon kegs --

## PIPES

Cob, 3 doz. in bx 1 00 @1 20

## PLAYING CARDS

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

## POTASH

Babbitt's, 2 doz. 2 75

## FRESH MEATS.

## Beef.

Top Steers and Heifers 14  
Good Steers and Heifers 13  
Med. Steers & Heifers 11  
Com. Steers & Heifers 09

## Cows.

Top 11  
Good 10  
Medium 09  
Common 07

## Veal.

Top 15  
Good 13  
Medium 10

## Lamb.

Good 16  
Medium 12  
Poor 13

## Mutton.

Good 10  
Medium 10  
Poor 07

## Pork.

Heavy hogs 10  
Medium hogs 11 1/2  
Light hogs 11 1/2  
Sows and stags 9  
Loins 21  
Butts 19 1/2  
Shoulders 13 1/2  
Hams 17  
Spareribs 11  
Neck bones 05

## PROVISIONS

## Barreled Pork

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

## Dry Salt Meats

S P Bellies 16 00 @19 00

## Lard

80 lb. tubs advance 1/4  
Pure in tierces 11 1/2 @12  
Compound Lard 12 @12 1/2  
69 lb. tubs advance 1/4  
50 lb. tubs advance 1/4  
20 lb. pails advance 3/4  
10 lb. pails advance 3/4  
5 lb. pails advance 1  
3 lb. pails advance 1

## Sausages

Bologna 12  
Liver 12  
Frankfort 16  
Pork 18 @20  
Veal 11  
Tongue 11  
Headcheese 14

## Smoked Meats

Hams, 14-16 lb. 23 @27  
Hams, 16-18 lb. 23 @27  
Ham, dried beef sets 38 @39  
California H



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 ....	13
Poppy ....	14
Rape ....	18
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
Bixby's, 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 40
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 Naphtha, 100 box 6 15	
Grandma White Nap. 100s 5 80	
Kirk White Nap. 100s 5 80	
Rub No More White	
Naphtha, 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 Naphtha	
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

Sapolio, 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.

# KITCHEN KLENZER



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 ....	@22
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
Ponety, 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	
Kingsford, 40 lbs. ....	11 1/4
Powdered, bags ....	02 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 1/4
Silver Gloss, 12 6 lbs. ....	11 1/4
Elastic, 64 pkgs. ....	5 35
Tiger, 48-1 ....	7

SYRUPS	
Corn	
Barrels ....	70
Half Barrels ....	76
Blue Karo, No. 1 1/2, 2 doz. ....	1 93
Blue Karo, No. 5, 1 dz 2 70	
Blue Karo, No. 10, 1/2 doz. ....	2 50
Red Karo, No. 1 1/2, 2 doz. ....	2 23
Red Karo, No. 5, 1 dz 3 10	
Red Karo, No. 10, 1/2 doz. ....	2 90

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. ....	50

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 25	
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 00
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	
22 oz cotton mop heads 2 25	
9 oz. cotton mop heads 1 75	

Pails	
10 qt. Galvanized ....	2 40
1 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, wood ....	1 00
Rat, spring ....	1 00
Mouse, spring ....	30

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 ....	05 1/2
No. 1 Fibre ....	07 1/2
Butchers Manila ....	06
Kraft ....	08 1/4

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

## PARKER A PERJURER.

## Confesses He Testified Falsely To Conceal Shortages.

Chicago, Oct. 15—Harrison Parker, trustee and chief factotum of the Co-operative Society of America, alleged bankrupt, confessed to-day to Federal Judge Evan A. Evans that he had testified falsely in recent bankruptcy hearings in order to conceal a shortage of \$117,500 in the books of the Great Western Securities Company, fiscal agent for the society.

At the conclusion of the session the Judge declared the affair to be one warranting the immediate attention of the Federal Grand Jury. Orders were issued for the presence of Parker's wife, Mrs. Edith S. Parker; Charles G. Higgins, the mysterious "capitalist" of the organization, and a Mrs. Fuller in the courtroom next Monday morning.

Gustave Kopp, President of the Western Securities Company, testified to-day as to his ignorance of Parker's operations.

Parker had received a letter containing securities, assets of the companies. When the letter was turned over to the receiver yesterday morning the postmark had been obliterated. Parker said to-day that he had been instructed by his attorney, Harris Williams, to destroy the postmark.

This letter and the evidence concerning it was the first matter to be brought by Attorney Julius Moses to the attention of the Judge, who asked Attorney Williams, "Did you so instruct Parker?"

"No, I did not," was the reply.

Then came mention of the \$145,000 of securities of the old Fruitvale Development Company, which passed through bankruptcy many years ago. These securities were turned in by Parker as assets of the Co-operative Society of America.

"Are these securities considered worthless?" the Judge asked Attorney Moses. "They are worthless," Moses replied.

In reply to questions by Moses, Parker said the letter came from his wife, who was in New York City when it was sent. It contained, he said, \$14,500 in Liberty bonds, memoranda of items paid out in his own handwriting, and a personal letter from his wife.

Judge Evans read the letter and returned it with the comment that it was not relevant to the case.

"Judge," said Parker, "I'd like to make a statement. I have been evading and as evasive as I possibly could ever since the lawsuit started, in order that I might check the accounts of the organization. I knew accounts were \$177,500 short, and I knew that if that fact came out in the newspapers there would be a prejudiced opinion already formed which would give me very little show."

"I immediately got to work on the books and found that the \$25,000 paid to the Wisconsin Pea Cannery's Association was not recorded and another item of \$75,000 to the same company was not marked down. There was a discrepancy left of between \$15,000 and \$17,000."

"After communication with my wife who is in New York, she forwarded to me Liberty bonds which with some extra cash got together, balanced the books. This was not completed until yesterday morning, and not until then was I positive that the company was solvent. I am telling the absolute truth. Now I am ready to tell the whole thing."

Then Parker began to tell facts about the organization which hitherto were unknown even to his own attorneys. One of these disclosures related to the organization of a new concern known as the Western Finance Company. This organization, Parker said, was composed of himself, Charles C. Higgins, Mrs. Fuller, an employee, and a Mr. Bang, Parker's personal secretary. The new organ-

ization, he said, took over the old Great Western Securities. The company had 1,000 shares of stock of no par value.

Chicago, Oct. 18—Attorneys delving into the stock selling machinery of the Co-operative Society of America, alleged bankrupt, and its affiliated and subsidiary companies made little headway yesterday.

At 10 o'clock in the morning Federal Judge Evans announced that in his opinion the proceedings would move as efficiently under the direction of Referee in Bankruptcy Frank L. Wean as before the Court. In pursuance of this ruling the enquiry was returned to the society's offices in the People's Life building.

There Harrison Parker took the witness stand. He explained the financing of the defunct National Society of Fruitvale during 1918, 1919 and 1920. He told of mortgaging his home, his furniture, and his wife's jewelry to keep the concern from going to the wall. Then, when bankruptcy came and re-organization was necessary, the society owed his wife more than \$90,000 and a bank in Michigan more than \$125,000, he said.



## ONE ISSUE OF THE TRADESMAN SAVED A MERCHANT \$50.

Benton Harbor, Oct. 18—Having just had a little experience with two nice looking young gentlemen last Friday morning, I thought it would be of interest to you and your readers to know how the Tradesman came to my rescue and saved me from being swindled. The young men claimed they were representing the Rogers Brothers Silverware Co. and were absolutely giving silverware away. They had made the Benton Fuel Co., of this city, a distributor, and they (the Benton Fuel Co.) had recommended us as a second distributor and it was all to be without any cost to us whatsoever. All we had to do was to pass out the cards with our name on the front and their name on the back. These cards they would print for us at \$4 per thousand, providing we ordered 25,000 at a time and made a deposit of \$50 at the time we signed the order.

Whenever a lady sent them fifty of these cards they would send her a Rogers 1881 silver spoon, and when a lady would get one or two spoons she would then want the entire set and would go and buy the remainder to match of her local jeweler. That was where the profit would come in for them.

The scheme looked good to me on the face of it, but as I have made it a rule of life to think things over before taking action on any new scheme, I told the boys I would give them an answer in two hours and either accept or reject it at that time. While eating dinner I told my wife about the scheme and she said, "You brought home a silverware coupon the other day from the Electric Service Co." While we were looking at the coupon, she said, "I believe I saw something in the Tradesman about this same company," so we hunted up your paper and found that it was a crooked scheme, utterly devoid of the element of honesty and good faith. We then called up the Benton Fuel Co. (Mr. Jeffery) and asked him to come over, and he also went over it with us. Then we went over to the store, where we found the young men waiting. We presented them with your paper and the coupon and they said some one was infringing on their rights. I said, "Boys, I don't want any of that for me." They said, "All right" and started away. I said to them, "My friend wants his \$50 back." "Well," they said, "come down to the hotel and we will pay you." We went down to the Hotel Benton and found they had already gotten a draft for the check. He offered us the draft. We insisted on cash, so he gave it to us and we tore his name off the contract and left them to think it over.

It is needless for me to say to you that I appreciate your paper because it saved me fifty; also my friend's fifty. We are, therefore, thankful that we are your subscribers.

A. L. LEONARD,  
Proprietor Pipestone Grocery.

### The Lives of Trees.

The New York Sun tells of a tree said to be living in Mexico that is 6,000 years old. It is described as a cypress thirty-six feet in diameter, but as no scientific record of its existence has been made doubt is justifiable.

But there really are baobab trees in Africa credited with 4,000 years, and the big sequoias in California are given an age approximately 3,000 years. Yews in England are believed to be of equal age, with many oaks and elms known to be 800 years old.

We are skeptical of all estimated ages, whether of men or things, and very doubtful of years which passed before men became human beings, but it seems to be a fair conclusion that trees live longer than anything else that grows on earth. Which reminds us of two irrelevant stories, one of Napoleon when his grenadier said he was "higher" than the Emperor. "You mean longer," said the Little Corporal. Another is that of the wife who found a distinguished husband

with his arm around a handsome young woman's waist. "I am surprised," she said. "You mean you are astonished," he retorted; "I am the one who is surprised."

Story hours are favorite forms of entertainment for children by department stores throughout the country. Trained story tellers are engaged to spin tales of magic, adventure and mystery for the wee folk while their mothers shop. The Bon Marche, Seattle, has elaborated the idea. The entrance to the room set aside for the children represented the doorways of the "Racketty-Packetty House." A "Queen" in traditional fairy garb, comes through soft blue curtains, mounts a throne, waves her wand, and has her hearers thrilled to attention before she begins her tale. From fifty to 100 children are entertained every Saturday afternoon at the Pelletier Stores Co., of Topeka. Saturday is Children's Day at the Burgess-Nash Store, Omaha, and the story hour is held from 10 to 11 in the morning.

## 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.

Wanted—Position in grocery or general store by a man with twenty years experience, age forty-four. Steady, and good habits. G. W. Morton, 213 So. Division Ave., Grand Rapids. 513

For Sale—Well established grocery business in a thriving town of 2,000. Will sell or rent store building. Address Strong Bros., Vicksburg, Mich. 514

For Sale—Best grocery store in Ionia county. Address No. 515, Care Michigan Tradesman. 515

For Sale—Good established grocery business. Reason for selling, death of owner. Address No. 516, Care Michigan Tradesman. 516

Corset Salesmen—Sideline, new article. No trouble to handle, liberal commission. Write for territory. E. W. Ives & Co., Coopersville, Mich. 517

FERRETS FOR SALE. PRICE LIST FREE—Book on ferrets, 10c. Ferret muzzles, 25c each. BERT EWELL, Wellington, Ohio. 518

Display man and card writer, five years' experience in dry goods and ready-to-wear lines, desires position with progressive store. Steady, capable, best references. Address No. 519, Care Michigan Tradesman. 519

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

### 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.

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 Citz. Phone 61366

### JOHN L. LYNCH SALES CO.

#### SPECIAL SALE EXPERTS

Expert Advertising

Expert Merchandising

209-211 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

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

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.

## 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.



### Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Oct. 12.—In the matter of Fred Gunther, Sr., Bankrupt No. 1960, an offer for the assets of the bankrupt has been received by the court and accordingly an order to show cause and for sale has been made. The sale will be held Oct. 22. The stock of the bankrupt consists of a general hardware stock, implements, repair parts and also one Buick K45 touring car, and the inventory totals the sum of \$5,542.96. The offer filed in the court is in the sum of \$2,100.

Oct. 13. In the matter of Howard Ferguson, bankrupt, the trustee having filed in the court his petition that he be instructed and permitted to sell the assets of the bankrupt at public auction, and the court having considered the same best for this estate, an order for the sale of the assets of the bankrupt at public auction was made. The stock of the bankrupt consists of general motorcycle parts, supplies and accessories. The sale will be held at the place of business that the bankrupt operated, 421 Division avenue, S., Grand Rapids, Oct. 22. All interested in such sale should be present at that time and place.

Oct. 14. On this day was received the adjudication in bankruptcy in the matter of Frank Gallup, Bankrupt 1993. The bankrupt is a farmer of the township of Irving, in the county of Barry. From the fact that the schedules list little of value as assets, over and above the large statutory exemptions that this class of bankrupt is allowed, the court has written for funds for indemnity for expense of printing and publishing. When such funds are received the first meeting of creditors will be called and the writer will at that time give the date of the same. The matter has been referred to Benn M. Corwin as referee in bankruptcy. An examination of the schedules of the bankrupt disclose assets listed in the sum of \$3,080 and liabilities in the sum of \$4,012.38. A list of the creditors of the bankrupt is as follows:

Jas. Hopkins, Hastings	\$ 15.00
Miller Furniture Co., Hastings	90.00
Universal Garage, Hastings	492.00
Goodyear Bros., Hastings	60.00
Scott Implement Co., Hastings	70.00
Sol Boyland, Hastings	75.00
Henry Osborne, Hastings	22.00
Archie Tobias, Hastings	20.00
Harry Decker, Hastings	22.00
Chas. Jacobs, Hastings	96.00
Fred Biggs, Woodland	140.25
Oakland Garage, Hastings	25.00
Hastings National Bank, Hastings	175.00
Elaine Springer, Hastings	90.00
State Bank, Freeport	100.00
William Couch, Hastings	40.00
Arctic Ice Cream Co., Hastings	129.63
State Bank, Freeport	1,200.00
Jason Insley, McComb, Ohio	600.00
Don Kasch, Hastings	32.00
Jay Mead, Hastings	30.00
Goodyear Bros., Hastings	30.00
Hastings Lumber Co., Hastings	100.00
Wallace & Bumford, Hastings	80.00
John Mead, Hastings	15.00
Careth & Stebbins, Hastings	17.00
Sassman Drug Co., Hastings	6.00
Chas. Freer, Hastings	6.00
Chidister & Butler, Hastings	4.50
E. A. Kidder, Hastings	11.00
Kennedy Bros., Hastings	5.00
J. K. Frausden, Hastings	5.00
Babbitt & Rigby, Freeport	20.00
Waldorf Bros., Hastings	30.00
H. Spouable, Hastings	11.00
E. M. Moore, Hastings	8.00
Dr. Shiffeld, Hastings	7.00
Dr. Pratt, Hastings	6.00
Dr. Keller, Hastings	12.00
Grigsby & Edwards, Hastings	25.00
Wm. Couch, Hastings	20.00

Oct. 14. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Hans E. Glaeser, Bankrupt No. 1995. The matter has been referred to Benn M. Corwin, referee in bankruptcy. The schedules of the bankrupt do not disclose what business the debtor is engaged in. The bankrupt lists assets in the sum of \$15,150 and liabilities in the sum of \$6,320.14; \$15,000 of the so-called assets of the bankrupt consist of insurance policies which many times contain little or no value to the estate of the bankrupt. The first meeting of creditors will be held on Oct. 28. A list of the creditors of the bankrupt is as follows:

City of Grand Rapids	\$184.68
Internal Revenue Dept., Grand Rapids	343.63
Grinnell Bros., Grand Rapids	850.00
Dr. Alden Williams, Grand Rapids	4.00
F. C. Kaekel, Grand Rapids	98.00
Geo. M. Chandler, Chicago	18.50
Enterprise Upholstering Co., Grand Rapids	96.00
Chis J. Ema, Grand Rapids	18.17
Wealthy St. Foral Co., Grand Rapids	34.39
Schank Chandelier Shop, Grand Rapids	43.90
Elizabeth Young, Grand Rapids	33.25
Hill Top Bake Shop, Grand Rapids	50.60
Porter Shop, Grand Rapids	303.75
Grand Marble & Fireplace Co., Grand Rapids	33.50
Kent Fuel Co., Grand Rapids	12.95
Tebbetts & Garland Store, Chicago	31.35
Canfield-Pearce Co., Grand Rapids	140.00
Dr. T. D. Gordon, Grand Rapids	3.00
Herpolsheimer Co., Grand Rapids	1,029.57
Fibre Craft Furn. Co., Rockford, Ill.	260.00
Heating & Plumbing Co., Grand Rapids	7.55
John S. Noel, Grand Rapids	14.50

Dr. A. M. Campbell, Grand Rapids	61.00
Economy Dye House, Grand Rapids	3.50
Gas Light Co., Grand Rapids	6.40
Friedman-Spring Co., Grand Rapids	164.89
G. R. Water Works, Grand Rapids	9.56
Maxwel Ray Co., Milwaukee	246.75
Hammer & Cortenhorf, Grand Rapids	146.78
Dr. W. A. Stander, Grand Rapids	81.00
Citizens Tel. Co., Grand Rapids	3.07
Siegels, Grand Rapids	94.38
Drake's Market, Grand Rapids	154.57
Schutte Drug Store, Grand Rapids	109.50
Rason & Dow, Grand Rapids	95.00
Dunn Electric Co., Grand Rapids	131.04
Boston Store, Grand Rapids	71.70
Klingman Furn. Co., Grand Rapids	27.70
B. S. Chapin, Grand Rapids	22.95
Himes Coal Co., Grand Rapids	146.00
Westley Krsies, Grand Rapids	130.31
Wurzburg's Dry Goods Co., Grand Rapids	156.66
Higgin Mfg. Co., Newport, Ky.	252.00
Jacon Heffer, Grand Rapids	18.00
Michigan Telephone Co., Grand Rapids	27.19
Old National Bank, Grand Rapids	70.00
Hotel Hanson, Chicago	250.00
Hayes Electric Co., Grand Rapids	229.40

Oct. 17. In the matter of Frank Gallup, Bankrupt No. 1993, the court is in receipt of the funds necessary to defray the expenses of the first meeting and, accordingly, an order has been issued calling the first meeting of creditors Oct. 31.

### Review of the Produce Market.

Apples—Wagner, Wealthy, Spys, Baldwins and Alexanders command \$7 per bbl.; cooking apples, \$6 per bbl.

Butter—The market is steady to firm, with the receipts about normal for this season of the year. The average quality is showing slight improvement and there is fairly active demand for the finer grades of creamery butter. The market is slightly firmer, quotations having advanced about 1c per pound, while medium grade creamery butter remains steady and unchanged. Local jobbers hold extra creamery at 43c in 63 lb. tubs and 44c in 40 lb. tubs. Prints 45c per lb. Jobbers pay 20c for packing stock.

Bananas—7½c per lb.  
Beets—\$1 per bu.  
Cabbage—\$1.25 per bu.  
Carrots—\$1 per bu.  
Celery—40c for ordinary and 60c for Jumbo.

Citron—15c apiece. Very small demand.

Cranberries—Local jobbers hold Early Blacks at \$15 per bbl. and \$7.50 per ½ bbl.

Eggs—The market is firm on strictly fancy eggs, which are in very light supply at this writing. Other grades of eggs are very dull and in very light demand. Local dealers pay 45c for strictly fresh, candled. Cold storage are now moving out on the following basis:

Firsts	37c
Firsts in cartons	40c
Seconds	31c
Checks	30c

Egg Plant—\$2 per doz.  
Grape Fruit—Florida fruit is now in market, selling at \$6 per box for all sizes.

Grapes—Tokay and Malaga from California, \$3 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 leaf, 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, \$2.50 per crate.

Oranges—Fancy California Valencias now sell 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 per 150 lb. bag for home grown. Buyers all over Michigan are paying \$1.50 per 100 lbs., which is equivalent to 90c per bu. If they pay more they cannot find a market at a profit and if they pay less the farmers stop bringing spuds to market, so the \$1.50 price is stabilized in all the potato growing districts of which the Tradesman has any knowledge.

Pumpkin—\$2.25 per doz.

Quinces—\$3 per bu.

Radishes—15c per doz. for home grown.

Spinach—\$1.50 per bu.

Squash—\$2.75 per 100 lbs. for Hubbard.

Sweet Potatoes—Virginia command \$1.75 per hamper and \$5 per bbl.

Tomatoes—\$1.25 for 6 lb. basket from Florida.

Turnips—\$1 per bu.

### Deducting Losses From Income.

Business men who were compelled to take heavy losses last year will be interested in an amendment to the tax bill offered by Senator Capper. This proposes to allow a deduction of net losses incurred in 1920 from the taxable income of the present year. It makes retroactive the section of the present Senate bill, which provides that the losses incurred in any taxable year after 1920 may be deducted from the income of the succeeding year, and that if the losses in any year exceed the income in the year succeeding, the remainder is to be deducted from the earnings of the next year. As 1920 was the year of big losses, it is possible that the Capper amendment will be of more practical importance to large numbers of business men than the Senate's original provision. The fact, however, that the losses in that year were large may make the retroactive provision for their deduction a very expensive undertaking for the Treasury, depriving it of a great but at present unascertainable amount of revenue for the next year, and this at a time when strenuous efforts will have to be made to avoid a deficit even without such a deduction. Such an objection is likely to outweigh any consideration for the plight of those who during the current year have had to borrow money to pay taxes on incomes that when the deflation of wartime values set in proved to be largely paper affairs.

His head may be higher, but his feet are on a level with yours.

### Losses Due To Parsimony of Country Bankers.

Lawrence, Oct. 14—I gladly voice the same sentiments expressed by hundreds of readers of your valuable journal, as I consider it one of the best trade journals I have ever taken and can only wish you, my dear sir, many more helpful and success years.

There is one more great work you can do for this State and that is to use your influence and sterling fearlessness to suppress the awful wave of crime which is sweeping over our land. Only last night our bank was broken into by yeggs. Tying the watchman in the basement, they then attempted to blow the vault open, but did not succeed. Now the idea I have formulated is that each town having a certain population and a bank be permitted to maintain a certain number of our State militia. Say a town the size of Lawrence to have four armed soldiers. Such a force could, I believe, suppress this crime wave to quite an extent. I do believe that you are the man to put it through. There certainly should be something done along this line, for it is coming to pass when no business house is safe for a minute. Think it over. J. D. Salls.

The Tradesman believes there is a better way to curb safe breakers than to keep paid officers on the job to circumvent them or prevent their bagging the plunder they seek. There would be no safe breakers if the banks purchased safes which are proof against attack. Four such safes are now being made in this country and sold at reasonable prices; but because a country banker can "save" a couple of hundred dollars by purchasing a safe which is an invitation to the yeggs to call and tap it, nine out of ten succumb to the blandishments of the crafty salesmen who appeal to the "economy streak" in the country banker and sell him a safe which is like putty in the hands of the experienced dynamite operator. Whenever you hear of a bank safe being blown open, it is useless to attribute it to anything but the foolishness and parsimoniousness of the banker who was narrow minded enough to buy a safe which would not carry its contents in safety against any attack. Whenever yeggs are not fully informed as to the character of the safe in the vault and find that it is one of the impregnable kind, they content themselves with gorging their bags with Liberty bonds from the flimsy deposit boxes maintained behind skeleton vault doors by most country bankers and never give the safe more than a passing glance.

Score another run for a A. J. Scott, Secretary of the Michigan Hardware Association, in securing the services of Samuel A. Davis, retail specialist, to address the dealers and clerks on "Successful Retailing—Selling Service" at their twenty-five group meetings, Sept. 19 to Oct. 22. His talks have proven a hit, because of his wide experience in department store work, bringing to the members ideas and information from other angles than hardware to get out of "rut thinking." Mr. Davis is an unusually interesting speaker, bringing new inspiration into the state conventions. An active member of the Cleveland Advertising Club, he has been store service director for many of the largest department stores.





## This grocer knows the value of Procter & Gamble products!

He knows that his customers realize the advantages of using Procter & Gamble products not only because of personal experience but also because of the national advertising that takes the P & G message into practically every home. Therefore, he makes it easy for his trade to secure all of the good brands that come from our factories.

The photograph above was taken during a special demonstration sale of our products. He used originality in handling the sale and consequently enjoyed an unusually large volume of business.

The grocer who knows how Procter & Gamble products are regarded by his trade will invariably push them, and the results are always good. "The goods that come from P & G are worth a man's time in pushing them," declared one dealer. "They give more sales for a given amount of effort than anything else sold in a grocery store."

*The Procter & Gamble Distributing Co.*  
Cincinnati, Ohio

### Branches

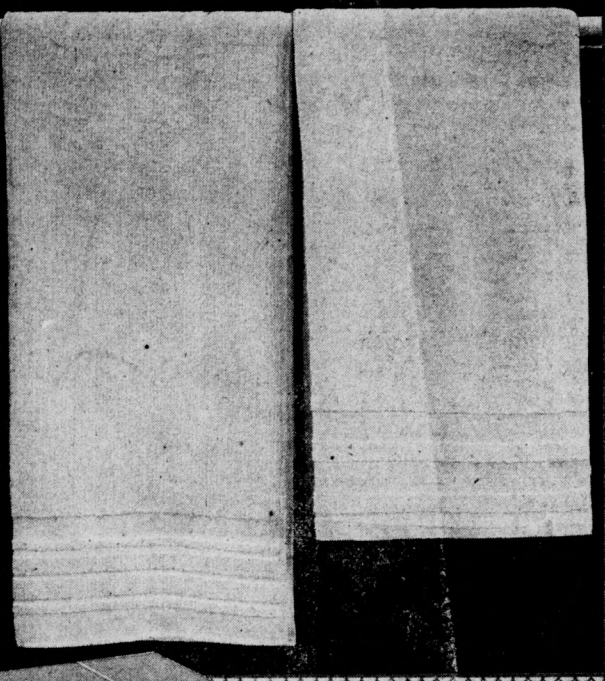
Atlanta	Dallas	Minneapolis	San Francisco
Baltimore	Detroit	New Orleans	Seattle
Boston	Kansas City	New York	St. Louis
Chicago	Los Angeles	Philadelphia	Syracuse
Cleveland	Memphis	Pittsburgh	

Send mail orders to nearest address

1422 Washington Boulevard, Detroit, Mich.







Each package of genuine Cannon Towels has the blue trade-mark label on the wrapper. Look for it.



## You Can Build a Department Around these Towels

**Y**OU can surprise yourself with the sales and profits on Cannon Towels by featuring them in your store. For these towels represent unequalled values; their exceptionally fine appearance suits them to any home, and *you can sell them at prices that every woman can afford to pay.*

Moreover, your cotton towel requirements can be completely satisfied by Cannon Towels since this line includes every kind of cotton huck and turkish towel. They are made by the Cannon Manufacturing Company, the largest producer of towels in the world.

You can stand back of Cannon Towels to the limit. They are made of high quality cotton and are woven for long wear. Cannon Towels have an exceptionally fine finish and are unusually absorbent.

Look for the Cannon trade-mark label on every package. Order Cannon Towels from your jobber.

CANNON MILLS, Inc., 55 Worth Street, New York City

# CANNON TOWELS