

HUMANITY SWEEPS ONWARD

For humanity sweeps onward; where to-day the martyr stands,
On the morrow crouches Judas with the silver in his hands;
Far in the front the cross stands ready, and the crackling fagots burn,
While the hooting mob of yesterday in silent awe return
To glean up the scattered ashes into history's golden urn.

New Occasions teach new duties; time makes ancient good uncouth;
They must upward still, and onward, who would keep abreast with truth;
Lo, before us gleam her camp fires! We ourselves must pilgrims be,
Launch our Mayflower and steer boldly through the desperate winter sea,
Nor attempt the future's portal with the past's blood rusted key.

IDLE HOURS

There is no place in the life of the successful man for idle hours. When he works, he works; when he plays, he plays. He does each in its appointed time and with purpose. But he is never found just waiting for "something to turn up." It is necessary that healthy minds have a certain amount of recreation, but when playtime comes he seeks the kind of diversion that appeals to him and pursues it just as assiduously as he does his work. Hours wisely spent are an investment which will pay dividends during your whole life; hours spent in idleness are a depreciation charge that must be added to your overhead when striking a balance in your Book of Life.



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



FRESH—
That means **FLEISCHMANN'S**
Ten million people are using Yeast as a health-
builder and conditioner.
Our advertising is teaching them that it must be
fresh yeast. That means Fleischmann's.
Link up with our big national advertising.
The Fleischmann Company
Fleischmann's Yeast Fleischmann's Service

You can get along without a lot of
things—but getting along without
eating is not a success in the long
run. If people persist in eating,
they will need flour and needing
flour—give them
**Aristos
Fanchon Red Star**
JUDSON GROCER CO.
GRAND RAPIDS MICHIGAN



Mark This Pure



Make a pyramid of
Franklin Golden Syrup
Mark it—An absolutely pure, de-
licious Cane Syrup and you will sell
large quantities of it because it is
made by
The Franklin Sugar Refining Company
PHILADELPHIA
"A Franklin Cane Sugar for every use"
Granulated, Dainty Lumps, Powdered,
Confectioners, Brown, Golden Syrup






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 pos-
sibilities 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

MICHIGAN TRADESMAN

Thirty-Ninth Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 26, 1921

Number 1988

MICHIGAN TRADESMAN

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

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

TRADESMAN COMPANY

Grand Rapids.

E. A. STOWE, Editor.

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TAXES THE BIG QUESTION.

"During the last month I have attended numerous conferences of business men in the Middle West," said the representative of a large Chicago manufacturing concern yesterday, "and in nearly every instance the subject of Federal taxes came up for extended discussion, regardless of what the chief object of the gathering might have been. Indeed, it was not an uncommon thing for the conferences to develop into a sort of informal indignation meeting on the subject of taxation before they adjourned. Business men, of course, realize that heavy taxation as a result of the war is inevitable, and that a good portion of the Federal expenditures, such as those for interest on the bonded debt, pensions, and soldiers' compensation, represent debts of honor and may not be tampered with. On the other hand, they are critical of the growing cost of maintaining some of the administrative departments and especially resent the present scale of expenditures for military and naval purposes. There is nothing that can enhance the popularity of the Administration more than some effective step materially to curtail expenditures for armament."

The growing resentment against taxes and the demand for greater economy and efficiency in the Government are after all healthy signs. With the decline during the past year in prices, profits, and wages, taxes are becoming harder to pay. If the purchasing power of a dollar in 1913 be represented as 100 cents, it had dropped by May, 1920, to 37 cents, according to the index of the Bureau of Labor Statistics; but since that date it has climbed back to 67 cents. Although the citizen's tax bill may be the same this year as last, the payment will obviously involve a much greater strain on his pocketbook. But there is also a second reason for the citizen's great interest in how his tax dollar is being spent. A very large part of the taxes now levied by the Federal Government are direct; that is the taxpayer is also the tax-bearer,

Direct taxes have their civic value, in that they tend to make the taxpayers take a greater interest in good government, but they are not nearly so popular with the average politician as taxes which the public pays unwittingly. For this reason efforts to shift from direct to indirect taxes in this country may be expected, and indeed they are already under way. Any system, however, which will redistribute the burden in such a manner that the average individual will pay without feeling it will not be conducive to economy in government, no matter how attractive it may prove in other directions.

APPLES AND NUTS.

As Hallow'en approaches our thoughts naturally turn to nuts and apples and cider. There are any number of recipes built up from apples.

For dessert baked apples are delicious, and they can be dressed up with nuts. Wash and core the apples and fill the centers with sugar, cinnamon, and chopped walnuts. Bake them in a moderate oven, basting occasionally with water, to which a little corn syrup and cinnamon has been added. Two tablespoonfuls of syrup to one cup of water will give the apples an attractive glaze.

Dutch apple cake is made by preparing a rich baking powder dough, placing it in a greased pan and laying slices of apples on the top. It is then dotted with butter and sprinkled with sugar and cinnamon and baked in a moderate oven. Chopped nuts can be added with the sugar and cinnamon.

There is nothing more acceptable for an occasional dessert than beautiful red apples, well shined; a bowl of mixed cracked nuts, and cider of just the right age. There seem to be lots of cider this year, and it can be purchased on nearly every roadside through the country for 50 cents a gallon, if one returns the glass jug.

The favorite nut for this time of year is the chestnut. They can be roasted in the oven almost as well as over the charcoal fires used by the street vendors. Or they can be boiled. Cover them with water and boil for ten minutes, then add salt liberally and boil five minutes longer. Serve hot.

The use of a lighted match or other flame to ascertain the contents of a gasoline can is always effective—sometimes more so than others. A good plan for the person who thinks there is no danger in an open flame around gasoline to pursue is to have his affairs in such shape that litigation will be unnecessary after it is all over.

WHY FARMERS ARE BITTER.

No one who understands the farmer's present state of mind will attribute to him any special sympathy with the railroads, but it is not to be inferred from this that he cherishes any sympathy with the demands of organized railway labor. The farmers of the South and West still nurse a grievance against the Railroad Administration for raising the wages of section hands and other unskilled labor to what every sensible man in the country regards as an unreasonable level. This concerned the farmer directly, because he found it necessary to compete with the railroads in the matter of wages in order to keep his hired labor on the farm. He therefore blames the Railroad Administration very bitterly for compelling him to make his 1920 crops at abnormally high costs. If inflation had continued, and his products could have been sold on the basis of this high production cost, he would have felt somewhat differently. But there's the rub. The farmer thus holds a grievance against railway labor for spoiling his own labor and bringing down on his head the many woes that ensued from deflation. He will have no sympathy, therefore, with the proposed strike, even though he is not an ardent admirer of the railway managers.

These considerations may appear to be hard to reconcile with the so-called "farmer-labor movement" which at one time seemed on the verge of giving the country a new political party. It was frequently pointed out at the time when this movement was launched, however, that there was no permanent bond of sympathy between farmers and organized labor, and that the new alliance should be regarded as merely a marriage of convenience. Farmers as a class are to be regarded as employers and capitalists, it was stated, and therefore can have little or nothing in common with the destructive doctrines of anarchy and defiance of law openly preached and practiced by the Gompers gang. The radical farmers' movement in the Northwest has formed a working alliance with organized labor, but the relations between the farmers' wing and the labor wing have not always been harmonious. Each group suspects the tail of trying to wag the dog, taking it for granted, of course, that it is the dog and the party of the second part is the tail.

THE FOOD MAKERS.

Now that leaves are beginning to turn color and fall in earnest, it may not be inappropriate to pay a fleeting tribute to their industry and ability to spend themselves in order that the trees may live. Perhaps nowhere else in all the realm of the plant world is it so true that to save yourself you must be willing to spend yourself, even unto death.

Leaves start out so bravely in the spring, bursting with life, and with never a thought that upon their brief span of activities all other life depends, nor that because they work and die they make possible the food supply of the world. That infinitely precious green coloring matter in all leaves, incomparably the most important substance in the universe, is a possession which puts plants upon a pinnacle of great height. For it is this green coloring matter, or chlorophyll, as the botanists call it, which alone of nature's products has the power to manufacture food. Through the aid of sunlight, and with the proper mixture of chemicals from the roots and from the air these tiny all but miraculous green laboratories make food at top speed all through the summer.

Now that their work is nearly done, and the food which only they could make has been transformed into wood or corn or what not, the green coloring matter is being slowly withdrawn for winter storage.

And leaves, as though they knew that theirs had been the great and surpassing activity of the growing season, are now putting forth a flaming reminder that they have finished their appointed tasks and are about to die.

NEW BUSINESS YARDSTICK.

The Clearing House section of the American Bankers Association and the Chamber of Commerce and the Federal Reserve Bank of St. Louis are among the bodies undertaking a campaign for the adoption of debits to individual accounts in place of bank clearings as the best indication of business activity. Heretofore bank clearings have formed the best available index of the volume of business transactions, but they have always been subject to one defect. Many checks pass through several different banks before they return to the institution upon which they have been drawn and are included in the clearings of each of them. This results in a certain amount of duplication in the figures of total clearings and is therefore always an element of inaccuracy. The Federal Reserve Board has adopted a new method of measuring the volume of business transactions by compiling the figures of debits to individual accounts in 155 important cities of the country. These debits represent the amounts drawn during a given period against individual deposits, and therefore indicate the total payments for goods and services. The inaccuracy due to duplications in clearings is thus eliminated, and the new method of registering business conditions is regarded as a distinct improvement.

The best customers are not always those wearing the best clothes, but good clothes do usually indicate a willingness to spend money.



The Furniture City Realty Co., a Michigan corporation with headquarters at Grand Rapids, has been organized for the purpose of acquiring property and building a new modern, fire-proof, commercial hotel at the northwest corner of Michigan and Monroe avenue.

The company has an authorized capital of \$750,000 preferred and fifteen thousand shares of common stock of no par value.

The cost of the real estate, including lease, the new building, expense of organization and underwriting both preferred stock and bonds, will be approximately \$1,100,000 and it is proposed, therefore, to sell \$600,000 of preferred stock, a share of common of no par value going with each share of preferred and, also, sell \$500,000 of bonds.

No arguments are needed to prove that there is need for a new hotel in Grand Rapids, or that such a hotel, as is planned, will be both popular and profitable. It is rumored that the Morton House will soon come down to make way for a new bank and office building and this, with the tearing down of the Charlevoix Hotel, which is on the site chosen for the new hotel, will take over two hundred rooms out of our present hotel facilities, so that the new 300 room hotel will really only be caring for present needs.

The building will be of concrete, brick and terra cotta, eight stories high, with 300 rooms, and store space on the ground floor. All modern conveniences will be provided, including an improved ventilating system and circulating ice water in all rooms. A spacious lobby some 72 x 75 feet, a well appointed mezzanine and a specially designed club room with a direct connection to the kitchen, will be features of this hotel.

Complimentary to Mr. Fred N. Rowe, of the Valley City Milling Co., who has been largely instrumental in the project, the new hostelry has been named the Hotel Rowe.

The location is exceptionally good, being the junction of the two main and widest thoroughfares in the city and very centrally located as to factory, wholesale and retail districts and theaters. All but one of the main car lines in the city of Grand Rapids

pass this corner and all of the cars serving the Union Station. One interurban line passes the property and the Grand Trunk Passenger Station is within a few steps.

To show the value of this location from a retail standpoint, it is only necessary to say that by actual count over 20,000 pedestrians pass this corner from 7 o'clock in the morning until 9 at night and over 30,000 in twenty-four hours.

The officers of the Realty Company are:

President—C. S. Dexter, Secretary-Treasurer and General Manager of the Grand Rapids Chair Company.

Vice-President—L. D. Eldridge, of Hubbard, Eldredge & Miller, of Rochester, N. Y., who exhibit furniture in the Klingman building.

Sec'y-Treasurer—Fred N. Rowe, Sec'y of the Valley City Milling Co. and Sec'y of the Herkimer Hotel Co.

All the legal details of the corporation have been handled by Mr. David A. Warner, of Travis, Merrick, Warner & Johnson.

Unlike previous hotel propositions in this community, the Hotel Rowe has already been leased as if and when completed.

The Holden Hotel Company, a Michigan corporation, with C. C. Holden, President, and G. L. Holden, Sec'y-Treasurer, has been organized for the purpose of operating the Hotel Rowe.

The Messrs. Holden have conducted hotels and clubs throughout the country for thirty years, including such places as the Russell-Lampson and Ellis hotels at Waterloo, Ia., the Blackhawk at Davenport, Ia., the Union Club, of Cleveland, the Athletic Club, of Milwaukee, and the University Club and the South Shore Country Club, of Chicago.

The Holden Hotel Company will furnish the new hotel and a sufficient amount of its authorized capital has already been subscribed to furnish and operate the new project.

The lease provides that any increase in the cost of the building above the present architect's estimate automatically increases the rental and, also, protects the building company against any unusual increase in taxes.

The property is rented on a basis that will enable the building company

to pay taxes, insurance, upkeep, incidental expenses, interest on bonds, dividends on preferred stock and the retirement of both bonds and preferred stock within the duration of the lease.

Over \$100,000 of the preferred stock of the building company was subscribed before articles of association were filed and the balance of the \$600,000 necessary to finance the project will be offered to the investing public in the near future.

Every woman wants dainty, clean looking attractive kitchen utensils. One of the main points to observe in selling enamelware is to keep the stock looking attractive. In addition, such stock should be gone over every day to weed out pieces that have been marred by handling. The stock must also be kept as complete as possible.

It is a good plan to keep different colors of enamelware on separate counters, white on one, gray on another, and Blue and white on another. The counter bearing the white enamelware should catch the customer's eye the moment she leaves the elevator.

One point in which every woman is definitely interested is the durability of enamelware. The clerk must know her stock thoroughly in this respect, and must be able to tell whether a particular ware is suited to have tomatoes, etc., cooked, or preserved, in it. Another point to press is the ease with which enamelware may be cleaned. The cleanliness of the ware should be featured in the newspaper advertisements.

Every clerk selling enamelware

should learn as much as possible from the factory salesmen when they call. Not too much can be known of the manner in which the ware is made and how it can be used. One of the best advertising mediums for enamelware is the display window.

The Trend of Your Business

TAKING inventory of your business should not mean taking inventory of your merchandise only.

The modern executive keeps taking inventory all year round, by studying the data of sales, costs, expenses and profits from day to day, week to week, and month to month.

The trend of your business and its financial status can best be studied from clear and accurate reports by Certified Public Accountants.

Seidman & Seidman

Accountants and Tax Consultants

GRAND RAPIDS
SAVINGS BANK BLDG.

New York Washington Chicago
Newark Jamestown Rockford

We now offer the small
balance of our treasury

Seven Per Cent Cumulative Preferred Stock

Regular
Quarterly Dividends

All previous offerings promptly
over-subscribed.

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

FURTHER INFORMATION ON REQUEST

Valley City Milling Co.

Grand Rapids, Mich.

Citz. 4255

Bell M. 1194

We Are Getting To Be Thrifty Nation.

Treasury Department records indicate that thrift has found a firm foothold in America. Figures made public by the Savings Division show that, despite the economic depression and unemployment, the savings of small investors throughout the United States total approximately \$27,000,000,000, or, taking the population at 108,000,000 a per capita savings of about \$250 for each man, woman and child in the Nation.

Of this vast sum of working dollars, \$21,000,000,000 is invested in Government securities, while the other \$6,000,000,000 is represented by deposits in more than 30,000 savings banks. To the holders of Third Liberty Loan bonds, included in the investments referred to, the Government, on the 15th instant, paid interest amounting to more than \$77,000,000. At the same time, the holders of these securities are being invited by the Savings Division to re-invest their interest money in Thrift Stamps and War Savings Stamps with the view of keeping as much as possible of this money at work.

Government war issues are held mainly by persons of small means, according to Treasury officials. No lesson which came out of the war was more thoroughly learned than that which inculcated in the wage-earner the habit of systematic saving. The seeds planted during the great National emergency are now, during the post war period of readjustment, beginning to bear fruit.

Why Deflation Was So Sharp.

Education in regard to the operations of business cycles seems to have reached the point where the more intelligent business men realize the approach of the phase of liquidation and depression, but do so just a little too late to avoid its consequences, says one business statistician. The deflation of 1920 was the most precipitous in the history of the country. One explanation for this is that its advent was more quickly and more widely noted than ever before, with the result that there was a widespread and hurried effort to set things in order for the period of stress. The fact that such preparations were simultaneous and almost universal served greatly to accelerate the big slump. But the trouble is that these steps were taken too late to save the various concerns from the pains of deflation. Had they made their preparations for trouble when the boom period was at its height, as some of the more far-sighted captains of industry did, the process of readjustment would have been much easier and accompanied with smaller losses. Business men last year were not taken wholly unawares. They were watching the barometer more than ever before. They prepared for the storm, however, only after the first gusts had been felt. Nevertheless, there are signs that they are learning the lesson of cyclical movements and this is encouraging.

Are you the type of merchant who is afraid to give a hearing to a salesman who has something new for fear you may buy? Aren't you anxious to get hold of new things?

WHICH IS YOURS?

On the trade trip recently, the stores divided themselves into two classes.

One was the store of poorly arranged stocks and one was the store of thoughtfully arranged stocks.

One was the store of time and energy conservation by thoughtful arrangement and one was the store where time and energy were wasted by a lack of order.

One was the store where the customer's time was wasted while the clerk was making long trips for things that should have been handy, and the other was the store where the customer's time was saved because the needed articles were close at hand.

One was the store where everything could be reached with the least possible effort and the other was the store where the clerk had to climb up uncomfortably and take risks of disarranging the stock or possibly a fall, to get the articles that were needed.

The present day competition demands that your stock shall be so arranged that you can wait on your trade with the fewest possible steps and by consuming the least possible amount of the customer's time.

Time is money and you are saving money when you arrange your stock so as to save your time and your customer's time and your customers become better customers as they are pleased with the service which this kind of store arrangement gives.

The new forms of competition that are coming into existence can give better stock arrangement in the store than many of the retailers now have, but with stock arrangement minus personality they cannot meet your competition if you have scientific stock arrangement plus personality.

Let us put our house in order, and have our stock so arranged that we can handle the maximum amount of trade at the minimum cost of energy and time.

Let us put rapid sellers in handy places.

Let us merchandise scientifically.

WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers.

MOVEMENT OF MERCHANTS.

Ithaca—Holgren & Pettit succeed T. A. Goodwin in the drug business.

Stockbridge—Fred West succeeds George Babcock in the hotel business.

Homer—Dryer & Sons have engaged in the manufacture of dredges, etc.

Hesperia—George E. Wilber succeeds F. A. Hallock in the grocery business.

Otisville—The Parker Lumber Co. has sold to the R. & A. Lumber Co., of Bay City.

St. Johns—Henry Howard Colby succeeds George Marriott in the grocery business.

Galien—The Galien State Bank has been incorporated with an authorized capital stock of \$25,000.

Jonesville—D. D. Edwards has added a fine new truck to his already efficient service in his bakery.

Lansing—A. D. Kinsey has opened an ice cream, soft drink and lunch room at 109 North Grand avenue.

Detroit—The Reliable Tire Repair Co., 4250 Woodward avenue, has changed its name to the Reliable Tire Co.

Reading—F. L. Morton & Son succeed Merl Fry in the garage and automobile supplies and accessories business.

Benton Harbor—The State Savings Bank has changed its name to the American National Bank of Benton Harbor.

Eaton Rapids—Pender Bros., of Hastings, succeed Miller & Johnson in the restaurant, cigar and pool room business.

Jackson—George D. Putnam and Charles Burgess have engaged in business under the style of the P. & B. Novelty Co.

Parma—Thomas & Levery sold their stock of groceries and store building to George Lower, who has taken possession.

Detroit—The Detroit Piggly Wiggly Co., 1510 Penobscot building, has increased its capital stock from \$30,000 to \$70,000.

Union City—Fire damaged the store building and grocery stock of William Wilbur, Oct. 22. The loss is fully covered by insurance.

Ludington—Jacob Bernhard, furniture dealer, died at his home, Oct. 23, following an illness of several months. He was 51 years of age.

Holt—Sworts & Corser have erected a modern garage and automobile supplies and accessories store which they have opened to the public.

Dansville—Ralph Walker has leased the Redford store building and will occupy it Nov. 1, with a stock of groceries both fancy and staple.

Jackson—The G. R. Kinney Co. which conducts a chain of over one hundred shoe stores, has opened a store at 157 West Main street.

Shelby—Edgar A. Johnson, of Wilson & Johnson, grocers, has purchased the jewelry stock of Karl Plumhoff and will continue the business.

Calumet—Thieves entered the shoe store of Tom Dwyer on Fifth street and carried away stock to the extent of three or four hundred dollars.

Bad Axe—The International Milk Products Co. has converted its plant from a powdered milk to an evaporated milk manufacturing business.

St. Louis—Ben Lane has sold his grocery stock to Ora Cummings, who will continue the business at the same location on West Superior street.

Jackson—The Pierce-Miller Co., grocer, has purchased the grocery stock of C. H. Manzer and will continue the business as a branch store.

Whitehall—A. P. Schnellenberger has sold the White Lake Grocery stock and meat market to C. C. Kern, recently of Muskegon, who has taken possession.

Albion—John H. Burns has reopened his meat market on South Superior street which has been closed for the past four months while it was being remodeled.

Iron River—A. L. Heutter, dealer in women's ready-to-wear clothing and furnishings, has remodeled his store building, installed a modern plate glass front, etc.

Traverse City—Hibbard & Dye have engaged in the undertaking business at the corner of Union and State streets, in the building they recently purchased and remodeled.

Hubbardston—J. E. Cowman has sold his stock of groceries and dry goods to Joseph C. Long, recently of Pewamo, who will continue the business at the same location.

Pontiac—The Chittenden Motor Sales Co. has been incorporated with an authorized capital stock of \$30,000, all of which has been subscribed and \$3,000 paid in in cash.

Shepherd—Carl E. Faunce, who conducts a clothing and men's furnishing goods store at St. Louis, has opened a branch store here, which will be managed by Nile Crites.

Detroit—The Jensen Belting & Supply Co. has been incorporated with an authorized capital stock of \$8,000, all of which has been subscribed, \$900 paid in in cash and \$4,010 in property.

Lansing—The E. J. Pierce grocery store No. 1, 314 South Washington avenue, partially collapsed, Oct. 23, causing considerable damage and injuring one of the clerks. Repair work has already been started.

Alma—F. C. Coryel, manager of the Barker-Fowler-Electric Co. store ever since it was established here by the owners, of Lansing, has purchased the stock and will continue the business under his own name.

Ishpeming—C. E. Holmerg has arrived here from Iron River to take charge of the local store of the Atlantic & Pacific Tea Co., succeeding A. Pearyson, who has been transferred to the concern's Gladstone store.

St. Louis—The St. Louis Elevator Co. which lost its plant by fire recently, has installed bean cleaning machinery and is now buying and selling beans. The company will rebuild its elevator early in the spring.

Detroit—The Davis Tool & Engineering Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$10,000, all of which has been subscribed and \$7,000 paid in in property.

Whitehall—A. McClennan has purchased the Louis Klett farm in Fruitland and is remodeling the residence and adding a store room which he will occupy with the stock of general merchandise which he now has at Dalton.

Greenville—The Consumers Oil &

Gasoline Co. has been organized to deal in oils and its by-products at wholesale and retail, with an authorized capital stock of \$30,000, \$21,800 of which has been subscribed and paid in in property.

Muskegon—S. R. Thorn has sold his grocery stock on Glade street to Fred Becker and William Hitt, who will continue the business under the style of Becker & Hitt. Mr. Becker was formerly engaged in business on the same street.

Port Huron—The Malley Learmont Co. has been incorporated to deal in automobile accessories, parts and supplies, with an authorized capital stock of \$5,000, \$2,000 of which has been subscribed and paid in, \$1,000 in cash and \$1,000 in property.

Detroit—T. C. Van Ness & Son, Inc., has been organized to deal at wholesale and retail in sugars, rice and other household edibles and commodities, with an authorized capital stock of \$100,000, all of which has been subscribed and \$25,000 paid in in cash.

Bath—E. S. LaNoble has sold his stock of general merchandise and store building to Frank Arthur and Ray Mahar, of Riley township, who will conduct the business under the style of Arthur & Mahar. E. S. LaNoble & Son will conduct an automobile sales agency here.

Detroit—Green Bros., Inc., has been incorporated to deal in trucks, automobiles, accessories, parts and supplies, with an authorized capital stock of \$15,000 common and \$15,000 preferred, of which amount \$10,000 has been subscribed, \$1,772.06 paid in in cash and \$8,227.94 in property.

Eaton Rapids—Fred L. Henry, formerly in the creamery, egg and grocery business here, has engaged in business again and will have his opening Oct. 29. He will conduct a meat market and serve self grocery store in the South half of the Michigan State Bank building. The Worden Grocer Co., of Lansing, furnished the stock.

Traverse City—It is reported that Henry Ford has given Saladin Temple, Grand Rapids, a lease of Marion Island for \$1 per year, the lease to run 100 years; also that he has offered to present Saladin Temple with his check for \$100,000 to be used in making the necessary improvements to render the island habitable as a summer home for the Shriners.

Flint—Elwyn Pond, prominent Flint shoe merchant and Worthy Grand Patron of the Michigan Grand Chapter, Order of the Eastern Star, was recently united in marriage to Mrs. Pearl Hendricks Ellis at the home of the bride's parents, Mr. and Mrs. Alexander Hendricks. Following a motor tour of Michigan they will make their home at 1502 Detroit street here.

Manufacturing Matters.

Birch Run—Mr. Clemi, recently of Flint, has engaged in the baking business here.

Jackson—The Earl Motors, Inc., has increased its capital stock from 200,000 to 400,000 shares.

Detroit—The Gear Grinding Machine Co. has increased its capital stock from \$400,000 to \$500,000.

Detroit—The Colonial Clothes Shop, 1260 Griswold street, has increased its

capital stock from \$10,000 to \$200,000.

Uby—The Huron Overall Co. has been incorporated with an authorized capital stock of \$25,000, \$10,000 of which has been subscribed and paid in in cash.

Fenton—The Fenton Machine Tool & Die Co. will put on a lyceum course of six numbers at the Rowena theater, this winter, the first to be given Nov. 4 by the Shubert Ladies Quartette.

Pontiac—The Kitchen Appliance Corporation has been incorporated with an authorized capital stock of \$50,000, of which amount \$25,000 has been subscribed and \$5,000 paid in in cash.

Jackson—The Schust Co., manufacturer of cookies, crackers, etc., at Saginaw, recently opened a branch plant at Lansing and now has opened a branch here under the management of D. C. Snuggs.

Pontiac—The Corodium Steam Pressed Brick Co. has been incorporated with an authorized capital stock of \$100,000, of which amount \$24,500 has been subscribed and \$3,000 paid in in cash.

Three Rivers—The Sentinel Manufacturing Co. has been incorporated to manufacture door checks, hardware specialties, etc., with an authorized capital stock of \$20,000, \$16,200 of which has been subscribed and paid in in cash.

Fenton—The Fenton Manufacturing Co. has been incorporated to deal in talking machines, phonographs, attachments, accessories and appliances, with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and \$1,000 paid in in cash.

Kalamazoo—The Sutherland Paper Mill, one of the largest in the Kalamazoo Valley district, will operate twenty-four hours per day on a flood of orders recently received, it was announced Monday. Operation of the mill on three eight hour shifts will be started as soon as enough skilled operators can be employed.

Traverse City—Chas. F. Zaph, Superintendent of the basket factory of the Wells-Higman Co., has secured an option on the property and is undertaking to finance the proposition by the sale of \$175,000 common stock at par. The option includes the standing timber owned by the corporation on the islands in Lake Michigan. Mr. Zaph states that more than half of the stock has already been subscribed.

Avoid Point of Purchase Association.

The Tradesman warns its readers to beware of the wily representatives of the Point of Purchase Association, who are now obtaining swindling contracts (paid in advance) from Michigan merchants. The concern purports to have \$1,000,000 capital stock and to be located at 226 West Market street, York, Pa. It is a fake, pure and simple, and should be shunned by every merchant who would rather have his hard-earned dollar in his safe than in the pockets of the cheap swindlers who undertake to interest him in the project by false representations and alluring promises which will never be made good.

A good face is a good letter of recommendation.

Essential Features of the Grocery Staples.

The important event of the week is the announcement of the corn canning output for 1921 by the National Canners' Association statistical department. The quantity produced in 1921 is 8,843,000 cases of 24 No. 2 cans each.

This is about 1,800,000 cases more than the Open Price Association of Ohio had estimated at the close of the season—not a very close estimate, by the way. It was supposed that the pack, although based upon a reduced acreage, would be better than anticipated as the crop yield per acre was excellent. The output of canned corn for four years past has been:

1921	8,843,000
1921	8,843,000
1920	15,040,000
1919	13,550,000
1918	11,721,000
Average of four years	12,288,710
Less 1921 output	8,843,000

Average shortage ----- 3,445,710

This makes the 1921 production about 27½ per cent. less than the average for four years. There is an estimated carryover of about 1,500,000 cases which, when taken into the computation, will leave the shortage of the five years consumption nearly 2,000,000 cases.

The market has not, so far, been influenced by the increased figures of the output and is not likely to be. There may be a few weak holders who will be disposed to sell out, but so far, there have been no developments of that character. The quality of the pack this year has been fine and the price is low enough to ensure good consumption.

The statistics of the output of canned tomatoes have not yet been collected, but will probably be announced soon; and though the crop nearly everywhere has been rather poor, it is thought that the production will exceed the estimates of "good guessers" who have been trying to anticipate the official statistics.

The general market of canned foods is marking time. Buyers would like to buy, if they could make purchases at prices enabling them to undersell competition, thereby making a quick turn-over. Canners think that statistical returns of the output of 1921 on peas, corn and tomatoes, as well as salmon and many other articles, justify them in advancing their prices and are nearly all firm as to their price on holdings.

The irresistible force has therefore come in contact with the historical immovable object, and the result is no movement.

A few small canners are making some especially low prices in order to close out odd lots and avoid the expense of putting them in winter storage, and these are the sellers that the buyers are "laying for" and about the only sellers that are moving any goods.

The canners of winter packed canned foods—kraut, hominy, red beans, pork and beans, etc.—having finished tomato and corn packing are now prepared to supply winter packed can-

ned foods. They had virtually discontinued the production of such goods during tomato and corn packing, and although they had prepared for the period by piling up quite a quantity of winter packed products they found that their preparation had been inadequate and were compelled to disappoint many customers who depended upon them for supplies.

New York State canners seem still to have proportionately larger stocks than canners of other states, probably because they have held their prices somewhat higher than the canners of other states. They therefore now have more complete assortments of fruit and vegetables in cans than canners of any other state, and New York is famed for the quality of her output in all lines.

The Wisconsin Canners' Association is a strong organization. It is kept thoroughly posted by an efficient secretary and by a group of wide awake brokers, who make their headquarters in Chicago and Wisconsin. It is the most important pea canning State in this or other countries and it is hard to get a canner of that State to shade the market price unless he owns a lot of peas that are of irregular quality or a trifle below grade.

Indiana is sold out of canned peas and Michigan has only some small lots in first hands.

New York State has some considerable lots of canned peas, but is holding them at prices so high that buyers merely smile at their offerings.

Indiana tomato canners have put their holdings into warm or winter storage and are holding for a higher spring market.

One large Baltimore cannery has shipped a quantity of nice standard tomatoes from their Maryland and Virginia canneries to Chicago and has instructed its brokers not to attempt to sell them until the market advances about 10 or 15 per cent.

Some of the canned tomatoes that were sold by the East about a month ago at low prices have arrived at Michigan markets, and buyers have complained in some instances and rejected the goods in other instances because of poor quality, and buyers have concluded that accepting quality cannot be had at the cut prices.

Strictly fancy canned tomatoes are most unobtainable and brokers have about despaired of finding any as nearly all of that grade has gone into second hands.

California tomato canners, deterred by the very high freight rates now in force, are making no effort to sell their output of canned tomatoes farther East than the Missouri river, and seem to be able to market their pack still farther West than that boundary to advantage. The market which they find most profitable seems to be in the far Southwest.

Syrup and Molasses—The demand for glucose has improved during the week on account of threatened railroad strike, but there is by no means any boom. The every-day demand is only fair. Compound syrup is unchanged, with some business doing every day. Sugar syrup is dull and

weak. Molasses is wanted to some extent, with prices steady to firm.

Sugar—Cane granulated is being sold by jobbers at 6c. Beet granulated will be on sale by Monday of next week. A situation has developed in the sugar market which, in the opinion of competent authorities, may result in a decided scarcity of refined during the next ten days at least. The policy practiced by refiners for several months past of buying raw sugars on what may be called a hand-to-mouth basis finds them at a time when there are no stocks available for delivery within a week or two with their warehouses virtually bare. The indication, according to these authorities, is that they have overstayed the market. It is estimated that there is not enough raw sugar in the hands of refiners to enable them to maintain meltings at their recently daily average until fresh supplies arrive, and it is believed that some, if not all, of them will be obliged to drastically cut production of granulated during the coming week or shut down completely. However the American may be situated, there was on Tuesday but one of the four other local refiners in a position to book orders for any considerable quantity for immediate delivery. Although the demand for refined was still much under normal, it had shown measurable improvement last week, especially toward the end of the period, and should there be any material increase in requirements for prompt delivery it is feared that there would not be enough sugar to go around.

Tea—The demand during the week has been but fair. No change has occurred in anything since the last report. Prices, however, remain firm and the outlook is no less strong than it has been.

Coffee—The market has been a bit nervous during the week on firmer news from Brazil. The consumptive demand is fair and first hands' market is just about the same as it was a week ago. Milds are quiet, but steady.

Canned Fruits—Canned fruits are stronger in the spot market and shaded offerings are reported fewer as absorption takes place. Cling peaches are up in some packers' quotations on the coast and pineapple offerings are fewer on spot. There is a good demand for Eastern apples and special holiday sauces and jellies are finding a good demand. The further withdrawal of many items by the California Packing Corporation is a feature of the week.

Canned Vegetables—Tomatoes recovered in price the latter part of last week, but the demand was short lived and little business was consummated, aside from that done after word had been received that Western buyers had gone into the Southern market and caused prices to be boosted back to the old levels. Corn has been sluggish and offerings are being made on Southern pack Maine style at 90c factory. Maine State pack is very strong and resales have been few. Peas are short in stocks but the demand is not very brisk. Southern spinach is more active and some sales of beets were reported during the week.

Canned Fish—No change has occurred in any grade of salmon during

the week. The demand is quiet, with no particular fluctuation in sight. Most grades of sardines are steady to firm and in light demand.

Dried Fruits—The past week has been quiet, with all business routine, and while a fair number of orders have been written they have been generally small. Prunes in many instances are being moved at shaded prices, particularly on prompt shipment orders and the supply on spot is adequate to the demand. Independent offerings of peaches are quickly absorbed. Apricots are dull. Currants came back to 44s and then dropped for 43s, and while buying is fair on spot for new arrivals, little is being done in futures because of the instability of the market. There is a temporary shortage of carton seeded raisins on spot and consequently a firm demand and some resales have been made in Thompson seedless. Figs are being absorbed and a great proportion of current arrivals are sold ahead. Cluster raisins are covered by similar conditions. The Washington and Oregon Association are back with offerings.

Cheese—The market on fancy continues firm, due to a slightly better consumptive demand and a decrease in the supply.

The market on lard is weak, prices slightly lower than they were a week ago. There is a good supply of lard at this writing. The market on lard substitutes is also dull, quotations ½c per pound lower than previous quotations, there being a good supply and a fairly active demand. The market on smoked meats continues to decline, prices averaging about 1c per pound lower than they were a week ago. All smoked meats are in good supply and in very light demand. Dried beef tenders are somewhat easier and selling at 1 cent per pound lower than previous quotations. They are in better supply and in light demand. The market on barreled pork and canned meats is weak and unchanged.

Beans and Peas—No change has occurred in any grade of beans or dried peas during the week. The demand is very light, with the market mostly in buyer's favor. The firmest line is new red kidneys, which are shaded by some holders and held firm by others. California limas are perhaps a little stronger, but not much. Dried peas are dull at ruling quotations.

Rice—The local market retains its strength, due to small supplies which are readily absorbed upon arrival. The Oriental market is easier and Southern markets weaker. Harvesting has sped up due to better weather.

Nuts—Nuts are a little more active all around. Prices are generally considered low, and orders while small are more plentiful and reflect the coming holiday demand. Walnuts lead the group in activity and imported walnuts are low on spot, with anticipated arrivals very well sold ahead. Almonds have a good demand and the California Almond Association withdrew on Drakes during the week. This class is particularly in demand.

Salt Fish—New mackerel from Norway and Ireland are expected to reach this country before long, with a possibility of lower prices. Spot stocks are very low and prices firm in consequence.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Oct. 17.—On this day was held the first meeting of creditors in the matter of Sigler Player Action Co., Bankrupt No. 1985. The bankrupt was present by its president and secretary, as well as by attorneys Wicks, Fuller & Starr. George S. Norcross appeared for petitioning creditors. Knapp, Uhl & Bryant and Grant Sims were present for various creditors. Claims were proved against the estate. James E. Keelan, of Grand Rapids, was elected trustee and the amount of his bond fixed by the referee at \$10,000. Clarence M. Sigler, president of the bankrupt company, was sworn and examined before a reporter, the testimony not to be transcribed unless ordered. The meeting was then held open until the referee should determine the proper date for adjournment, if any. The sale of the assets of the bankrupt was also to be held on this day. Several buyers were present and the bidding progressed fairly well. The amount finally offered by the bidders did not seem sufficient to the referee and the matter was held open until a later date to give a chance for later buyers to bid on the same.

Oct. 18. On this day was held the first meeting of creditors in the matter of Joseph E. Reed, Bankrupt No. 1966. The bankrupt was present in person and by attorney, Eugene B. Houseman. George S. Norcross appeared as attorney for the petitioning creditors and attorney F. L. Warner, of Belding, appeared for general creditors. Several claims were proved against the estate. Harrison A. Parker, of Belding, was chosen trustee by those present and the amount of his bond fixed by the referee at \$500. The bankrupt was then sworn and examined by the referee, without a reporter. Appraisers were appointed and the work of appraising the property will begin at once. The first meeting was then adjourned without date. As soon as the inventory is received the court would accept a bid for the property and notice the same out for sale.

On this day also was held the first meeting of creditors in the matter of Jacob H. Insky, Bankrupt No. 1984. The bankrupt was present in person and by attorney, John F. McLaughlin, of Muskegon. Matt N. Connine appeared for petitioning creditors. Bunker & Rogoski, of Muskegon, and Joseph T. Riley, of the same place, appeared for certain creditors. Claims were allowed against the estate. The bankrupt was then sworn and examined before a reporter, the cost of transcribing the same being guaranteed by Matt N. Connine. Several exhibits were produced by the examination. John Olson, of Muskegon, was chosen trustee and the amount of his bond fixed by the referee at \$500. Meeting adjourned no date.

Oct. 18. On this day also was held the final meeting of creditors in the matter of Roy Aldrich, Bankrupt No. 1891. There were no appearances. The trustee's report and account was approved. An order for distribution was made, there being insufficient funds for the payment of more than the expenses of administration of the estate. An order was made closing the estate. The meeting was then adjourned no date. Nothing more remains to be done with this estate except to make the several formal orders in closing the same, and return it to the clerk of the district court.

On this day also was held the final meeting of creditors in the matter of Harold H. Osmun, bankrupt. Frank V. Blakely, trustee was present. No other appearances. Several claims were allowed. The trustee's report and account was approved and allowed. The bill of Peters & Marshall as attorneys for the bankrupt was approved. An order was made by the court for the payment of the expenses

of administration, there being insufficient funds to pay any dividend. The majority of the assets of this estate were claimed by the owner of a chattel mortgage, which was upheld by the court. The meeting was then adjourned without date.

Oct. 19. On this day was held the sale of the equity of the estate of Fred W. French, Bankrupt No. 1919, in the property at Sparta commonly known as the "Small Foundry." The court had received an offer of \$600 for all the equity of the estate in and to such property and issued an order for special meeting of creditors for the consideration of the same. The original offer was made by August A. Johnson. Several bidders were present and the bidding was spirited. The property was finally struck off to August A. Johnson for \$102 for the equity of the real estate and the sum of \$502 for the equity of the estate in the personal property.

Oct. 21. On this day were received the petitions, order of reference and adjudication in bankruptcy in the matter of the Kent Fuel Co., Bankrupt No. 1994. From the fact that this is an involuntary case the writer cannot until the filing of schedules give a list of the creditors of the bankrupt. An order has been made by the court, ordering the bankrupt to file schedules on or before Oct. 31. The matter has been referred to Benn M. Corwin, as referee in bankruptcy, who also has been appointed receiver. The bankrupt was a coal merchant in the city of Grand Rapids, doing a general wholesale business. From the fact that the court is informed that the schedules will be filed immediately, the order for first meeting has been called. It will be held Nov. 7. At that time claims against the estate will be proved and a trustee of the estate chosen.

On this day was held the first meet-

PRICES CURRENT ON STAPLE DRY GOODS.

List prices corrected before going to press, but not guaranteed against changes.

Bleached Muslins.

Auto	18
Fruit of the Loom	19½
Bravo	15½
Cabot	16
44 in. Indian Hd. S.F.	25
Big Injun	14½
Lonsdale	18
Hope	16
36 in. Indian Head	20
33 in. Indian Head	18½
54 in. Ind. Head L.F.	32½

Unbleached Muslins.

Plaza	09½
96A 36 in.	13½
Black Hawk	14½
Giant	13½
40 in. Exposition	16
40 in. 96A	14½

Wide Sheetings.

Pepperell Unblea.	Blea.
10-4	53
9-4	49
8-4	44
7-4	40
Pequot Unblea.	Blea.
10-4	60
9-4	55
8-4	50
7-4	44

Pillow Tubing.

12 in. Seneca	32½
15 in. Seneca	34½
42 in. Pepperell	32½
45 in. Pepperell	34½
36 in. Edwards	26½
42 in. Indian Head	30
42 in. Cabot	32½
45 in. Cabot	34½
42 in. Pequot	33
45 in. Pequot	35
40 in. Quinebaug	30

Denims, Drills and Ticks.

220 Blue Denim	20
240 Blue Denim	18
260 Blue Denim	17
Steifels Drill	17½
8 oz. Canvas	28½
Armour, ACA Tick	25½
Cordis, ACA Tick	35
Warren Fancy Tick	40
Thorndyke Fy. Sat.	28½
Amoskeag, ACA	28½

Cambrics and Longcloths.

Berkley, 60 Cambric	20
Berkley, 60 Nainsook	20
Berkley 100 Nainsook	29
Old Glory, 60 Camb.	20
Old Glory, 60 Nain.	20
Diamond Hill, Nain.	16½
Diamond Hill, Camb.	16½
77 Longcloth	13½
81 Longcloth	16
84 Longcloth	17½
7001 Longcloth	15
7002 Longcloth	16½
7003 Longcloth	19½
7004 Longcloth	24½

Ginghams.

A. F. C.	17
Toile du Nord	18½
Red Rose	16½
Dan River	16½
Everett Classics	15
Amoskeag Staples	13
Haynes Staples	13
Lowe Chevots	16
Bates 32 in.	22½
Treffan 32 in.	27½
B. M. C. Seersucker	18½
Kalbunnie 32 in.	19½
Jacquelin, 32 in.	45
Gilbrae, 32 in.	47½
32 in. Tissue	42½
Manville Chambray	16½

Prints and Percalines.

Columbia, Lights	14½
Columbia, Darks	16
Columbia, Lt. Shorts	13½

Columbia, Dk. Shorts	15
Am. Prints, Greys	10
Am. Prints, Indigo	10½
Manchester 80x80 Lt.	18
Manchester 80x80 Dk.	19½
Scout, 64x60, Lights	12½
Scout, 64x60, Darks	14½
Shirtings	09
Reds	11

Outings and Cantons.

Cashmere Twill	15
27 in. Unble. Canton	15
100 Flannelette	13½
1931 Outing Lights	13½
Dubblenap Lights	13
N. S. Light Outings	12½
1921 Light Outings	13½
Appelfleece Shaker	15½
Scotchdown Shaker	16½
Appledown Shaker	17
24 in. White Shaker	11½
26 in. White Shaker	12½
Daisy Cloth	15
1921 Dark Outings	14½

Draperies and Cretonnes.

Hamilton Twill	16
Dresden Fy. Drapery	18
Tudor Fy Drapery	20
Nu Drape	35
Westmoreland Creto.	16
Fancy Silkline	16½
Stratford Cretonne	16
3544 D. B. Scrim	12½
8177 Curtain Net	35
8342 Curtain Net	62½
4039 Marquisette	20
Dragon Drapery	32½
36 in. Art Cretonne	25
36 in. Elco Tapestry	30

Linings and Cambrics.

Tico D Satine	30
No. 40 Bk. Satine	20
No. 1 White Satine	17½
No. 50 Percaline	22½
DD Black Satine	25
Satin Finished Satine	37½
Raidant Bloomer Sat.	50
36 in. Printed Satine	42½
Windsor Cambric	09
Parkwood Wash Sat.	60

Meritas Oil Cloth.

5-4 White	3 15
5-4 Mossaics	3 00
5-4 Blue Figure	3 15
6-4 White	4 15
All oil cloth sold net cash,	no discount.

Flags.

16x24 in. Spearheads	1 32½
18x30 in. Spearheads	1 90
24x36 in. Spearheads	2 95
Each	
3x5 ft. Reliance Prt.	70
4x6 ft. Reliance Prt.	1 30
5x8 ft. Reliance Prt.	1 90
6x9 ft. Reliance Prt.	2 90
8x12 ft. Reliance Prt.	4 25
4x6 ft. Defiance Swd.	2 00
5x8 ft. Defiance Swd.	2 75
6x9 ft. Defiance Swd.	3 60
8x12 ft. Defiance Swd.	5 20
10x15 ft. Defiance Swd.	8 00
6x9 ft. Sterling Wool	7 50
8x12 ft. Sterling Wool	11 50
Gross	
No. 7 Muslin Flags	7 20

Sheets and Pillow Cases.

63x90 Pequot Blea.	15 85
63x90 Pequot Blea.	17 35
72x90 Pequot Blea.	17 35
72x90 Pequot Blea.	19 00
81x90 Pequot Blea.	18 85
Less 5%	
81x90 Standard	15 00
42x36 Pequot Plain	4 32
45x36 Pequot Plain	4 56
42x36 Pequot S. S.	5 32
45x36 Pequot S. S.	5 56
Less 5%	

42x36 Meadowbrook	2 75
42x36 Lenox	3 00
42x36 Standard	3 15

Wool Goods.

36 in. Hamilton, All	
Wool Storm Serge	57½
No. 75, 50 in. Storm	
Serge	1 00
No. 4040, 50 in. Storm	
Serge	1 15
40 in. Julliards Pla.	1 67½
50 in. Julliards Pla.	2 15
6120, 50 in. French	
Serge	2 00
K S, 36 in. Storm	
Serge	37½
2215, 50 in. Storm	
Serge	1 37½
56 in. Silvertone	2 50
Coating	2 00
D R N Tricotone	2 00

Carpet Warp.

Peerless, White	50
Peerless, Colors	55

Diaper Cloth.

18 in.	1 15
20 in.	1 25
22 in.	1 35
24 in.	1 45
27 in.	1 60
30 in.	1 75

Blankets.

Nashua Cotton Felted.	
54x74, G. W. T.	1 50
60x76, G. W. T.	1 55
64x76, G. W. T.	1 60
66x80, G. W. T.	2 00
72x80, G. W. T.	2 15
72x84, G. W. T.	2 30
Catlin Cotton Felted.	
54x74, G. W. T.	1 32½
60x76, G. W. T.	1 47½
60x80, G. W. T.	1 55
64x76, G. W. T.	1 57½
64x80, G. W. T.	1 67½
70x80, G. W. T.	1 92

Notions.

1225-F Boston Garters	2 25
Rubber Fly Swatters	90
Per M	
Roberts Needles	2 50
Stork Needles	1 00
Per Box	
Steel Pins, S. C. 300	42½
Steel Pins, M. C. 300	45
Brass Pins, S. C. 300	75
Brass Pins, M. C. 300	85
Doz.	
Coats Thread	59
Clarks Mile-End Td.	59
J. J. Clarks Thread	56
Gainsborough Hairnets	
D. Mesh	1 00
Gainsborough Hairnets	
S. Mesh	80
Per Box	
R. M. C. Crochet Cot.	75
B-4 Clarks Crochet C.	90
Silkline Crochet Cotton	90
Sansley's Crochet Cot.	55
Dexters' Knitting	
Cotton, White	1 50
Dexters' Knitting	
Cotton, Bk., col'd.	1 75
Alley's Yarn, bundle	6 50
Pound	
Fleishers Knitted	
Worsted, skeins	2 00
Fleishers Spanish	
Worsted, balls	2 25
Fleishers Germantown	
Zephyr, balls	3 30
Fleishers Saxony, ba.	2 25
Fleishers Knitted	
Worsted, balls	2 25
Fleishers Scotch &	
Heather, balls	2 25
Doz.	
Ronweave Handkfs.	85
Rit Dye Soap	80
Bixby Jet Oil Paste	1 35
Bixby Brown Paste	1 35

Ladies' Underwear.

Vellastic Fleece union suits,	
HN-LS or DN-ES, Reg. sizes	14 00
Ex. sizes	16 00
Fleece vests and pants, Vests	
HN-LS, DN-ES, LN-NS, Reg. Siz.	8 25
Ex. Sizes	9 00
Pants, AL open or closed Reg. Si.	8 25
Ex. Sizes	9 00
Union suits, 11 pound rib,	
DN-ES or LN-NS, Reg. Sizes	10 00
Ex. Sizes	11 00

Men's Underwear.

Hanes shirts and drawers	7 50
Hanes union suits	14 00
Black Label High Rock shirts and drawers	8 50
Red Label High Rock shirts and drawers	9 00
Black Label High Rock union suits	15 00
Red Label High Rock union suits	16 50
14 pound combed union suit with Cooper collarette	15 00
Heavy all wool union suit	35 00
18 pound part wool union suit	18 00

Hosiery—Misses and Ladies.

Misses 300 needle combed hose,	
bxd. 1 doz. \$2.25 on 7 rise 10 fall	05
Boys' 3 lbs. on 9, extra clean yarn	
on 8 (R10F5)	2 25
Ladies' 220 needle combed yarn	
hose, seamed back	2 25
Ladies' 220 needle merc. hose with	
440 needle rib. top fashion seam	
in back	5 00
Ladies' fleeced hose, hem top	2 35
Ladies' fleeced hose, rib. top	3 00
Ladies' fleeced hose, rib. top	3 25

Hosiery—Men's.

Men's 200 needle full combed yarn	
hose	2 15
Men's 220 needle full merc. hose	3 00
Men's 240 needle fiber silk hose	4 50
Men's pure silk hose	6 25
Nelson's Rockford socks, bdl.	1 20
Nelson's Rockford socks, bdl.	1 30
Nelson's Rockford socks, bdl.	1 50

Men's Sweaters.

Heavy all wool rope or shaker knit	
for men	4 00
Wool slip overs for men (respun)	2 50
Men's fashioned all wool shakers	5 00
Men's ½ Cardigan stitch, according	
to quality, each	3 00 to 4 50

Ladies' Sweaters.

Style entering into price, it is impossible to give specific quotations, but sweaters that may readily be sold can be had in a variety of styles and combinations from \$3.00 to \$5.00 each.

Bathing Suits for Spring Delivery.

Men's all pure worsted, plain	22 50
Men's all pure worsted with chest	
stripes	27 00 to 33 00
Ladies' all pure worsted, plain	25 00
Ladies' all pure worsted striped and	
color combinations	27 00 up
Athletic Underwear for Spring.	
B. V. D's, Men's union suits	12 62½
Seal Pax, No. 10, union suits	10 50
Men's 72x80 Nainsooks, may be	
had at	7 25 to 8 50
Men's Soisettes, highly mercerized	
at	13 50

Men's Dress Furnishings.

Slidewell collars, linen or soft	1 60
Neckwear	4 50, 6 00, 7 50 9 00
Flannel night shirts	10 50
Dress pants	33 00 to 42 00
Mufflers	12 00 to 19 50
Dress shirts	9 00 to 48 00
Laundered stiff cuff shirts, 80 sq.	
percale	16 50
President and Shirley suspenders	4 50

Men's Work Furnishings.

Mackinaws	7 00 to 13 00
Duck coats	3 00
Sheep coats	7 00 to 12 50
No. 220 overalls or jackets	12 00
No. 240 overalls or jackets	10 00
No. 260 overalls or jackets	8 87½
Stiefel rope stripe, Wabash stripe	
Club or Spade overall or jacket,	
2 seam, triple stitched	15 00
Coverall kakis	24 00
Winter pants	21 00 to 39 00
Black sateen work shirts	8 37½
Nugget blue chambray work shirts	8 00
Golden Rule work shirts	7 50
Piece dyed work shirts	6 50
Best Quality work shirts	9 00 to 13 50
Cherry Valley flannel shirts	23 50
Valley City flannel shirts	18 00
Buffalo flannel shirts	39 00
Domet flannel shirts	12 00
Standard flannel shirts	22 00
Harding flannel shirts	22 50
Work suspenders	2 50
Shirley Police or X Back work Sus.	4 25

ing of creditors in the matter of Chas. F. Bartlett, individually, Bankrupt No. 1991. The bankrupt was present in person and by attorney, W. J. Landman. Chas. V. Hilding appeared for creditors. Claims were proved against the estate. From the fact that there are no tangible assets, an order dispensing with a trustee was made by the court. The bankrupt was then sworn and examined without a reporter. An order was made releasing the insurance policy of the bankrupt as having no surrender value for the estate. An order was also made confirming the exemptions claimed by the bankrupt. The first meeting was then adjourned without date. From the fact that this estate contains no assets, nothing further will be done except the final closing formalities.

On this day also was held the first meeting of creditors in the matter of William A. McFarland, Bankrupt No. 1992. The bankrupt appeared in person and by attorney, Cogger of White Cloud. Harry D. Reber, of Fremont, and Carrol, Kirwin & Holloway, of Grand Rapids, appeared for creditors. Claims were proved and allowed against the estate. Harry D. Reber was chosen trustee and the amount of his bond fixed by the referee at \$1,000. The bankrupt was then sworn and examined by the referee without a reporter. The referee as receiver reported the appointment of appraisers and the appraisal of the property, which report was approved. The meeting was then adjourned without date.

Oct. 24. On this day was held the final meeting of creditors in the matter of Felix Bednarek, Bankrupt No. 1904. The trustee was present in person. There were no other appearances. Several additional claims were allowed. The trustee's report and account was approved and allowed. An order was made for distribution and payment of administration expenses, and for the declaration and payment of a first and final dividend of 2.1 per cent. to creditors. There was no objection to the discharge of the bankrupt. The final meeting was then adjourned without date.

On this day also was held a special meeting in the matter of Fred Gunther Sr., Bankrupt No. 1960. Many buyers were present and the bidding for the property was fast. Benjamin A. Vrieling, of Grand Rapids, purchased the stock in trade and fixtures for the sum of \$2,825.00, and the Buick automobile was sold to Alfred Gunther for \$650.

Oct. 25. On this day was resumed the sale of the assets in the matter of Sigler Player Action Co., Bankrupt No. 1985. The bankrupt was present by its president. The trustee was present in person. Michael Levy purchased the stock for \$6,500. This amount, however, does not include certain machinery replevined by the McMullen Machinery Co. and also the notes receivable, insurance, accounts and trade acceptances. The meeting was adjourned without date.

Canned Foods Trade in Danger of Destruction.

Chicago, Oct. 25—Buying on the part of wholesale grocers of canned foods has found another condition to hinder and retard it, namely, the prospective railroad strike. Buyers have been asked by their merchandise directors to supply their wants from purchases made from second hands in a small way, for spot goods immediately available, and instructed not to buy goods for shipment until the railroad strike is off. The reason for this policy is that the houses do not want to ship goods which may be in transit or on track several months and which must be paid for long before they can possibly be available for sale. The managers of wholesale grocery houses do not want their capital tied up in goods on track or in transit, or to have the goods endangered by long weather exposure in cars.

The trouble about enforcing this policy is that jobbers can no longer supply each others' needs on their "pick up" purchase basis; for their stocks are so reduced that they have no goods to spare. As a test of this situation, I secured a list of goods needed by a wholesale house yesterday and shopped the town over by personal visit and phone, and could find no sellers for at least three-fourths of the items.

It begins to be mooted among the experienced brokers that there is a destructive trend in the policy which wholesale grocers have adopted of buying no futures in canned foods, and of buying in small quantities and frequently. It is suggested that a splendid business, constituting about one-fourth the entire sales of a wholesale grocery business, is being belittled and mistreated and driven into the control of the mail order houses, chain stores, department stores, co-operative organizations, and interior or railroad junction wholesale grocery houses.

This is one of the reasons that many of the canners are disposed to oppose the wholesale grocers in their fight to prevent a modification of the agreed decree which put the meat packers out of canned foods distribution. It would be a lamentable and unfortunate thing if canners were forced to sell their output direct to retailers because of the apathy and inappreciation of wholesale grocers, and their uppermost determination to force canners to manufacture and carry their output until it can be sold in a trivial and unimportant way. They are now doing so in the East. Baltimore has for several years sold Southern large retail trade direct because of the unenterprising and unfriendly attitude toward them of the wholesale grocers of the South.

Is the magnificent prestige and great business of Chicago in canned foods in danger of destruction because of the lack of vision and hard, cold unfriendliness toward canners on the part of her wholesale grocers?

I have been personally instrumental in helping to make Chicago one of the greatest distributing markets for canned foods in the world, and am proud of her freemindedness in that respect. We are pursuing a wrong policy. Our Chicago wholesale grocery merchants are big, broad-minded men, but they have been misled by the antagonistic attitude of the wholesale grocers of the South toward canners which they have followed. It is time to turn to the right! The wholesale grocers of the South attach but little importance to their canned foods business. Their leadership is unwise in this important matter.

There should be the closest friendship and co-operation between wholesale grocers and the canners. There always has been; why should it be severed? There should be no friction, no ill feeling, no recrimination. The radical, unthinking individuals among canners and wholesale grocers should be sat down upon hard.

Wholesale grocers and canners are allies, in the formation of a great manufacturing output and its distribution. It is time for the big men, the men of vision and thoughtful men among canners and grocers, to take charge of the situation and bridge over the widening gap of misunderstanding by good, common sense and candid conference.

John A. Lee.

Possession.

I have a patch of daisies
Beside my cabin door.
The sun creeps in my window,
And dances on the floor;
No fence is built around me
To keep the children out.
They play about my cabin
And put the shades to rout.

There is a golden sky-way
As far as I can see.
And in the waving tree tops
Are birds that sing to me;
I have a little cabin,
A garden and a cat.
Now, pray you, Mr. Rich Man,
Have you got more than that?

Looking at the Future From the Past

It is not possible to get deliveries on Fall Merchandise fast enough to supply the demand. This is due to the reluctance of the Mills and Manufacturers to make merchandise unless they have orders. Years ago Mills and Manufacturers made up merchandise in advance, whether they had orders or not, but following the break in the market last year everyone used extreme caution and did not operate their plants except when they had orders. Wholesalers were reluctant to place orders early because of their inability to obtain the usual orders from retailers. Retailers were reluctant to place orders because they were unable to guess what the consumer demand this fall would be.

With business gradually improving and the skies clearing, better business has developed than many looked for and the result is that the demands on the Mills and Wholesalers are beyond their ability to fill as quickly as desired by retailers and consumers.

Viewing the future from the past season, we find that the Manufacturers are still swayed by the same thoughts and do not want to make up merchandise for next Spring except when they have orders. They covered for a reasonable amount of cotton at or near the 12c market and sold merchandise accordingly to the extent of the cotton bought at that price. We were fortunate in buying a considerable amount of merchandise for Spring on that basis and are now offering such merchandise for Spring on the same basis and it is selling up very fast.

The best judgment of those who should know is that cotton will stay around 16c to 18c until the ginning of the crop of 1922. The problem confronting every Manufacturer, Wholesaler and Retailer is whether merchandise can be made on the higher market and successfully sold to the consumer at an advance over present prices. The majority opinion at the present time is that the consumer will not pay such large advances—hence most Wholesalers and Retailers will not buy at the higher prices. Manufacturers are working on the orders placed on the basis of 12c cotton and are content to await further developments. Wholesalers are selling on the same basis to the extent that they have covered on merchandise for Spring and everyone seems to want to wait until later in order to determine how to merchandise then.

We have stated the situation as we see it in order to answer the question which many of our customers have asked us, as to what they should do in buying for Spring. Our advice is that we are buying for immediate delivery, Spring or Fall, 1922, whenever we can buy merchandise on the basis of or near the 12c cotton market, but where the merchandise is priced on the basis of 18c to 20c cotton, we are refusing to buy, believing that the consumer will refuse to pay such large advances and that such merchandise cannot be sold successfully on that basis.

We will be glad to supply additional information or answer any questions on this subject.

Grand Rapids Dry Goods Co.

Wholesale Only

GRAND RAPIDS,

::

MICHIGAN

PRICE DOMINATING FACTOR.

When business is not moving as it should there is a strong inclination on the part of many to forecast the time when things will change for the better. And there are no end of people who listen with rapt attention to the words of the prophets, hoping therein to find a message of cheer. Bankers, experienced merchants and writers on political economy have recently been more and more appealed to as ones gifted with especial foresight, to set at rest the minds of troubled traders who believe—or want to—that at some particular date in the near future business will start in with a decided rush and keep the wheels of industry humming. In response to such appeals a variety of views have been elicited, the sum total of which does not indicate anything positive. There is more or less of reasoning by analogy, previous business depressions being taken as precedents or examples as to what ought to happen at some indefinite period in the future. But no one having a regard for his own reputation is willing to commit himself in a prediction that is in any way positive. Everybody knows that, sooner or later, conditions will approach the normal. But when this will occur, or through what kind of alternations, is beyond the ken of the wisest.

It is perfectly obvious why this should be the case. There is no precedent to serve as a guide. The world never before witnessed such a condition of affairs as has been existing for several years. The nearest approach to it—and that was quite remote—was in the period following the Napoleonic wars, more than a century ago. Then, however, only European countries were seriously concerned, and trade and industries were organized on a less complex scale than now. It was an age of leisurely voyages and of individual handicrafts. The application of steam power was just beginning to revolutionize manufacturing production, and this it was that helped the nations, especially Great Britain, to recover more speedily than they otherwise would from the destructive consequences and economic burdens of the great conflict. Now, it is vastly different. Every nation on earth, belligerent and non-belligerent, is suffering from the dislocation of values, the derangement of foreign exchange and the burdensome taxation which have resulted. A number of the nations are virtually bankrupt, and millions of persons who were productive units adding to the world's supplies of goods are now recipients of charity. The close interdependence of countries as commerce is now organized makes the misfortune of one a source of depression in every other. No one country will attain normal conditions until the other important ones can get in about the same shape. All must be able to buy as well as sell. That, under the circumstances, no assurance can be had as to when any decided improvement in business will be manifest is not to be wondered at.

So far as this country is concerned, the strictly domestic trade, while still halting, shows evidences of improvement in most localities. No one expects any "boom" in the immediate

future, nor would this be regarded as desirable, because it would be followed by a reaction. A lot of things will have to occur before any decided betterment can take place. Among these stands prominent the matter of construction. Building all over the country is about four or five years behind the needs of the various communities. Climatic conditions will prevent the doing of much of this work except in favored sections until next Spring. When it starts in fully it will give employment to all kinds of workers, and, what is fully as important, it will curb the greed of landlords. Combined, these two circumstances will add to the purchasing power of the people and will stimulate trade. But it is a mistake to suppose that, even if this happens, there will be a rush of indiscriminate buying. Public confidence is a plant of slow growth. This has been made apparent in recent months, during which the buying has been discriminating in character and, in great measure, restricted to immediate needs. What promises to prolong this period is the unsettled state of the labor situation. It is not merely, in this, a question of the readjustment of wages and hours of employment, but of what kind of service is to be rendered in return for what is paid. The "soldiering on the job," so characteristic of wartime work and wages, due to the infamous propaganda conducted by Gompers and his co-conspirators against decency and patriotism is still persisted in by too many union slackers and slovens and their non-union imitators. It results in higher prices for goods, and these higher prices deter buyers. In turn, this ends in reduced production and consequent unemployment with loss of purchasing power. An honest day's work will go further in bringing back things to normal than any one other factor. This can never be accomplished until the infamous doctrines of trades unionism are banished from the land.

In the business that is passing at the present there are certain well-defined characteristics. These are apparent in all sections of the country. Wholesalers and retailers are continuing to buy from hand to mouth and are very chary of forward commitments. There seems to be a lack of confidence in the stability of values and so, no one is desirous of being caught with any large stock of goods on hand in the possible event of a fall in prices. In consequence, stocks on hand are very much below the average and any sudden demand, such as that recently caused by a change to cooler weather, starts a spurt of temporary buying for quick delivery. Price seems in most cases to be the dominating factor in the pushing of sales, and it is stressed in the sales now in progress from coast to coast. The bargain counters appear to be the best patronized in cities as diverse as Buffalo and Cleveland, Chicago and Omaha, Salt Lake City and San Francisco. On the other hand, also, there is still a well-marked call for the very highest priced goods. The most hopeful sign for business is in the fact that very many persons are really in need of merchandise of one kind or another. Following the buyers' "strike," many

refrained from making their usual purchases. These included numbers who were well able to afford new things, but who resented what they considered extortionate prices. They have held back as long as possible, but now find it necessary to replenish their wardrobes and general household belongings. Their purchases during the next six months are bound to make a large showing in the mercantile business of the country.

SEEING IT THROUGH.

Developments of the past week go to strengthen the opinion that the only really satisfactory solution of the big problem of readjustment is to see it through. Those who so far have refused to take their medicine are offering great obstacles to the recovery of business. That portion of railway labor which is dominated by the infamous doctrines of Gompers has refused to do its bit in the inevitable shaking-down process, and has threatened to paralyze the industries of the country in an effort to maintain wages at a wartime level. There are only two ways to solve this difficulty. Either this labor must accept readjustment to a level corresponding to the general reduction in other lines, or there must be a period of renewed inflation that will bring other wages and the general price level up to the basis of compensation which railway labor now enjoys. The effect on the income of railway employees in either event will be the same. It will be for them the maintenance of present wages with higher living costs, or the receipt of lower wages with lower living costs. In neither case will they have anything to gain. It is useless, however, to speak of renewed inflation as the way out. The painful work of the past year will not be allowed to count for nothing, and it cannot be undone overnight to suit the wishes of any privileged class.

NOT A CREDIT TO MICHIGAN.

If there is any man on earth who regards Henry Ford as a decent man who is actuated by honest motives and honorable impulses, he can be deprived of that illusion by reading the "Inside Story of the Newberry Case," written by E. G. Pipp, who was formerly in the employ of Ford as editor of his Dearborn Independent. Mr. Pipp pictures Ford as a monster of malice and vindictiveness. He shows how he keeps a large force of detectives in his employ at all times to hamper, persecute and destroy the men who have ever crossed his path or told the truth about his skulking son whom Wilson exempted from the operations of the draft; how he co-operated with the Wilson administration in digging up unpleasant details connected with men who failed to co-operate in his wholesale persecution of the Newberry family; how he conducted insidious newspaper campaigns in several states to intimidate public officials who were candidates for reelection into supporting or countenancing the nefarious methods Ford adopted to discredit Mr. Newberry and all who undertook to see that absolute justice should prevail and only fair play be indulged in. No man

with an open mind can read these disclosures without being ashamed that a creature who bears the semblance of a man and is so fabulously rich as Ford should employ such disreputable tactics and resort to such despicable methods to reward his friends and punish his enemies. It is exceedingly unfortunate that such a creature should have at his disposal untold millions to be misused in the way Ford expends enormous sums every year in such questionable ways.

DEATH IN THE WOODS.

Crisp autumn days, when woods and fields are at their loveliest, are not happy times for wild things. Not even the song birds are spared by over-eager hunters. The hunting season sends upwards of 5,000,000 gunners afield in the United States, many of them in spite of game laws that are increasingly stronger and better enforced. Some are out to kill for the market, and many others—this latter class is particularly dangerous to singing birds—out merely to kill. In many sections, even where there are game laws fairly well enforced, indiscriminate issuance of hunting licenses threatens big game with extinction. For this evil licenses limited strictly according to the available supply of game are the remedy. For the pot hunter the remedy is even more drastic laws.

The man or boy who goes out hunting with no other aim than to bring death to some wild thing is not to be condemned out of hand, although such a purpose for a journey into autumnal fields seems reprehensible enough. Often education is needed—training that begins early and inculcates love of bird and beast, with knowledge of their usefulness and appreciation of their beauty and charm. The schools have done much in this direction, and Boy and Girl Scout organizations have helped. There is no doubt that the camera is replacing the cheap shotgun and the rifle in the hands of many youthful hunters, a change beneficial alike to hunters and the hunted.

The big fight for a modification of the "agreed decree" between the meat packers and the Federal Government is on for a final bout. The National Wholesale Grocers' Association, the Southern Wholesale Grocers' Association and all other wholesale grocers' organizations and many canners and brokers in one corner of the squared circle, and the meat packers, some canners and some brokers and some grocers' associations in the other corner. The hearing before Attorney-General Dougherty, Washington, D. C., is now on, and will last until November 18.

The Tradesman adds to its other features this week a department devoted to the quotation of dry goods staples. This new feature will be kept up to date and cannot fail to be of much assistance to those of its friends of the dry goods trade who wish to make use of this department.

The man who gets busy is the man who gets business.

EVOLUTION OF THE STREET.

Very few of us realize as we walk up and down the streets of any of our large cities how these indispensable ways of communication have improved during the last forty years. In fact, it is not too much to say that more has been done for the safety and comfort of the average pedestrian during the last forty years than during any other period of the world's history—since the fall of Rome.

The first sidewalks were not installed in this country until late in the fifties, and the modern systems of paving of streets and highways do not go back very much further. It was in 1821—just a hundred years ago—that MacAdam's invention of the macadamized roads began to be adopted in England and Scotland, but it took some time before it was generally adopted in the United States. We will probably never know how many lives have been lost through lack of drainage in our streets and highways in bygone days.

The very word street is derived from the Latin words "strata via," meaning paved road, but highway building on such a scale as the Romans knew it was not resumed until centuries after Rome had fallen. This was one of the very few Latin words which found their way into old English, showing how the Roman streets were kept up after the Romans left Britain. The Roman road has never been excelled in solidity of construction, but we can gain some idea of the size of the Roman vehicles when we remember that the paved part of the Roman road was only fourteen feet wide.

The older streets in many of the European cities are to-day dismal and dark and show what a menace they were to the health and life of the community. At the present time the visitor to an Oriental city sees refuse and filth thrown around everywhere, and there is practically no attempt whatsoever for the installation of the most elementary sewerage or garbage disposal. Quite often the health of children, invalids and old people is seriously impaired by such unsanitary conditions, which explain the plagues and fevers that devastate sewerless centers of population.

There is probably no more striking fact in preventive medicine than the improvement of street or highway. Benjamin Franklin tells of paying a woman to sweep a London street with a broom when he was in England about 1750. Even such a simple matter as this was at that time a novelty. Not until over a hundred years later, in 1869, was asphalt used for paving London. About fifteen years later it was introduced into the United States.

Napoleon's development and improvement of the sewers of Paris was one of his greatest achievements. He is said to have made his first bestowal of the Legion of Honor, in 1802, to one of his engineers, who perfected the Paris sewerage system.

It was not until 1858 that any wholesale system of sanitation was introduced in London, and the death of Prince Consort, Queen Victoria's husband, was said to be due to fevers which he caught because of open drains near Buckingham Palace.

It took a little over one hundred years for Benjamin Franklin's broom to develop into a street sweeping machine. The first street cleaning machinery was invented and put into practice by Sir Joseph Whitworth in London about 1870. To-day the manufacture of street cleaning machinery and devices for keeping our highways clean is a business in itself and many of our American street cleaning machines and watering carts have been exported to foreign countries.

Several years ago the writer visited a Central American city where a complete American paving system was being installed. The contracting company had won its concession in the face of much strong European competition. Thus our modern highway systems helped to spread the good name of the United States throughout the world.

As to bituminous coal, the non-union fields are shipping coal at practically the productive cost, while Central Pennsylvania and operators in the Pittsburgh district, who are under union control, are producing at a loss in order to meet the prices of the non-competitive fields. There is still hesitancy on the part of the consumer to buy now, because of the possibility of reduced freight rates. But even if rates were reduced, say 20 per cent., there is a possibility that coal would be advanced from the paralyzed prices of to-day to overcome the decrease in freight. Hundreds of mines now working two and three days a week could immediately increase their production to meet increasing requirements. In other words, conditions would seem to preclude any violent price fluctuations one way or the other, and any decided improvement in the soft coal business is not in prospect for the next few months. Its advent would seem to run into the later period of 1922.

Study the Chinese market. Here is an honest people—the most honest people as a class in the world—an industrious people, a people with confidence in America and her institutions. Here is a people whose methods of production are, in large measure, primitive ones—a nation ready to move forward in the march of progress, beginning to absorb foreign ideas of progressive development. For it is reported that factories modelled and managed on foreign lines are springing up in suitable localities. At the end of 1920 there were more than 400 of these factories producing articles of foreign type. Improvement in road making, in silk industry, the increasing use of motor boats and motor cars, and the growth of the shipbuilding industry are some of the things which show which way the wind blows. Railroad construction must necessarily increase with the industrial and commercial development of the country.

Conservation is one-half of every business success, and conservation begins with a simple bookkeeping system.

Nobody hits taxes when they're down.

FREE FROM FEDERAL INCOME TAXES

We Own and Offer:

Circular 2094

\$100,000

City of Hickory, North Carolina Direct Obligation 6% Bonds

Dated Sept. 1, 1921. Principal and semi-annual interest (March 1 and Sept 1), payable at Chase National Bank, New York. Denomination, \$1,000. Maturing:

\$8,000 Sept. 1, 1928	\$12,000 Sept. 1, 1933
8,000 Sept. 1, 1929	12,000 Sept. 1, 1934
8,000 Sept. 1, 1930	12,000 Sept. 1, 1935
8,000 Sept. 1, 1931	12,000 Sept. 1, 1936
8,000 Sept. 1, 1932	12,000 Sept. 1, 1937

Average Maturity 12 Years

Total value of all property, est. --- **\$12,000,000**
Assessed valuation for taxation --- **7,662,612**
Net bonded debt --- **399,124**
Population --- **6,000**

The CITY OF HICKORY is in Catawba County, west central North Carolina, eighty miles east of the City of Asheville, having two railroads, and is one of the most substantial cities in the State; its leading interests are: Three banks, with resources of \$3,000,000, great variety of manufacturing establishments, employing many hundreds of hands, such as wagon works, furniture factories, cotton and hosiery mills, flouring mills, woodworking plants, creamery, etc.

HICKORY is the trade center of a large wheat, apple, peach, tobacco, cotton, dairying, poultry and lumber region; has two colleges. These bonds were issued by the City of Hickory for city's share of street improvements and are the DIRECT OBLIGATIONS of the City, being payable from a direct tax levied upon all the property therein.

Eligible to Secure Postal Savings Bank Deposits

LEGALITY approved by Attorneys Caldwell & Raymond, New York

PRICE: 99 and interest yielding over 6%
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(Incorporated 1910)

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Speculating or Investing

If you are placing your funds and savings into an enterprise that must be developed, or that calls for experimenting, then you are speculating.

If, on the other hand, you are placing your funds into an enterprise that has all the business that it can handle, and at rates that it is positively known will produce a very substantial dividend, then you are investing.

In speculating you risk the loss of your savings; in placing your funds into securities that pay no more nor less than a definite rate, you are merely renting your money.

To invest means to place your money without the speculative risk and still get the full wages that it earns instead of only getting a rental value.

The opportunity to so invest is offered in the 8% Preferred and Common stock, of the Petoskey Transportation Company.

Let us tell you why.

F. A. SAWALL COMPANY

313-314-315 Murray Building

GRAND RAPIDS,

MICHIGAN



Co-operation Ends Price Cutting War in Shoes.

In retailing colonies where strife exists and "cut throat" methods are practiced by retailers themselves, it is not a very difficult matter to get across to the public the idea that all is not well with shoe retailing and that something is particularly wrong with the prices of shoes. Competition is the life of trade, it is true, but this does not mean that competition is a fight or an opportunity for retailers to be fighting themselves in place of getting together on common ground and regarding each other as friends rather than enemies. The association idea has done a lot to bring retailers together in various retailing communities. No longer is it found good business for merchants to hate each other and not speak to one another on the street, and to practice malicious methods and attempting the ruin of each other's business.

In Appleton, Wis., for a number of years the shoe retailers did not get the proper slant on what competition really means. The merchant on the other side of the street was regarded as a hindrance to business in general rather than a help. And so it frequently happened that vengeance was sought by the cut price route to such an extent that the entire community of merchants suffered. And the public had no confidence in any one of the merchants in the town. One day Bill Jones would feature a certain shoe at a price, and the next day the merchant across the street came out with the same shoe priced just a little bit lower. And so the contest went on.

Not so very long ago there was a price war on a certain shoe which has been exceedingly popular with the farmers in this section. This shoe was a work shoe made for utility purposes only, and in advertising this shoe the merchant lost all sight of the quality features and talked in price terms only. There is an end to everything, even war, and so this price war came to an abrupt close when several of the level headed merchants in town decided to get together and co-operate rather than fight each other. The idea worked out to a nicety and it was found that the competitor was a good fellow, and just the right kind of a person to talk business with in a business way. Finally it was decided that the merchants in Appleton should unite in a co-operative advertising effort, picking out a certain shoe and advertising it at a uniform price which in this case was a very reasonable one and would insure one hundred per cent. value for the public.

A shoe manufactured by the Marathon Shoe Co., of Wausau, a home product, known to the trade as Dr.

Sommer's New Dawn Shoe, was the line chosen. A quarter page advertisement was run in all of the local papers showing the shoe with all the salient and interesting features pointed out, and the price \$5.85 attractively displayed in the copy. At the bottom of the advertisement were signed the firm names of the Appleton merchants responsible for the co-operative advertising movement.

The results achieved in the way of actual business as coming directly from this advertising and the manifestation of the co-operative idea were really marvelous and surprised even the dealers themselves. The public very soon got the idea that the merchants in this town were banding together in an effort to provide a certain popular shoe at the lowest possible price, and not only was this particular advertised shoe in great demand, but the merchants also found their entire line was benefited, and so business became especially good.

Now "John Smith" on one side of the street is a good friend of "Bill Jones" on the other, and when any individual merchant has a problem or a worry, he immediately seeks counsel of the other merchants in town. There is no such thing as price fixing in operation, but there is a certain agreement of honor and a pledge of friendship which seems destined to hold on for a long time to come. Everybody gets the benefit of this, merchants find their business increasing and the public gets better service and has more confidence in the merchants themselves and the merchandise they sell.

Improved Leather Business Predicted.

The leather business for the remainder of 1921 will show continued improvement, said Harry I. Thayer, President of the Tanners Council, recently.

"There is already evidence of demand for medium and lower grade shoes," President Thayer said, "and this will stimulate greater production and have a stabilizing effect on the industry."

"Conditions in the industry will continue to improve through 1922, and in my opinion the tanning industry will then be able to do business on a profitable basis. However, great care must be used in every detail of production, speculation must not be indulged in, and every effort made to stabilize business."

Mr. Thayer also pointed out that surplus stocks had been well liquidated and that this had reflected itself favorably on the raw material market, meaning that cattle hides are now bringing much better prices than several months ago.

"I should like to reiterate the statement I made at Atlantic City in May last," he said, "namely, that manufacturers in this country for some years to come must calculate on a smaller margin of profit, and to earn this smaller margin of profit economies must be practiced in every department of their plants. The several activities that were mentioned in this connection were the studying of economies in the several departments, the creation of more modern machinery, simplification of processes and bringing about closer co-operation and efficiency on the part of foremen and workmen."

"Events of the last year or two have led to the conclusion that the great industries of this country should take the people into their confidence. We have no secrets. We should lay all our cards on the table, then the public will learn the real truth and we in large measure will obliterate many false impressions. For example, every one—statesmen and laymen—with whom we talked concerning the tariff question always came back with an accusing statement concerning the price of shoes, notwithstanding the fact that prices of leather for nearly a year past have been practically on a pre-war basis. By telling the facts about our own product we would not in the least do the unethical thing of

assailing others. We must tell our own story."

Shoe Division of Commerce Bureau Preparing Work.

Washington, D. C., Oct. 24—The shoe and leather division of the Bureau of Foreign and Domestic Commerce is fast getting into shape where it will be of real service to the allied industries. It is understood that the Department has the applications of a number of trained men as assistant to Arthur W. Butman. Plans provide for its operation, to a considerable extent, on a commodities basis. To the end that the unusual resources available to the Department of Commerce may be intelligently used and the vast funds of imports and timely information properly disseminated the Shoe and Leather Division has been organized. Its staff will include research and statistical experts and under the supervision of Mr. Butman the various sub-divisions from a commodity standpoint will be supervised by men who have a practical experience in their particular branch of the industry, especially in its relation to foreign trade. Mr. Butman will endeavor to devote most of his time to the shoe end.

The work of the division will be

9 to 11 pound Oak Bends
55c lb.

**SCHWARTZBERG & GLASER
LEATHER CO.**

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

Sensible Shoes for Sensible People

HIRTH-KRAUSE shoes are staple merchandise always in good demand by sensible people. For three generations their quality, fit, style and wear have been maintained. Our facilities for service were never better.

Fall buying is active. Do not let your stock run down. We can fill your orders from fresh, new stock, without delay.

A good line to carry. Shoe merchants not selling our line are requested to write for our dealer proposition.

HIRTH-KRAUSE

Tanners—Manufacturers of the
MORE MILEAGE SHOE

GRAND RAPIDS

MICHIGAN

IN STOCK

No. 712 at \$4.85

Sizes
6 to 12

D and
E Width

Samples
on
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Order
Today



GUN METAL WATERPROOFED BLUCHER

**BRANDAU
SHOE CO.**

Manufacturers
WOMEN'S SANDALS
JULIETS and OXFORDS



**DETROIT
1357 Sherman St.**

Wholesalers
MEN'S DRESS & SERVICE SHOES

very varied. It will indicate to the agents and commissioners of the Department stationed abroad the kind and value of material to be assembled and it plans further to conduct special investigations in the important commercial centers of the world, analyze and interpret foreign and domestic data, both imports and exports, relating to shoes, leather and accessories. The aim of the division will be to harmonize vast resources of the Government with the requirements of the industry.

The various National shoe and leather organizations realize the value of the work that can be accomplished by this new division and it is probable that each will appoint a special committee to receive and make suggestions and to act on behalf of the organizations with the Government.

Salesmen Need Knowledge of Shoe Construction.

In an address to members of the Syracuse Shoe Retailers' Association and their salesmen at the Chamber of Commerce in that city, Frank Butterworth emphasized a need of greater knowledge, on the part of the salesmen, of factors entering into the manufacture of a shoe, in order that confidence in shoe prices may be gained by the public. He pointed out two major points, as follows:

1. The retail shoe salesman is the point of contact between the great shoe industry and the public whose confidence we need. Whether you are a good point of contact delivering from your industry to the public, your customers, a full supply of intelligent information makes more difference today than ever before. The retail salesman who knows his line will hasten the return of public confidence just so surely as the incompetent salesman will retard it.

2. This is no time to lose your own confidence; whistle if you must to keep up your courage, but keep it up. What we need is confidence in our own industry and the men at the helm.

Confidence in our employer and his house and his merchandise.

Confidence in each other and ourselves. Let us radiate every day this confidence, because nothing gets the confidence of the other man quite so quickly as a display of confidence on our part.

As we all know, in the old days, before the advent of modern transportation, people lived near the source of supplies, the cost of delivery was nil. Within a radius of only a few miles was produced nearly everything which the consumer used. Now, by contrast, contemplate the picture of the breakfast table of to-day. Meat and bread from the Far West, dairy products from goodness knows where, fruit from the four corners of the earth. And so it is all along the line. Take a look at a modern department store and visualize what it all means—things of necessity, of comfort and of luxury in almost infinite variety. And then madam must have her 25 cent purchase delivered free of charge. Talk about the cost of distribution. The public demands all these things and the public must pay. Who else?

If your sole interest in life is your business, you will die earlier and enjoy much less than the man with a few live outside interests.

Late Business News From Central Michigan.

Owosso, Oct. 25—R. P. Bigelow, an old veteran traveling salesman who made this part of the State several years ago for Berdan & Co., of Toledo, who for the last ten years has been in the real estate and insurance business in Owosso, passed away Thursday morning at his home, after three years' illness, followed by a paralytic stroke. Mr. Bigelow held the office of secretary for ten or twelve years and was an active member of Owosso Council, U. C. T. He resigned four years ago on account of poor health.

W. H. Mills, a pioneer merchant of Montcalm county, who has successfully conducted a general store at Bushnell for many years, passed away last week at his home at Bushnell, four miles East of Sheridan.

R. D. Farnum, druggist at Ashley, whose store was totally destroyed in the Ashley fire a few weeks ago, and C. H. Barnes, general merchant of Ashley, have the foundation laid for a large double store, 44x70, to be built of brick tiling. This will be a start for a boom in Ashley, which will soon place this richly situated hamlet again on the map.

A. N. Brock, of Durand, has purchased the interest of his partner in

the Brock & Cooling, grocery, Durand, and will continue the business at the same old stand under the name of A. N. Brock.

We notice of late considerably many remarks concerning the hotels of our fair State and while they are not all good, it may not be out of order to render unto Caesar the things which belong to Caesar. For instance, the change in time table on the T., S. & M. branch of the G. T. R. R. does not get a fellow anywhere to eat. But, any passenger on that line can have the conductor order a dinner or supper for him to be brought on the train from the Nelson Smith Tavern, at Butternut, and we'll bet dollars to doughnuts there will be no kick from the patron. Most of the traveling salesmen, we are pleased to state, are thorough gentlemen and realize just what the hotel men are up against according to location, but once in awhile there is a chronic kicker (this has no reference to our friend at Mears) who has probably found fault at home all his life over what no doubt could not be avoided by his better half for want of a good provider and has gone sour clear through himself; who constantly puts up a holler over every little mishap that will occur in the management of a well-endavored tavern keeper.

Only last summer we put up with one of these surly looking rubes who, it seemed, was born "off his nut." The place was a restaurant where we all go out of our way often to patronize, for the reason that it is just a little better than some of the others. This particular guy was enjoying a day that seemed to make him sorry he'd ever been born at all. After he had finished his everyday kick on the prandial replenishment served, he remarked that he had several old rotten teeth that were giving him considerable annoyance and he certainly seemed to be well posted on the different stages and conditions of decayed molars. After a continuous and not very appetizing monologue, and a lady had left the table during one of his exasperating suspirations of coffee, we got a chance to ask him if he had ever had any trouble with piles. Then he woke up. Honest Groceryman.

The Plugger.

He plugged along
From day to day,
And soon he drew
A raise in pay.
And then he plugged
Along some more
And got his name
Upon the door.
But still he plugged
And now we learn
He's managing
The whole concern.

For the hard work of the World—

H-B Hard Pan Shoes

Only a SUPER SHOE can stand up under the rigorous day after day wear of the outdoor man through fall and winter; through mud and slush and rain and snow and ice.



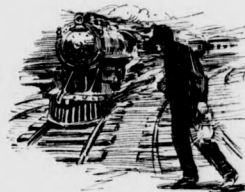
Gives the farmer the longest service

When the farmer gets hold of an exceptional value, he sticks to it. Year after year dealers are able to figure on the regular number of repeat sales of H-B Hard Pan shoes to satisfied farmers who will accept no others.



For all heavy outdoor work

Thousands of dealers gladly acknowledge that H-B Hard Pan shoes have helped them build up a profitable business of satisfied customers by giving exceptionally good service to the man hardest to please—the outdoor worker.



Withstands the tough usage of the railroad man

Untold thousands of railroad men have been wearing the H-B Hard Pan for years. . . . Dealers tell us they insist on this shoe. Out in all kinds of weather, the railroader must . . . have a dry, comfortable shoe that will give the severest knock-about service.



Be ready for the fall and winter demand for this sturdy shoe. Send for catalog and prices.

HEROLD-BERTSCH SHOE CO.
GRAND RAPIDS, MICHIGAN



Manufacturers Modify Their Views Regarding Retailers.

Reputable European economists have estimated that the consumption of more than 300,000,000 people has been reduced to approximately 30 per cent. of what it was before the war. This is one of the facts brought out in a recent report on European conditions made by a committee of the Chamber of Commerce of the United States. The people overseas are in need of all essential materials, but are handicapped by lack of buying power and by the derangement of the foreign exchanges. The proposed extension of credits to enable them to buy is more of a palliative than a remedy. In fact, there is little likelihood of the extension of credit on any considerable scale until there is more assurance of political stability than is now to be noted. With the assurance of peace and the return of confidence trade and industry will begin really to recuperate, but united action on the part of the strongest nations, particularly the United States and Great Britain, is needed to insure the return of this confidence on the European continent. The realization that Europe's revival is essential to the full recovery of business in this country is creating a sentiment in favor of an international conference to discuss ways and means of bringing about economic betterment. It is being urged that this should come soon after the close of the conference on disarmament.

The city of Pittsburgh has just witnessed a controversy between manufacturers and retailers over the question of prices. Certain manufacturers had come forward with the oft-repeated charge that the reductions made by wholesalers had not been passed on to the public by the retailers. This was presented in a formal memorial to the local Chamber of Commerce, with the request that action be taken to bring down the prices of necessities and rents. The charges were hotly resented by the Retail Merchants Association, and the outcome was the appointment of a special committee of the Chamber of Commerce to conduct a hearing. This was not public, but the reports that have sifted through indicate that the complaining manufacturers were ready at the end materially to modify their views with regard to the prices charged by reputable dealers, it having been shown, for example, that the reductions on wearing apparel ranged from 25 to 50 per cent. The retailers are reported as gratified that their presentation of their case had been so successful. A special committee was appointed to gather further data and present a report, which it is hoped

will do much to clear up the situation.

When the elimination of waste and the reduction of expenses in every possible direction are being urged as a means of facilitating business recovery, it is amusing to hear proposals directly contrary to such policies advocated for mitigating the evil of unemployment. Put more cloth into garments says one group of advisers; make skirts longer, add an inch or so to the length of men's shirts. These changes will increase the demand for textiles, and incidentally for raw materials and for labor, and thus will bring on better times. The doubting Thomases, however, are asking who is to pay for the extra materials and labor that such a policy will require. If the added cost is passed on to the consumer, will he be as willing to buy as he would otherwise? Consumers are watching for lower prices as every dealer knows, and are not going to be tempted to increase the volume of their purchases by the adoption of methods of production that are bound to prove wasteful and expensive. The underlying idea in all such suggestions is that spending is a good thing in itself—an end rather than a means. Judicious expenditure, that is, the kind which will promote rather than check efficiency, will contribute materially to the relief of business, but that is not the kind which is always advocated by well-meaning people.

While there is little or not expectation in mercantile circles that the railway strike will actually take place, there is some speculation among merchants as to how their business will be affected in case the worst should come. Clothing and dry goods dealers as a rule, are not worrying about the effect of the railway tie-up on their stocks, as they have obtained their supplies for the fall and winter, and still have two weeks in which to fill up any gaps. This problem of maintaining stocks is one mainly for dealers in foodstuffs. What most dealers fear in the event of a strike is a slump in the volume of their business and the possibility of a large carry-over of the season's goods, as a nation-wide industrial disturbance would not be conducive to the normal volume of buying. Merchants, however, are not losing any sleep over such an outcome, as they share the general view that the railway employees, seeing that public sentiment is not on their side, will find a way to withdraw from their present indefensible position.

The men who try to do something and fail, are infinitely better than those who try to do nothing and succeed.

INSURANCE IN FORCE \$85,000,000.00

WILLIAM A. WATTS
President



RANSOM E. OLDS
Chairman of Board

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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

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3½ Per Cent.

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The Home for Savings

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CADILLAC, MICH.

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

We pay 4% on savings

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

RESERVE FOR STATE BANKS

Mr. Business Man—

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

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

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

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICH.

OTTAWA AT FOUNTAIN

BOTH PHONES 4391

Sharp Distinction Between Capital and Bank Loans.

Many merchants regard all the money at work in their businesses, whether their own funds or funds borrowed from the bank, as capital.

They're wrong.

There is a sharp distinction between invested capital and the bank loan. Though it is quite proper and desirable that some of the former should perform the functions of the latter, the merchant should studiously avoid any tendency to use bank loans as capital.

The function of the bank is to tide the retailer over until the time when the money comes back into the business. It is to finance him over the gap between his buying and selling. Proper uses of bank loans are for payment of bills for merchandise or service, as the payment of wages, and such loans are created largely against the reasonable prospects of return into the business at some definite date. Merchants should always have in mind the time when these loans fall due and must be paid.

Permanent loans throughout the year are not bank loans, but become part of the merchant's capital. If the values the loans represent are not definitely located in merchandise held for sale or sold or in service rendered and billed, they become dissipated throughout the structure of the merchant's business establishment, tied up in non-liquid security and difficult to repay.

The bank loan is the merchandise which the bank is in the business of selling, and it is just as essential for the bank to turn its stock often as for the merchant. The result of a failure to do so affects the bank just as it does the merchant. The result of a failure to do so affects the bank just as often as it does the merchant. It ties up its money, contracts its business, curtails its usefulness to the community it serves and as the ultimate consequences puts it out of business. A splendid way for the retail merchant to build up a service to himself from his bank which may some day mean the difference between failure and success is to "buy his money" from his bank, handle it in such a manner as to warrant the confidence of its officers and pay it back promptly.

It is a far better plan for the retailer to "buy his money" from his bank than from his wholesaler, for it builds his credit not only with his bank, but with his wholesaler, who would far rather have him discount his bills than let them run to maturity. That is the reason the wholesaler puts the inducement of the discount in his terms.

Jacob Netter.

Germany and National Bankruptcy.

Germany is threatening to give the world an illustration of National bankruptcy which had almost come to be regarded as only a term, or phrase, and something that could not really occur. A nation could not become bankrupt, it was coming to be held, any more than a whole community could be indicted, or why had there not been an example since the end of the kaiser's war with the financial condition and financial prospects of

many nations almost inconceivably bad.

Germany, however, is not going to leave the question in doubt much longer, if there is any significance in the collapse of the mark, which recently resumed its march to the vanishing point—if there is a vanishing point—with such violence. This decline appeared in spite of the reported representations to the government of that country by the interested nations that they would not countenance further the deliberate debasement of the currency. The aim is supposed to have been to force a postponement of reparations payment and create a sort of reparations moratorium, the only alternative to which could be National bankruptcy.

There can be no doubt of Germany's insolvency, of course. It does not seem to be possible that there is any further recourse in taxation, and some authorities even hold there is little hope that even a capital levy or forced loan would help. The people certainly are heavily taxed. Then the question will arise, if bankruptcy is not avoided, as to what the procedure will be. In seizure of property to be followed, as when an individual or a firm fails, and the property sold for the benefit of the creditors, or will the various nations apportion to themselves the things which they need—products of land, forests, mines and waters, or the mines, factories, etc., themselves—and not go through the form of an auction as in the case of a private bankrupt's property?

No one truly lives until he conquers the devil of fear and worry and arrives at the mental poise which will not allow his life to be marred or even annoyed by the things which have never happened or things which do happen.

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ESTABLISHED 1853

OUR FOREIGN DEPARTMENT

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

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

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PRESIDENT

CARROLL F. SWEET
VICE-PRESIDENT

GEORGE F. MACKENZIE
V.-PRES. AND CASHIER

No Bond Expense—

One of the important economies gained by naming a Trust Company as Executor and Trustee, under your Will, is that no Executor's Bond is needed. The State Treasurer sees to this. We deposit at his office in Lansing \$200,000 of our own assets.

And it stays there. It is a pledge guaranteeing our fidelity in every estate that we have charge of.

We will say this, that in our thirty-two years of service as everybody's Executor, it has not been found necessary yet to draw a dollar from that fund. It is there now, and will be kept absolutely unimpaired for your benefit and for the protection of those who come after you.

Call at our office for the new booklet,
"What you should know about Wills."

"Oldest Trust Company in Michigan."

**THE
MICHIGAN TRUST
COMPANY**
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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

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.

WE ARE SPECIALISTS

Writing only Automobile Insurance.

Live Agents Wanted.

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

Proceedings of St. Joseph Bankruptcy Court.

St. Joseph, Oct. 17.—In the matter of Elmer W. Beth, bankrupt, of Benton Harbor, the adjourned first meeting of creditors was held at the court house and the bankrupt examined, the testimony to be transcribed and filed. Claims were allowed and the trustee's first report approved. From present indications creditors will receive less than a dividend of 3 per cent., as the liabilities are over \$16,000 and the assets not to exceed \$500 or \$600. The examination of the bankrupt was continued for two weeks in an effort to locate further assets.

Oct. 19.—In the matter of John Van Dyken, bankrupt, of Kalamazoo, schedules were filed showing the following creditors:

Prior or Secured Creditors.
City of Kalamazoo, taxes \$ 79.42
Hamilton Overall Co., Marquette 125.00
U. S. Revenue Dept. 56.00

Unsecured Claims.
Apex Button Co., San Francisco \$ 1.75
L. L. Apfelbaum, Chicago 117.15
Abrams Brothers, Chicago 148.00
Buckskin Mfg. Co., Evansville, Ind. 6.75
Louis Berger, New York 237.60
Baer Garment Co., Chicago 104.00
Brawerman Co., Philadelphia 226.14
Brucker Bros., New York 61.50
Henry T. Bloomfield, Chicago 65.53
Samuel Cohen, New York 50.65
Elias, Hazen & Macey, Chicago 445.45
Joseph T. Platte, Grand Rapids 41.00
Richardson Garment Co., Kalamazoo 211.75

Charles Reap, Philadelphia 144.00
Silverstein, Morris, New York 375.00
Supreme Waist, Inc., New York 161.25
Spring-O Suspenders Co., Greenfield, Ohio 40.23
Gotham Trousers Co., New York 177.00
Secher & Schneider, Chicago 118.67
Sexton Mfg. Co., Fairfield, Ill. 68.32
Wolfson Co., Chicago 37.06
Clover Waist Co., New York 140.00
M. F. Taretz Waist Co., Fort Wayne 9.00

Friedmann-Haas Co., Cleveland 170.00
H. I. Urist, New York 79.25
Ideal Clothing Co., Grand Rapids 44.07
Progress Shirt & Dress Co., Cleveland 509.30

Rose Knit Goods Co., Cleveland 893.86
Polack Cloak Co., Cleveland 669.00
Detroit Suspenders Co., Detroit 50.97
Washington Raincoat Co., Boston 183.00
Wayne Garment Co., Fort Wayne 30.00
Adrian Hoebeke, Kalamazoo 850.00
Peter Van Dyken, Kalamazoo 500.00
O. A. Allen, Sr., Kalamazoo 600.00
Kalamazoo Awning & Tent Co., Kalamazoo 5.00

William Mercantile Agency, Kalamazoo 10.00
Cazette, Kalamazoo 38.55
Bloomenthal & Frost, Chicago 628.27
Federal Neckwear Co., New York 46.93
Globe Shirt & Overall Co., Abingdon, Ill. 63.00

Ginsburg & Kamber, Inc., New York 374.50
Deinstein-Hyman Co., Chicago 93.25
Hirsch & Weingart, Chicago 51.17
Hy-Grade Knitting Co., New York 206.28
Karp & Haber, New York 130.50
Levy Berkowitz Cap Co., Indianapolis 82.50

Motel Waist Co., Philadelphia 24.00
Matchless Specialty Co., New York 168.40
S. S. Miller, Reading, Pa. 47.76

Total \$9,537.36

Cash on hand Assets \$ 5.00
Stock in trade 2,550.00
Due on open accounts 800.00

\$3,355.80

An order was made by the referee calling the first meeting of creditors at Kalamazoo on Oct. 27, for the purpose of proving claims, the election of a trustee, the examination of the bankrupt and the transaction of such other business as may properly come before the meeting.

Oct. 18. In the matter of Orlo J. Williams, bankrupt, of Vandalia, the first meeting of creditors was held at Do-wagiac and the bankrupt sworn and examined by the referee and attorneys present. There appearing from the examination no assets which were not exempt and there being no necessity for the appointment of a trustee, an order was entered by the referee allowing the bankrupt his exemptions as claimed, that no trustee be appointed and that no further meeting of creditors be called.

Oct. 19. In the matter of the Velvet Dairy Co., a corporation, bankrupt, of St. Joseph, the final meeting of creditors was held at the referee's office and the trustee's final report and account, showing total receipts of \$355.11 and disbursements of \$19.12 was considered and approved and allowed. The administration expenses were ordered paid. There not being sufficient funds to pay the preferred wage claims in full, it was determined that no dividends could be declared to the unsecured creditors. The trustee was authorized to not interpose objections to the discharge of the bankrupt. It was further determined that the referee make a favorable certificate as to the bankrupt's discharge. The final order of distribution was entered and the meeting adjourned without day.

Oct. 21. In the matter of John R. Baker and John H. Baker, and Baker & Baker a co-partnership, bankrupt, of Three Rivers, the trustee filed his supplemental final report and the same was approved and an order entered by the

referee closing the estate and discharge the trustee. The record book and files were returned to the clerk of the court.

Oct. 21. In the matter of Joseph C. Hooke, bankrupt, of Galesburg, the first meeting of creditors was held at Kalamazoo and C. B. Ford, of the former place, elected trustee, his bond being fixed at \$1,000. William Maxwell, of Kalamazoo, Burt Haynes and Burr Aldrich, of Galesburg, were appointed appraisers. The receiver, William Maxwell made a report, showing assets in the sum of about \$6,000, including those held on liens. The bankrupt was sworn and examined by the referee and attorneys present and the meeting adjourned for four weeks.

Oct. 22. In the matter of John Van Dyken, bankrupt, of Kalamazoo, the inventory and report of the appraisers as directed by the referee was filed, showing total assets of \$3,116.30. An order had been previously made directing William Maxwell, the receiver, to sell the same. The sale will be held on Nov. 1 at the store of the bankrupt, 201-3 North Burdick street., at 10 o'clock in the forenoon.

Toy Pennies Made Legal Tender.

Port Huron, Oct. 25.—Probably the one store in the United States which ever accepted toy money for real merchandise is that of the J. B. Sperry Co., of this city.

Recently this store disposed of many items such as perfumes, dolls, balls, knives, gold-plated pencils, bracelets and the like for "money" which consisted of nothing but pictures of pennies cut out of the newspapers by the youngsters.

It was, of course, a plan to get the youngsters excited over the "game" with the store, and through them to bring the parents in. It worked as no offer to merely give away merchandise could.

The pennies were printed in the store advertisements for a period preceding the sale, and the children were told to cut them out from as many papers as they could get their parents and relatives and friends to give them for the purpose and to save them.

These toy pennies were accepted by the store in payment for specified regular stock items of merchandise at their face value.

Small Retailers Can Obtain Bankers' Aid.

In nearly all cases the time comes when a banking credit is needed to produce means for a fast growing business. A knowledge of banking methods will help in securing a loan. A bank likes to know its customer. Reputation as a prompt payer is a better passport to the credit manager of a bank than the possession of large means. Banks will help a deserving customer on his own note if he is known to run his business on sound principles. Property of various kinds may be pledged, or the signature of one or two men of recognized standing together with the borrower's may be accepted.

Assigning a Lease.

A business lease, running over a period of years, may become a valuable asset. Or it may become a liability from which the merchant desires to be released. If he assigns his lease, the question of his rights and liabilities becomes one of the first importance: e. g., what are the merchant's after-liabilities for the payment of the stipulated rent? As a rule, the merchant is not released from this liability in the event of the assignee's failure to pay the rent unless, at the time that the assignment is made, the landlord expressly agrees to release the merchant from such liability.

Lines of credit will have to be revised downwards. The average line of credit required should not be as

high as it was during the period of greatly inflated values. The best kind of support back of a financial statement is the periodic liquidation of loans. In most lines of business financial liquidity is best evidenced by actual liquidation of loans at certain seasons—or to put the same thing in another way, steady borrowing in itself, in many cases, shows either an inability or indisposition to discharge the indebtedness or severe difficulty in doing so. There may be in such cases a lack of reserve to tide over the inevitable reverses, and this weakness is a serious menace when the time comes to pay up. In any event, a good liquid condition in a statement is best evidenced by prompt payment of bills and occasional liquidation of bank lines.



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7% Preferred Stock 7.37%
at \$95 Per Share and Dividends—Yielding
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31

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

LAVANT Z. CAUKIN, Vice President

J. CLINTON BISHOP, Cashier

HARRY C. LUNDBERG, Asst. Cashier

ALVA T. EDISON, Asst. Cashier

An Exception To the General Rule.

W. G. Sanderson, Manager of the Underwriters Service Association (composed of fifteen strong stock fire insurance companies), Chicago, was in the city one day last week and, incidentally, called at the Tradesman office long enough to assure the editor that he was regarded as a thorn in the flesh of the stock fire insurance companies. The Tradesman pleads guilty to the allegation, but wishes to place itself on record with the statement that if all men who have climbed or been forced to the front in stock fire insurance were as courteous, as diplomatic and as broad minded as Mr. Sanderson there would be much less stock insurance replaced with mutual and reciprocal insurance. Mr. Sanderson is one of the few men in the stock company field who can discuss mutual and reciprocal insurance without getting red in the face and saying nasty things about his competitors. He doesn't appear to have to put a curb bit on his tongue in order to do this. It seems natural for him to be fair and decent and view the situation broadly and philosophically, instead of narrowly, spitefully and vindictively. Most of the men in his line of business have a habit of saying rasping things at the beginning of an interview in order to exasperate the other fellow, but Mr. Sanderson has never, apparently, cultivated that habit, in consequence of which he receives a hearty welcome wherever he goes. If the Michigan Rating Bureau had been so fortunate as to secure a manager of the Sanderson type, instead of the boorish and impossible individual who rattles around in that office, it would not now be a laughing stock of the insuring public, which necessarily holds it in deserved contempt.

Avaricious Professional Nurses.

The nursing profession, long high in the estimation of the public because of its tender and valuable services to the sick, has become commercialized to such an extent that distinguished surgeons and physicians over the country are openly protesting against its extortions. Dr. Charles Mayo, of Rochester, Minn., says publicly that "the nursing union has come to be the most autocratic closed shop in the country," and calls for 100,000 subscribers to relieve a desperate situation.

Greed is not uncommon anywhere; but one would not expect to find it in excessive degree among nurses, who have long been well paid. But Dr. Mayo, discussing the length the nurses union has gone in its demands, says:

Seven dollars a day for an eight-hour day is more than exorbitant; it is prohibitive. It means that in cases of dangerous disease, where constant care and watching are necessary to save the life of patients, three nurses must be employed at a daily cost of \$21. How can the man and woman afford to pay such charges? They cannot do so. Neither can the hospitals if they wish to keep open their doors.

It is a great pity that so honored a profession—one so loved by the

public as a whole—should through the infamous union organization, become oppressors of those in deep trouble, and turn their backs upon suffering they are trained to relieve, unless paid highly excessive wages. No doubt women will be found to take the places of the ill-advised union hirelings, who in some cases have declared strikes and deserted the sick in their charge. That is a shocking thing for them to do, one which the country condemns. Their contemptible actions have already lost those who take part in the strikes the respect and good will of the public.

Purchased Large Building in Chicago.

An indication of both confidence in the future of Chicago as a distributing point and in the business situation in general is evidenced in the purchase by Chase & Sanborn of the nine story fireproof Wells Street Bridge building for \$475,000 cash. The property fronts South on the river eighty feet, North on the Northwest eighty feet, and 180 feet West on Wells street. It is at the North end of the Wells street bridge.

Chase & Sanborn, an old New England firm, established in Boston nearly sixty years ago, are tea and coffee importers and roasters of coffee. They came to Chicago in 1882 and have been at 76 East Lake street for the last twenty years, where the business has outgrown the possibility of expansion in that locality. As soon as present leases expire the entire building just bought will be used for their Western business.

The heirs of John K. Stewart, founder of the Stewart-Warner Speedometer corporation, were the sellers, title being taken by John Moir of Boston, senior partner of Chase & Sanborn. The building was erected about ten years ago by Mr. Stewart for his die casting business, but it was soon outgrown. Paul Steinbrecher & Co. represented all parties in the purchase by Chase & Sanborn and will continue to manage the property until it shall be occupied by the new owners.—Chicago Tribune.

Eye To Business.

A traveling salesman driving his car along a country road came upon a victim of a grade crossing accident. The car was a complete wreck and its former occupant just "coming to." He leaned over the injured man and shook him.

"What's the matter, brother, an accident?"

"Yes."

"Didn't the engineer blow his whistle?"

"No."

"Did anyone see it?"

"No."

"Well, tell me, has the claim agent been around yet?"

"No."

"Then, for heaven's sake move over and let me lie down."

The man who criticizes his employer behind his back will be the first one to find fault if the employer treats him in the same way.

"If you employ a man, don't suspect him. If you suspect a man, don't employ him."

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

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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	35%
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%.

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

NO?

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

C. N. BRISTOL

H. G. BUNDY

A. T. MONSON

FREMONT,

MICHIGAN

FROM BEHIND THE COUNTER.

How Our Mercantile Friends Regard the Tradesman.

Kalamazoo, Oct. 21—You have propounded a hard question, "How to make the Tradesman better, more interesting and helpful to its patrons and readers?" Now, how can I answer that, other than to say frankly, I don't know. Through the twenty years since I came from Chicago to Gilmore Brothers, it has come regularly to my desk and while we get many publications of National (and some of international) importance, there are none to which we refer with more interest and satisfaction than the Michigan Tradesman.

What I have particularly admired in your management of the Tradesman is your courage to stand for right principles, to talk and write fearlessly for justice as you see it, regardless at all times of whom you might strike or antagonize by so doing; and I am happy to say that it has been my pleasure, almost without exception, to concur in your declaration of principles, for you always stand, in my opinion, for the right with good reason and rare judgment.

Then, too, I have noticed that you, through your correspondents, almost always have the correct information concerning trade conditions, which we can always depend upon and while this is often local it should be of deep interest to all Michigan and tributary merchants, both large and small.

So, finally, I can only suggest that you keep up your good work with the thought that you have back of you the approval and co-operation of all fair minded merchants and business men.

My old friend, you know that as we travel along life's journey, we sometimes acquire the scrap book habit and from some anonymous source in one of my books, I find these lines, which seem fitting on this occasion as they embody my sentiments fully:

More than fame and more than money,
is the comment kind and sunny,
And the hearty warm approval of a friend;
For it gives to life a savor and it makes
you stronger, braver,
And it gives you heart and spirit to the end.

If he earns your praise, bestow it;
If you like him let him know it.
Let the words of true encouragement be said.
Do not wait 'till life is over and he's
underneath the clover,
For he cannot read his tombstone when
he's dead."

In the same book there are many clippings from the Tradesman, especially the front pages, and in which from time to time some of the finest sentiment ever written or published may be found.

Charles W. Carpenter,
Manager Gilmore Brothers.

Grand Rapids, Oct. 17—The writer has always been interested in the progress and prosperity of the Michigan Tradesman. I used to read your publication faithfully when I was shipping clerk for the Clapp Clothing Co. as many as eighteen years ago. The writer has always marvelled at your ability to keep this publication going without interruption and without slumping and without change of management and without change of editorship for so many long years. The writer is of the opinion that interest in the Michigan Tradesman could be increased if the Tradesman would make a decided effort to report the proceedings of the meetings of the various boards of trade throughout Western Michigan. These organizations have a membership composed largely of retail merchants, all of whom are or should be readers of the Tradesman and customers of the wholesale houses of Grand Rapids, your advertisers. The writer would personally like to see the Michigan Tradesman the strong connecting link between the wholesalers of Grand

Rapids, from whom you receive the lion's share of your advertising, and the retailers of Western Michigan, who are your subscribers and the wholesalers' customers, and this latter group comprise the membership of the various boards of trade and improvement associations throughout the State. I congratulate you upon the wonderful success you have made with the Michigan Tradesman and anticipate for you a continuation of this success for years yet to come.

Lee H. Bierce.

Buffalo, Oct. 15—I wish to congratulate you on the thirty-eighth anniversary of the publication of the Tradesman. I have been a reader of the Tradesman for the past twenty years—first in Michigan where I lived and did business, then later on in other states. I consider it one of the best edited, most interesting and valuable publications that comes into our office. I certainly would hesitate to make any suggestions as to how you possibly could improve your splendid publication. I know that the success of the Tradesman has been the result of the courage, ability and unceasing work and energy put into the publication by yourself.

J. E. Linihan.

Grand Rapids, Oct. 17—If my continuous subscription to the Tradesman since its first year is not sufficient commendation and congratulation over the success you have accomplished, it certainly would be presumptuous if I should offer any suggestion for possible improvement in the Tradesman. When one's friend achieves a prominent success in his life work, congratulation only would be in good taste. Yet permit me to offer one suggestion—that you remove half or a liberal portion of the papers and other documents which I have seen upon your desk at the many pleasant personal interviews I had with you. The change will not make you any more attractive, but might bring a possible improvement in the appearance of the desk. I have a habit of spreading my elbows out upon your desk and sometimes I do not find sufficient space for the simple habit.

William Widdicomb.

Grand Rapids, Oct. 10—I heartily congratulate you on your thirty-eighth anniversary as a successful trade journal publisher. We consider it the best trade journal that reaches us and find it very helpful in the grocery business. I can not think of any way in which to better the Tradesman.

R. Westveld.

Holland, Oct. 10—Please allow me to congratulate you on all the good work you have done in serving the public all these years. Would suggest that you keep after and expose all kinds of frauds in the business line, as you have done in the past; also give us an article occasionally on the order of Mr. Garfield's and Mr. Belknap's writings.

John Karssen.

St. Johns, Oct. 10—Allow me to congratulate you upon the anniversary of your thirty-eighth year with the Michigan Tradesman. Few men can lay claim to a record like yours and I sincerely hope that, as a reader of your instructive and entertaining publication, I will have the pleasure of reading your editorials for many years more. I have no criticism to offer regarding your editorial policy, as the position you occupy has qualified you to speak with authority on subjects of the day. The general make-up of your paper is also clean and well printed, but there is one thing which I think can be improved upon and that is your handling of the labor unions and Henry Ford. I am not here to defend any union or individual but it seems to me that a continual and often times prejudiced handling of a question which so many people to-day would like to see forgotten for

the time being can have only one result and that is a continuous re-opening of a sore spot on a very sensitive public. Regardless of what our feelings may be or where our sympathies may lie, we should be charitable and allow the other fellow the benefit of his own opinion, even though we have no use for it. Condemnation never solved a problem.

A. C. Martin.

Elk Rapids, Oct. 8—You have asked me to suggest some changes that will make the Tradesman more interesting and of greater value to its readers. I admit my inability to do so. It appears to me that it covers the field completely and further improvements seem out of the question. I have had a personal acquaintance with its editor since before he founded the Tradesman and am familiar, to a certain degree, with its history and its early struggles. I have watched its growth and success with interest. It seems indispensable to the business man who would keep abreast of the times and posted on the fluctuations of business conditions. The only suggestions I can make is, keep it up to the present high standard.

George W. Perry.

Coral, Oct. 10—Allow me to congratulate you on your thirty-eight years of success with the Tradesman. It is certainly a fine magazine and I enjoy reading it each week. Several times the Tradesman has saved me money on purchases I have made. The only thing I would suggest in the way of improvement would be an advertising department, instructing merchants on the art of successful advertising. It is said that 60 per cent. of the retail business of the country is going through the mail order houses. If this is true, another 10 or 15 per cent. will be added in the next ten years. Why? Because the country merchant does not know how to advertise what he has to sell. Here's hoping you may have many more years at the helm of the Tradesman.

Fred U. O'Brien.

Grand Rapids, Oct. 18—It is with much pleasure that I record my name as being a subscriber to the Tradesman from its first issue, and from that time until the present it has been a source of valuable information to me in business and its reading matter has been inspiring and uplifting. I wait anxiously every issue and go over carefully its interesting pages from cover to the last. I also have always enjoyed its moral tone, so much so that I have many clippings from the Tradesman hanging on the walls of my home. I have no suggestions to offer for its improvement. It is satisfactory to me. I congratulate you on its success and your prosperity also in many business enterprises. I would suggest to my brother grocers that they not only read the Tradesman for information in regard to increasing their bank account, but for the beautiful suggestions and poems, the performing of which we will find to be more precious than gold. The following is a good verse from one of its late poems:

Let me to-night look back across the span
Twixt dawn and dark, and to my conscience say,
Because of some good act to beast or man
The world is better that I lived to-day.

F. C. Beard.

Paw Paw, Oct. 12—Your thirty-eight years as editor of a trade paper is a high testimonial of your efficiency in your profession and I wish to congratulate you upon your success as an editor. The Michigan Tradesman supplies the missing link between the shut-in country merchant and to the outside world. It always contains helpful editorials, trade items and news items from the pen of one who is not afraid to speak. As to making the paper more valuable and interesting, we will leave that to you.

William C. Mosier.

North Branch, Oct. 8—Your paper

is read from front to back each week by all in my family and salesforce. My wife starts on the poems and these she shares with our three children and myself. I "cover" the articles next and pencil the many valuable writings on selling points and store hints, then pass it on to the help, who also get in on the poems, so you see this feature cannot well be dispensed with.

I feel out of place in offering any suggestion as to making the Tradesman more valuable, though when I am traveling I see so many valuable windows used as storage places and realize how little many merchants consider the worth of good windows. It seems to me, knowing how few of these men can arrange displays, it would be worth much to such if you could reproduce good windows from time to time. My windows are changed in spite of any occurrence each week. Recently a whole window formerly serving as a rest room was converted into a display window and I told my force to record every sale created by this window. In five days this window "led" to \$210 in sales.

I wish you and your organization another thirty-eight years of good health and success and know this will create good clean methods in all you undertake.

E. B. Davis.

Grand Rapids, Oct. 12—I have been a constant reader of the yellow covered trade journal for thirty years and if I was not pleased would have not stuck to it this long. I offer congratulations on your thirty-eight years at the head of such a good reliable journal for the trade and good pointers for the salesman and clerks as well. Your editorials and the way you go after shyster concerns is what makes a hit with me. Please excuse me from offering any suggestions to make it better in any way, as that's over my head. Keep it going as good for the next thirty-eight years.

Sam R. Evans.

Grant, Oct. 10—You may be sure that we have always appreciated each issue of the Tradesman. We have taken it for the past twenty-six years and highly commend you for the fearless manner in which you have handled different subjects. When you

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PALACE THEATRE
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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.

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CORPORATION

Oliver Theatre Bldg.

South Bend

Indiana

FIRE

WINDSTORM

TORNADO

The Mill Mutuals

Agency

LANSING, MICHIGAN

Representing One of the

Strongest Mutual Fire Ins. Groups In United States

With

\$21,750,000.00 Cash Assets
10,100,000.00 Cash Surplus
4,000,000.00 Cash Dividends
Paid in 1920

We also furnish to our clients, without cost, the best insurance and engineering service obtainable and in case of loss our own adjusters will serve you.

Strength, Service, Economy

ROBERT HENKEL, President
Detroit

A. D. BAKER, Sec'y-Treas.

GEO. A. MINSKEY, Manager

120 Ottawa St., Lansing, Mich.

know you are right, you go ahead. Everything is called by its proper name. The success that you have made of the Tradesman is abundant proof that there can be but little said for the better at the present time.

Mr. and Mrs. Alexx J. McKinley.

Nashville, Oct. 12—I have your favor of Oct. 10, calling attention to your thirty-eight years' service as the directing mind of that valuable paper, the Michigan Tradesman, and I appreciate that you have asked the "impossible" of the average business man. When you consider the years of faithful service to your ambition—what you have acquired along the line of your chosen work—you must realize that only he who has made a like sacrifice is in a position even to measure the length, breadth and depth of your work. The facility with which you can remove a man's hide, if in your judgment you think it should be done, has proven an art which few have been so able to master. On the other hand, no man has been more ready to commend if there appeared the least ground for entertaining that kind of a feeling. The life of the Tradesman has been one of growth which has merited and received acknowledgment from friend and foe alike, for if there is any statement that can be made in which all agree, it is that Ernest A. Stowe is sincere and honest in his statements and states what he believes is true, whether it meets public approval or not.

I thank you for the compliment of asking for suggestions and wish you thirty-eight years more of the largest measure of success. C. L. Glasgow.

Detroit, Oct. 17—Congratulations on rounding out thirty-eight years. I have been in the United States thirty-four years and have taken your paper ever since I landed. You ask me in what way you can make your paper more valuable and interesting. To me, that would be impossible, as I think it is 100 per cent. now and I also know the publisher of the Tradesman is as near 100 per cent. as a mortal can be. Now, Mr. Stowe, I mean every word of this and I believe in passing out the flowers while we are living. Best wishes to you and yours. M. J. Rogan.

Grand Rapids, Oct. 17—Permit me to offer my congratulations on your having rounded out thirty-eight years with the Michigan Tradesman and having established a record. I cannot think of anything that would make the Tradesman more interesting or valuable to me. In other words, why try to gild the lily?

C. S. Withey.

Grand Rapids, Oct. 14—I am glad to take this opportunity to congratulate you on your splendid record; also on the paper of which you have so long held the rudder. It is certainly in a class by itself in trade publication, being in my estimation the best I have ever seen. I trust you will long continue to edit the Tradesman.

H. M. Cameron.

St. Johns, Oct. 10—I want to congratulate you on your long service as editor and publisher of the Michigan Tradesman. I have been a reader of the Tradesman for several years and, while not engaged in the mercantile business, have enjoyed your fearless and intelligent way of handling current problems. I hope you may be able to enjoy many years more of useful service to your readers.

Coleman C. Vaughan.

Fremont, Oct. 13—I have taken your paper for fifteen years and read it carefully each week, and I do not know how you can improve on it. I think it is as near as possible to perfection. It is a hummer.

Fred Kellogg.

Grand Rapids, Oct. 14—Permit us

to congratulate you on your term of service and your record. Few honest and fearless editors merit less criticism than the editor of the Tradesman. We could not suggest anything to improve the Tradesman and we hope you may be privileged to fill out several more decades as its editor.

Kellogg-Burlingame Co.

Sunfield, Oct. 14—I have taken the Tradesman for the past twelve years and have found it to be a reliable trade journal—the best one I ever have taken and I have tried several others—but I wouldn't know what to tell you to do to make it more interesting than it already is.

J. D. Norris.

La Crosse, Wis., Oct. 14—I find it an impossibility for me to advise you how to make the Tradesman more interesting and valuable to me, for the simple reason that the Tradesman has been an inspiration to me in so many different ways that I have felt ever since receiving the first copy and still do feel that the paper is as complete as could be desired. Believe me, when I close with best wishes for many more successful years.

F. Stathem.

Grand Rapids, Oct. 14—You are to

be congratulated for successfully maintaining your fine publication for so many years. My only suggestion is that you keep it up thirty-eight years more. I will gladly stay with you as a subscriber and supporter and well wisher.

J. Fred Schneider.

Grand Rapids, Oct. 14—During the past thirty-eight years I have watched with pleasure the growth in power and influence of the Michigan Tradesman. My friend Stowe seemingly considered my opinion as a publisher of some value when he invited me to attend a consultation held previous to the launching of the enterprise in 1883. I did not entertain a doubt as to the eventual success of the undertaking, for the reason that in Mr. Stowe I recognized a man of untiring energy—an adventurous spirit and undefeatable pluck. His experience as an editor and a practical printer was an important asset in the creation and up-building of the Tradesman. Plans for carrying on the work undertaken were carefully considered, and the great success attained by the Tradesman has vindicated the soundness of Mr. Stowe's judgment. Publishers of trade newspapers representing a single industry consider their employment most difficult. Much more difficult, however, is the task of edit-

ing and publishing a journal of the Tradesman class, that has for nearly two score years fostered and promoted the welfare of at least a dozen totally dissimilar branches of the mercantile business. Of particular value I regard the service rendered by Mr. Stowe to the trade through the fearless exposure of fraudulent business enterprises and the grafting imposed upon patrons by conscienceless insurance corporations. The personality of Mr. Stowe prevades the columns of the Tradesman and I do not hesitate to predict that so long as he remains the dominant character in its management, it will thrive and grow in power and usefulness.

Arthur S. White.

Carson City, Oct. 10—I have been in business for eighteen and a half years and have read the Tradesman the greater portion of this time and have always enjoyed it. I always look forward to it for market advice. I always enjoy your editorials and the Movements of Merchants. You certainly are not afraid to denounce any one or anything you consider dishonest or fakey and every merchant ought to thank you for this, as he cannot help but use more caution whenever called upon by one of those velvet tongued stock salesmen, if they have read your articles. I could not



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WE GUARANTEE LILY WHITE "the flour the best cooks use" because we know it will give the home baker the most satisfactory results she ever obtained with any flour.

WE GUARANTEE LILY WHITE because we know that bread made of it will be light, of rare texture, tender, wholesome and appetizing; because biscuits and rolls will be fluffy and digestible, beautiful in appearance and delightful to the taste; because it makes, also, delicious pastry, tender and flaky.

WE GUARANTEE LILY WHITE because it has been milled under the most scrupulously sanitary methods known to modern millers; because only the rich, nutritious food values of the wheat kernels are milled, and because of the unsurpassed color, texture, balance, flavor, and uniform granulation.

WE GUARANTEE LILY WHITE to you, and our sixty years of milling experience stands behind the guarantee.

Ask for it at your grocer's and be convinced.

VALLEY CITY MILLING COMPANY
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"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.

Look for the
ROWENA
trade-mark
on the sack

think of trying to tell you any way that you could make your paper more interesting or valuable and want to say that so long as I remain in business I want your paper.

Ray C. Brooks.

Middleville, Oct. 5—I do not know how you could improve your paper. It is a great help to a business man, as it gives him information that he would not get in any other way. Every business man should take it. I look forward every week for the Tradesman, as I enjoy reading its contents.

L. J. Roberts.

Chicago, Oct. 15—We are glad to be able to compliment you on your record. We enjoy the Tradesman and it seems to us you follow up matters pretty carefully and endeavor to give the information that is of most value to the trade. We believe any dealer can find many things in the Tradesman that will aid him in conducting his business.

Roberts Sash & Door Co.

Detroit, Oct. 20—Sorry we have nothing to offer you, as we find the Tradesman very satisfactory and are content to accept it as it is. We congratulate you on your record.

Washburn-Crosby Co.

Durand, Oct. 20—Having been a reader of your paper for a number of years, I can truly say I don't see how it could be made any better trade paper than you have made it. I can say this much that it was through your paper that I changed my insurance from stock to mutual companies, which has saved me more than several times the subscription price of your journal. I cannot suggest any way to improve your journal.

S. S. Fraser.

Traverse City, Oct. 20—Your thirty-eight years of business corresponds very closely to the number of years which we have been on our corner. We started here in 1884, which gives us thirty-seven years. We have taken the Tradesman practically all of this time and other trade papers during part of the time, so you see the Tradesman sticks with us, where others do not. We surely can not say how you can better it, because we think that it is as good as a weekly trade publication can be made.

P. Kyselka.

Mancelona, Oct. 20—"Confession is good for the soul," so let us confess that the Michigan Tradesman is the greatest trade paper edited in the whole United States. Please accept my heartiest congratulations for your thirty-eight years successful publication of the Tradesman. I have always appreciated the advice and kindness I have received from you, but when it comes to telling you a way that the Tradesman can be made more interesting and valuable to me, I feel incompetent of offering any suggestions. I trust you may retain your health for another thirty-eight years so that once a week we may look forward to receiving that wonderful business guide, the Michigan Tradesman.

Sidney Medalie.

Grand Rapids, Oct. 10—The Tradesman has been in our office every week since our business has been established. We certainly do not want it changed in any way, especially the front page articles. We hope you may be able to publish the paper for thirty-eight years more.

Bruggema & Ludwig.

Grand Rapids, Oct. 20—We wish to congratulate you on your thirty-eighth year as publisher of the Michigan Tradesman. While it is commendable that you celebrate the event by requesting a letter from every subscriber to the Tradesman, we are under the impression that the same individuality that has characterized the publication of the Tradesman in the past is still

fully capable of meeting the requirements of a trade paper that will in the future be as interesting and valuable as the Tradesman has been in the past.

Kent Storage Co.

Ludington, Oct. 20—Replying to your enquiry how to improve the Michigan Tradesman, I would say, put more of your own personality into the publication. The merit it has and the success it has attained as a trade paper are due, in my opinion, principally to your own writings. Your readers like to see articles by E. A. Stowe. They are always worth while. You have reached an age and have had such a wide business experience and are in such close and intimate relationship with matters of vital interest to your patrons that no other person can equal you in dealing with scores of topics. If I owned the Michigan Tradesman you would be forced to relinquish a mass of detail in which you are efficient, but where you can be replaced, and would demand of you more personal copy. I would give you ample time for its preparation, freed from minor responsibilities, and am confident you would produce copy that would enhance the publication still further and probably warrant an increase in your salary.

G. H. D. Sutherland.

Casnovia, Oct. 20—It is with pleasure that I enclose a check to you for \$3, thereby insuring the receipt of fifty-two copies of your valuable paper. I was not in at the birth, but I have been with you nearly twenty-eight years and I would surely miss those yellow covered magazines if they failed to show up regularly. Every copy has something of interest for a business man and the subscriber who lays it aside without reading from cover to cover misses something.

E. A. Webb.

Flint, Oct. 20—Am well satisfied with the Tradesman. Have had several different trade papers before I did the Tradesman and will not change ever again, so long as I can get as much good as I do out of it.

J. Greenbury.

Minden City, Oct. 20—We are pleased to express our opinion as to what we think of the Tradesman. We consider it ideal as a trade paper. We have taken the Tradesman for four years and don't know of any suggestions that would make it any more interesting or valuable than it is now.

Smith Cummins.

Plainwell, Oct. 20—I wish to congratulate you on your long and successful career in managing the Tradesman. The only way I know to make it better is to follow the course you are pursuing at the present. Condemn evil doers and grafters and teach them all to play fair.

William Thomas.

Grand Rapids, Oct. 20—I believe the Tradesman is an indispensable journal, insofar as Michigan is concerned, as many dealers are dependent on your market quotations to keep posted, regardless of the good editorials that are very helpful to them. Many fine articles have been published in the Tradesman which I have carefully read during my business career and profited thereby. The close, careful personal attention you have given many problems relative to business building in both the retail and wholesale world are recognized and appreciated by all of us. I want to take this occasion to thank you for the many kind favors you have extended to me in the past.

E. L. Wellman.

Grand Rapids, Oct. 17—I think the success the Tradesman has achieved speaks for itself and any suggestions for betterment would be superfluous. Of all the publications that come to me I can think of none quite like the



Bringing home the bacon —with the rind

How come these millions of requests that keep Aunt Jemima Pancake Flour moving off the storekeepers' shelves?

Have you ever wondered what makes them—why Aunt Jemima's gets the "call" and some other pancake flours stay on your shelves and tie up good money that might be working?

It's quality in the first place. Then advertising, year-after-year, interesting advertising—to folks like H. F. Ake, Chicago. Speaking of one of the Aunt Jemima ads in The Saturday Evening Post, he writes:

"—When I left home this morning, my wife and I had planned to have a slice of ham for dinner, and after reading your ad I called her up and told her to be sure to bring the rind from the butcher which they usually cut from a slice of ham, so we could grease our old griddle iron for Aunt Jemima Pancakes in the morning—"

Aunt Jemima advertising works on millions of people that way—making business and profits for wise merchants.

Aunt Jemima Mills Co.
St. Joseph, Mo.

AUNT JEMIMA PANCAKE FLOUR

Tradesman for general business news and the reporting of business conditions generally. For this alone it is invaluable. As a boy behind the counter of a grocery store in Petoskey in 1883, I remember well the first issue of the Tradesman, and have read it more or less and continuously for the past seventeen years.

C. E. Wilde.

Petoskey, Oct. 7—Permit me to suggest that you publish an index of your items in the Tradesman. Personally, I subscribe largely for the editorials, but I am also interested in the flour and wheat market. I find now that I must hunt through the entire paper, reading more or less about shoes, hardware, etc. I presume that shoe and hardware dealers are not very much interested in wheat. Outside of this feature, the Tradesman suits me fine.

B. S. Klise.

Battle Creek, Oct. 17—Your letter received. I will answer by saying a few words in the way of appreciation for the good I have received by reading your valuable paper. I have been a subscriber and constant reader for the past fifteen years and will say I have always looked for my Tradesman every week, and while I am not in any business at the present time I read this paper with as much eagerness as ever. As to my offering any suggestions regarding the way the Tradesman is managed, I think that, as a groceryman, I am not capable to give advice to an editor of thirty-eight years of very successful experience. I think you can be of more service to the trade in general to go on and publish your own ideas in your own way.

H. T. Brown.

Lansing, Oct. 12—You ask me to suggest some betterment for your paper. That is impossible. I can only say I have known you over twenty years and I have always respected you for your fearlessness. You have dug out a lot of rotten spots in various places and have built them up clean and wholesome. You always call a spade a spade and you have made your enemies like it. I cannot suggest anything that will improve your paper, but I do wish you as many more years of success as you have had.

J. T. Watkins.

LeRoy, Oct. 17—We certainly enjoy reading the Tradesman each and every number, and we know of no way in which the same could be made in any way better. We consider it the best trade paper published. We know you are a friend to all merchants and one they can depend on always.

G. Gundrum.

LeRoy, Oct. 7—While working in a lumber company store, the writer subscribed for the Tradesman in the first or second year of its existence, but taking up a different line of work later on, lost sight of it for years until engaging in the present work fourteen years ago, thought we needed it and think so yet. We have a fire insurance agency in connection with our banking business and some of your articles along that line make us sit up and take notice, but as criticism is more valuable than praise, we are content. I enjoy Old Timer's articles very much and suspect that he is a brother of an old and tried friend of the writer, who was at one time a resident of LeRoy and Reed City, but now living at Long Beach, Calif. Have no suggestions to offer in the way of possible improvement of the Tradesman, for it is 100 per cent. American and a terror to evil doers in business.

H. L. Watson.

Charlevoix, Oct. 16—Your paper is a very good paper. The editorials and articles are very ably written. It is very educational and cannot help but result in much good to the business public.

A. E. Mason.

Grand Rapids, Oct. 17—Thirty-eight years is a long time being one's own boss, Mr. Stowe, and we imagine you would be quite an ornery cuss work for someone else, so you'd better continue to manage and edit the Tradesman for at least another thirty-eight years. Let's see! You ought to be about 98 or 100 at that time, and then if you're tired of the job you can try your hand at something else for a change. We congratulate you, and while it would be difficult for us to suggest any improvement to your splendid publication, suffice it to say that if you maintain its present high standard and continue to improve and better it, as you've done in the past, there's no reason why the Tradesman should not grow and grow.

Herpolsheimer Company.

Fountain, Oct. 16—I congratulate you on having maintained a trade paper for thirty-eight years. If it had not been a good one it would have died long ago. You cleave to the line and expose the frauds. It suits me just as it is. The poems you print on the front cover alone are worth the price of the paper.

F. A. Thatcher.

Pellston, Oct. 17—Congratulations. Hope you can continue thirty-eight years longer.

Moody & Geiken.

Grand Haven, Oct. 18—Please accept my congratulations on your thirty-eighth anniversary. I have been a subscriber of the Tradesman for so many years that I cannot think back far enough to the time when I was not and I hope to be a subscriber until you see fit to write my obituary, which I trust will be a long ways off. I have always admired the fearless manner in which you speak your mind and do not hesitate to call a spade a spade when occasion demands it. I trust you may continue in your good work for years to come and that our mutual acquaintance may be prolonged for a long time.

Louis I. Koster.

Lansing, Oct. 18—Permit me to congratulate you on your splendid record, not only for the thirty-eight years that you have devoted to the Tradesman, but to the real service you have given Michigan merchants. While I have not always agreed with your radical position on many matters, I have always admired the fearless manner in which you demonstrated the courage of your convictions. A man can't fight as you have and always be right, but on the other hand I would not give a plugged nickel for a man who doesn't make mistakes, as he does not get anywhere. I believe that the merchants of Michigan, especially in small towns, have been influenced and encouraged more by the fearless and constructive policy of the Tradesman than they realize. We take nearly forty trade papers, none of which are more welcome than yours, and you can consider us a subscriber as long as we remain in business.

Vander Voort Hardware Co.

Howell, Oct. 18—The success in publishing a trade journal is contingent upon the growth of distribution and to obtain that growth the paper must be of such a character that all classes respect and admire the reading matter contained therein. No favors, but to treat all fair and fearless. Tell the truth and put to shame the dishonest person who is trying to beat his brother by some crooked deal or contract. Such has always been the aim of the Michigan Tradesman, and any editor who can do as well as E. A. Stowe for thirty-eight years certainly has my support and congratulations. You and I started out about the same time—you as an editor and I as a commercial traveler, only I lead you by about two years.

W. F. Griffith.

Grand Rapids, Oct. 18—I am "up a tree" in any effort that I might

make to comply with your request to suggest any way in which you can make your valued Tradesman of more interest or more value to your readers. You have, indeed, established a wonderful record and one that you may justly have due pride in. Thirty-eight years building, maintaining and improving a structure such as you have perfected in the Tradesman is an accomplishment that challenges respect, admiration and loyalty.

W. P. Hartman.

Chicago, Oct. 18—I presume that you may sometimes wonder why I subscribe for your paper. The reason is that I was one time behind the counter in a grocery store and, although this was many years ago, I find in your paper business information which I believe is worth more than you charge for a year's subscription.

E. J. W. Dietz.

Holland, Oct. 18—I wish to congratulate you on your thirty-eighth birthday as the editor and publisher of what I consider the greatest paper published. I wish you many more years of success. I cannot give any suggestions for the improvement of the paper, as it surely fills the bill. I hope you may continue your work for years to come.

Ben Nysson.

Grand Rapids, Oct. 17—It is with great pleasure that the writer is wishing you well upon the thirty-eighth anniversary of the Tradesman. I wish to say that I value the friendship of E. A. Stowe very highly, not only for the favors he has done for me personally, but for the good he is always ready to do for others. All I can say is that I hope he may live a good many more years to publish the best trade paper printed in the U. S. A.

Abe Scheffman & Co.

Chicago, Oct. 18—You ask how you can make the Tradesman more interesting and valuable. It can't be done. The Tradesman is now the most interesting literature I read. Just keep it up to its present high standard and I am sure all your subscribers will be fully satisfied.

Hinkle-Leadstone Co.

Jackson, Oct. 16—Surely, when our letter reaches you, it will have been preceded by many others, extending to your congratulations for the very unusual record you have established as editor of the Tradesman. Every issue of the Tradesman contains much of interest for us. In view of this fact, coupled with your progress as we have noted it during the twenty years or more we have been readers of your trade paper, it is difficult to offer suggestions for making the Tradesman more interesting. Our offering is, therefore, "Our best wishes for the continued success of your paper and good health for yourself."

Foote & Jenks.

Coral, Oct. 17—It seems to me that you understand more what the small town merchant needs than we do ourselves. By your association and personal acquaintance with each of us you have sized up the situation with a correctness that only thirty-eight years of experience could accomplish. You have my congratulations on your success.

William J. Woodall.

St. Joseph, Oct. 17—Let me suggest you continue as well in the future as you have in the past. Twenty-five years ago as a clerk in Bird's drug store, at Benton Harbor, I commenced to read the Tradesman. For a time I was out of touch with the publication, much to my regret. Even during that time I read the paper occasionally. I am unable to say which particular article you could improve upon. They all are so good. The sentiment usually found on the front page of the publication is worth the subscription price alone. Your unadulterated pure Americanism, as exemplified by

your fearless editorials during the trying times of the past seven years upon all public matters and especially matters concerning the welfare of the county, State and National Government, commends the Tradesman to any person of red blood. More power to you and may you round out fifty years of editorial work before you let the ink run dry on your aggressive and fearless pen.

Willard J. Banyon.

Grant, Oct. 17—I do not feel competent to advise you how to make your publication better. If there was more lumber news in it, it would be better for me.

Grant Lumber & Fuel Co.

Detroit, Oct. 12—We do not know of any way in which you can improve your paper. We read your editorials with much interest and believe you are on the right track.

Lee & Cady.

Minden City, Oct. 18—We know of no way that you could better the Tradesman. We like it better than any other of its kind.

Smith & Polewacz.

Chicago, Oct. 18—You want me to tell you how to improve the Michigan Tradesman. Let me ask, can a clod hopper teach a butter fly how to fly or a track hand teach a lily how to color its blossoms? Either of above propositions would be as possible as for me to give you any pointers as to how to better your paper. While I am not a merchant or dealer and while I am in no way interested in merchandising, let me say that the Michigan Tradesman is one of the fixed institutions in my home and is read by both my good wife and myself, as well as by a number of friends to whom I pass it along; in fact, it is one paper that I always intend to keep on my subscription list. I wish you many years of continued success, much health and a full measure of happiness and contentment.

Frank P. Cleveland.

Grand Rapids, Oct. 20—We wish to congratulate you on rounding out your thirty-eighth birthday and extend our best wishes for many more birthdays to come.

I have been acquainted with your paper for about ten years, during which time I have never seen a paper edited in such a frank and fearless manner, and I think I am more qualified to say this with emphasis because of having known Mr. Stowe so closely for the last few years and realize how far he went in exposing crooked deals and other things detrimental to the best interest of the merchants in Michigan.

As to suggestions for the betterment of the paper will say I regret that I cannot give you any. I think the big difference between your paper and many others is that yours is edited personally from the information you receive and the views you have, whereas many papers are principally edited with the scissors and paste pot.

I hope you will have a long continuance in the business.

C. J. Farley,

President Grand Rapids Dry Goods Co.

Manistique, Oct. 13—You ask us to tell you how to improve the Tradesman. We would say in reply that this is impossible. As you have every idea we can think of that goes to make the very best trade journal that we know of. Fearlessness and honesty, combined with being a gentleman, is a combination that is hard to beat. As General Bragg said of Grover Cleveland on the convention floor, "We love him for the enemies he has made."

Cookson-LeRoy Hardware Co.

If you do not believe in the possibilities of your own business, what chance have you of making good?

THE REAL REASON WHY

Kellogg's Toasted Corn Flakes
is the largest selling ready-to-eat cereal food in the world.



The original.

Highest quality.

Distinctive flavor which the imitators can never equal.

Most attractive cereal package—packed waxtite.

Sold under the name Kellogg only.

Quick turn-over—almost oven-fresh to the consumer.

Continuous nation-wide advertising.

Intensive sales work.

W. K. Kellogg is responsible for two things—

THE FIRST CORN FLAKES

and

THE PERFECT CORN FLAKES



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.

Hints For the Hardware Dealer in November.

Written for the Tradesman.

With the advent of November the hardware dealer should commence to display his winter lines and should give his windows that seasonable appearance which is expected and looked forward to at this time of the year. October, being one of the "between" months, is rather a difficult period for attractive yet appropriate display; but there need be no difficulty so far as concerns November.

It is a good idea for the merchant to make his windows reflect the character of the season, not only by the goods displayed, but by the general get-up. The goods displayed do not themselves always convey the seasonable impression. For instance, a skate window, to give that winter feeling, must have some bit of seasonable color added to the bare display of skates, etc.

It is not a difficult matter for the merchant in trimming his windows to use a little decoration to give the displays a seasonable color. Just as gardeners' tools are improved by some artificial foliage or hint of green, so skates, cow ties, horse blankets, or whatever is shown at this season can be helped out by a suggestion of ice or snow. These little artistic touches are not difficult to contrive, and they make an immense difference in the effectiveness of the display.

During the month the merchant can display such lines as horse blankets, cow ties, lumbermen's tools, lanterns, sleigh bells, weather strip, snow shovels, skates, snowshoes, toboggans, sleighs and hockey sticks.

Many merchants neglect to push their glass, putty and paint for the restoration of storm windows. At one time this was a very important item in the early November trade, but latterly it has been neglected. A lot of glass, paint and putty could be sold if these lines were well pushed. Many a disreputable storm window is put up because the householder is not being provided with the articles to renovate them. The merchant could run a timely display showing paint, putty and glass, along with step ladders, window cleaners, mops, pails, etc., and exhibit cards calling attention to the fact that a house with shabby storm windows is spoiled in appearance and that the glass itself, unless well fixed, is likely to come out of the frame and perhaps inflict serious injury on some one.

"Get the storm windows in shape

for winter," is a good slogan, that ought to develop some business. For with a growing tendency toward careful buying, most people are to-day combining a growing tendency to keep their property in shape.

Stoves, ranges, oil cookers and heaters should be displayed prominently. These goods are too often left to sell themselves. They are left at the back of the store and unless a customer is really in dire need, no effort is made to stimulate a sale.

There are many people who could, with a little effort, be induced to replace the present obsolete range or heater with something more modern. Even if you don't make a sale this season, your effort will at least pave the way toward a sale next year.

A good window can be built around the idea of "winter comfort." The design doesn't need to be new to prove appealing; though anything in the way of novelty that the merchant's ingenuity can suggest will help to make a window more effective. With the long winter stretching ahead, customers will prove very responsive to the idea of making the house warm and comfortable.

At first blush the number of articles fitting into such a display may seem small. Such is not the case. The list includes ranges, oil and spirit heaters, different designs of gas fires, weather strip, various forms of gas, oil and electric reading lamps, curtain rods, screens, ash sifters, poker, coal hods, etc. Going a step further the merchant could fit up a mantel grate at one side of the window, with a small table near by on which could be displayed a lamp, a coffee percolator, etc. The other articles named could be suitably arranged around this. With the aid of curtains and screens a very cosy-looking little room could be designed, and at night time, with the help of a red light in the grate and a light in the lamp, the merchant would have a most effective window. This comfort idea is worth following up.

While meeting his current demand the hardware dealer should, this month, map out the program for his Christmas campaign. If he has not already ordered his goods he should do so. The great secret of securing the best of the holiday trade is to be in time with the display. Customers should not be left to pick out their presents from other stores, only to find them saying afterward, "If we had only known you were going to have such nice things, we would have waited."

Even before the merchant displays his goods he should let his public know that he is going to have a special and comprehensive stock for

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.

Michigan Hardware Company

100-108 Ellsworth Ave., Corner Oakes

GRAND RAPIDS, MICH.

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

Christmas. Try to stimulate curiosity in regard to what you are going to offer.

It is a good plan to advise customers that they can have goods stored until wanted. This will encourage early buying from those who like to have first pick but do not wish to take the goods home at the time. The merchant to cater to this early trade must, of course, have the goods to select from.

With the holiday displays close at hand, the merchant should look to his window lighting. Proper illumination adds much to the effectiveness of any display. There is something particularly attractive about a handsome display brilliantly lighted, especially at Christmas when illumination is everything.

With preparations to be made for the Christmas selling in addition to handling current demands, November should be a busy month for the wide-awake hardware dealer. It must not be forgotten that the more thoroughly the Christmas campaign is planned, and the more attention is paid to every detail, the better the chance of making a big success of the Christmas trade.

During the month the merchant should go over his stock of skates and hockey sticks to see that his lines are well assorted. It is a costly error to be short on popular sizes, especially if there is a wide-awake hardware competitor in the same town. Toboggans, sleds and similar items should also receive attention; for in these lines, as in other sporting goods lines, the customer is not inclined to wait for goods to come in when he can get immediate delivery from a competing store.

So long as there is fine, clear weather the outdoor paints can be prominently displayed. This does not, however, mean that on the arrival of unseasonable weather the paint department should disappear entirely. There is the indoor painting to be considered. Here there is no season limit. Varnish, stains, enamels, bronze and aluminum paint, floor wax and similar indoor specialties should be pushed hard in November. A lot of people will be anxious to brighten up the home for the holiday season and by way of preparation for the return of members of the family for Thanksgiving or Christmas. "Brighten up indoors" links logically with your winter comfort window; and pushing the indoor paint specialties at this season should bring you a tidy amount of trade.

Do not forget the Thanksgiving display. It always pays to link up your store with any topic that is engrossing the public mind. In the Thanksgiving window, cutlery can be utilized as the major feature. There are few lines that lend themselves more readily to attractive display. Then, food choppers, roasting pans, sauce pans, pie pans, and similar articles associated with the Thanksgiving dinner can be displayed at this season and pushed to good advantage.

Toward the end of November—in fact, gradually, as the month progresses—the ordinary lines of stock should be moved back to make way for holiday goods. Victor Lauriston,

Study the Business Cycle.

When business men are asked their opinions with regard to what is needed to bring about a revival of trade many of them single out one desirable change which they assume will serve as a cure-all. One man, for example, will regard tax revision as the needed panacea; another will declare that the liquidation of wages is the only obstacle to full recovery; another will designate lower money rates as the one thing needed, and still another will declare that business will remain slack until rail rates are readjusted. There may be an element of truth in each of these opinions, but obviously no one of the suggested remedies will suffice to bring about a complete revival. More than a dozen obstacles to a return to normalcy can be cited offhand, many of them due to world-wide conditions which have been developing during the last seven years and which cannot be cleared away overnight.

It may be natural for each business man to look upon the thing which is retarding improvement in his own line as the one great obstacle to world progress, but bank letters, magazines, newspapers and the various statistical organizations are doing valuable work by disseminating information with regard to the underlying causes of recent business phenomena and by expanding some of the complex developments that determine the curves of the business cycle. Experiences of the last year and a half have had at least their educational value, but what is now most needed is a wider initiation of business men into the mysteries of the cycle, so that they may make intelligent efforts to save their own businesses from the extreme effects of inflation and deflation.

Highest Essential to Human Happiness.

I decline to recognize any conflict of interest among the participants in industry. The destruction of one is the ruin of the other, the suspicion or rebellion of one unavoidably involves the other. In conflict is disaster, in understanding there is triumph. But the insistent call is for labor, management and capital to reach understanding.

The human element comes first, and I want the employers in industry to understand the aspirations, the convictions, the yearnings of the millions of American wage-earners, and I want the wage-earners to understand the problems, the anxieties, the obligations of management and capital, and all of them to understand their relationship to the people and their obligations to the Republic.

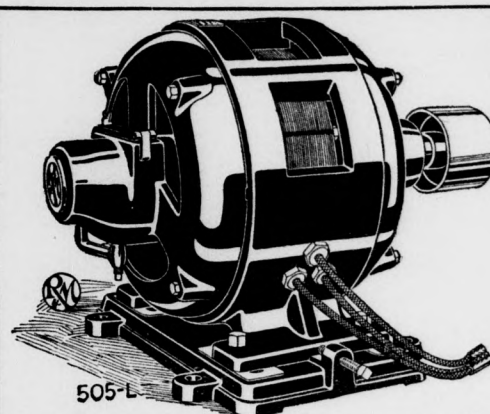
Out of this will come the unanimous committal to economic justice, and in economic justice, lies that social justice which is the highest essential to human happiness.

Warren G. Harding.

A Ruling Passion.

"Why in the world did she marry him? He has lost one leg, his hair is gone, one eye is out and he hasn't any teeth!"

"He was her final, grand success. That woman has always had a mad passion for remnants."

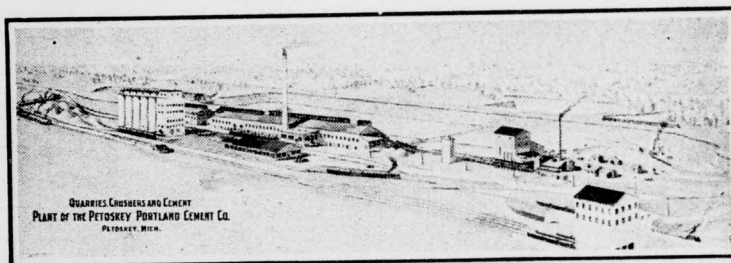


Motor Rewinding and Repairing

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

We are making a special offer on
Agricultural Hydrated Lime
in less than car lots.
A. B. KNOWLSON CO.
Grand Rapids Michigan



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

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

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

Revival of Business Through Change of Fashions.

Grandville, Oct. 25—In reading of the Paris fashion decrees for the coming year one is led to feel a thrill of rejoicing over the fact that women's clothes are soon to be revised, both downward and upward, said revision requiring considerable more yards in the fashioning of a gown.

The simple fact of adding a few more yards of cloth to women's gowns may seem of little consequence, but when one remembers the myriads of people who will require new garments for the ensuing year it is easy to realize the momentous influence this is to have on trade in dress goods.

Millions of women are to be clothed in the lengthened gowns prescribed by fashion, and since every gown must needs require from one to more yards of extra goods, there will be a demand for more cloth, this extra demand amounting to many millions of dollars. This in itself must serve as an impetus to more business. The textile goods factories will speed up and new vigor take hold of that class of business.

Fashion's decrees are as binding as were the laws of the Medes and the Persians. Back in grandmother's day dress for women was an important factor in the life of the feminine portion of our citizenry. Even the coiffure was something fully as fearfully and wonderfully constructed as are those of the present day. My lady's chignon, larger by considerable than the cranium which carried the gray matter, was an attachment that was of amazing composition, and the small boy was never able to understand how the girl of that period carried such a large load attached to the head nature had given her.

The bushel-heads, ear muffs, and combination of wire, hair and what not of modernity has nothing on the chignon of my lady of the middle sixties.

In the ballroom woman's skirts trailed at least a yard behind the dainty feet of the dancer, and it was amusing to see how deftly the lords of creation tin-toed around said trail in executing the mazes of the dance, never once treading on the train, which of course swept the floor clean as a whistle.

Those were the days of dear grandmother, while some time later the Grecian Bend decreed that the dear feminine should crook her back, droop her gloved little hands, and toddle to the step of the kangaroo. You older folks remember this.

The old fashioned hoop skirts of amazing breadth gave place to the steel contraption of less dimensions, which became an important article of commerce throughout the world. The more modern bustle followed, succeeded in the later times by the entire absence of hoops, the narrowing and shortening of skirts, until we have the present day abominations to deal with.

"Put on the bloomer, girls, what are you about? Oh, the follies and the fashions of 1866," sang the circus clown of the days immediately subsequent to the Civil War. To-day, instead of the bloomers so much jeered at and talked about in the sixties, we have the knickers which bid fair to occupy considerable space in fashionable ethics of the days that are to come.

Every epoch of our history has its peculiar fashions. One sometimes wonders what next. Doubtless the desire to startle has had something to do with the world's latest antics in fashionable attire. To see how much can be taken off and not shock the beatitudes no doubt influenced many of fashion's devotees. It has at length come to the turning of the ways and we are now preparing for a revolution of the wheel back to respectability and normalcy in the world of feminine fashions.

With the turn of the wheel to more sensible attire will come a larger demand for textiles, and this in itself will aid in no small measure to start the wheels of industry going throughout the Nation. The demand for a larger output of the textiles which more yards to the gown will call for is sure to aid in business revival. Woman's dress seems a small matter, yet, with the addition of even a single yard to the pattern, is sure to create a big demand.

Even the small tots of kindergarten age imitated their elders in grandmother's day. The first hoops were of rattan, from three to five for a skirt. The small girls sought out the wild grape vine from which impromptu hoops were made, the little ones blossoming out at school to the envy of less fortunate midgets.

PULL A WEED AND PLANT A FLOWER.

There is a world of meaning in the Western phrase, "Pull a weed and plant a flower." It explains the creative miracles that startle the visitor to the land beyond the Mississippi; it carries a message of helpfulness to every real American in this day of re-creation and the doing of big things in a big way. For we are a Government of unescapable responsibilities as well as unalienable rights, and the life of the Nation depends upon the character of life lived by the average citizen. And one of the duties of the citizen is to keep constantly in mind the necessity of being creative as well as critical. He must pull weeds, but it is equally necessary for him to plant flowers, for if nothing useful is planted after weeds are pulled, all that comes of his corrective work is another crop of weeds.

In the West they often fill up deep gullies in cities—that is a good "pulling of weeds," but they build on the newly-made land wealth-producing buildings. That is helpful flower planting. In San Francisco you see a wonderful park, with a wealth of forest and field, side by side with a sweep of semi-desert land. The park is all made land, a section of useless "weeds," won over to the beauty of flowers by the hand of man. Los Angeles, on the edge of the desert, blossoms like the rose, because real men pulled the "weeds" of that desert, and, with water from the mountains, planted a flower of civilization. The great Sacramento Valley, at one time of no aid to mankind, now, because real men pulled the weeds of drought and planted the flower of good water, produces food which keeps millions from want.

Half a century ago the journey from Atlantic to Pacific forced the crossing of a great desert, marked on all maps as arid. But scientific good citizenship "pulled the weeds" of that desert, and now, in many sections, flowers—in the form of five crops a year—enrich mankind. In the fair Southland, long ago, they fined citizens for leaving cotton seed in the streets; it was a menace to health; it cost money to destroy. Good citizens used trained minds to "pull the weed," represented by this waste, and, by skillful handling, made the worthless cotton seed to have a value, measured each year by millions of dollars.

We have too many people who only pull weeds—uproot; we have too few who plant flowers, or create. War is a great "weed puller," a corrector, but it is also a great paralyzer. Liquidation since the close of the war has been a "weed puller"—perhaps a helpful one. But now the time has come to give the "other hand" a chance—to plant for a while and stop "pulling." There is no necessity to go to extremes; there must be a sane middle path between the pessimist, who predicts "nothing, for nobody, nowhere," and the optimist, who preaches "everything, for everybody, everywhere." But when that sane habit of life is found, real men must follow it. For, after all, real men are the only foundation of real prosperity. Man will always dominate matter, if there is nothing the matter with the man.

So let us all go back to the old American way of working—creating while we criticize; catch the old spirit of the builders of the West whose working plan is described by the poet in the lines:

"Behind the squaw's light birch canoe the steamer rocks and raves,
And city lots are staked for sale above old Indian graves."

Let us go to work with a new courage and a new vision. Let us give the hearse a holiday and the incubator a chance. In a word, get busy pulling weeds and planting flowers, and if we must work overtime, use that overtime in planting flowers.

Barrel hoops were improvised by some of the larger school girls. One very hoity-toity miss, who carried her head high because of being the daughter of a justice of the peace, sailed out to her class one day, mounting the stage where the class stood, her skirts bulging with a new pair of hoops. Envious glances were turned to smiles and laughter when a barrel hoop, loosened from its fragile fastening, fell clattering about the proud girl's feet. Old Timer.

Emergencies in Babyhood Teach Self-Control.

Written for the Tradesman.

Once when my own son was a very little baby I went out of the room for a moment, leaving him in his bathtub on the floor. A moment later I heard

a little squawk and a splash, and hurrying to the door found the tub tipped over, the baby under it with his head sticking out, altogether like a most extraordinary turtle, and the water spreading out in all directions over the floor.

The baby looked up at me, beginning to whimper. I know that if I had given way to the shock and consternation of the accident, as I might easily have done, he would have been badly frightened, and the incident might well have made him afraid of the tub and the bath.

Instead of that, although really I was frightened myself, I had presence of mind enough to laugh and lift off

I confess that you never can tell in the character of a child or a grown person either, which of his traits are the result of training and experience and which are inherent and would have appeared no matter what his training. I am quite willing to let the psychologists and philosophers argue about that. But I have no doubt at all that a quiet, well-poised character can be made more so and strengthened in self-control, or an excitable, hysterical nature confirmed in its lack of self-control, by the treatment the little child receives and by the demeanor of the grown folks who surround him in the small emergencies of his very earliest days.

Tantrums do have in many cases a physical and nervous origin, and require physical treatment—sometimes highly skilled medical advice and care. In the management of children in school and kindergarten I have often stopped terrific tantrums and hysterical outbursts by the application of cold water to the child's face, head and the back of the neck. It is almost a specific, indeed, for tantrums.

It is a good deal more than a question of keeping order in school, or making the child "behave itself" so as not to upset the quiet of the place and disturb the peace of its elders. It is a thing that goes to the very foundation of character, and helps to prepare the child, who will soon grow up, for the shocks and griefs and other emergencies of life.

"When you throw yourself into a fit because something bad has happened," a very wise school teacher said to me not long ago, "you make double trouble for yourself, because you still have the bad happening to deal with—no amount of excitement can make any difference about that—and you have besides the wear-and-tear on yourself, and decreased strength for the ordeal, by reason of the state of mind in which you have got."

When your child makes a mistake, even a very serious one, or tips over something, or falls downstairs, do you fly into a "state of mind," make a great fuss or punish in anger, and leave the little culprit or victim startled and doubly frightened, and maybe with a keen sense of having been punished for what was really an accident or an ignorance? Can't you remember happenings in your own childhood, when some grown person made a crime out of some unintentional mistake or a tragedy out of some small mishap? Do you do the same thing to your own children?

These little people will be grown up soon themselves. They will remember the way in which you met the small emergencies and the greater tragedies of life. What is more important, they are very likely to imitate you, too. You will be largely responsible for the way in which they will have come, by training and habit, to meet the struggles, and especially the sudden emergencies, that are certain to befall them along the road. If they are excitable and easily panic-stricken now, and you do not help them to control themselves, what will they do with the big emergencies, when you are not there to help them?

Prudence Bradish.

[Copyrighted 1921.]

the tub and pick him up as if it were all a good joke and quite the sort of thing that must be expected in the funny world to which he was getting accustomed. He stopped crying immediately, made no protest against going back into the tub, and so far as I know the episode had no permanent effect whatever.

No permanent effect whatever, I said, but I did not quite mean that. I think it did have a permanent effect, not standing alone as an isolated incident, but as only one of many small instances in which I tried to do the same thing, that is, to accustom him to meeting the small shocks and mishaps of his life without excitement—if possible, with a laugh.

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:

Only Funded Debt	This issue of \$600,000 bonds will be a direct obligation of the Grand Rapids Refrigerator Company and will comprise its only funded debt.
History of Business	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.
Security for Bonds	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.
Value of Security	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.
Growth of Business	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.
Capital Stock	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.
Management	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.
Legality	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 statements contained in this advertisement are not guaranteed, but have been obtained from sources which we believe to be reliable.



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.

Prices of Cotton and Its Fabrics.

About the only thing positive regarding cotton for the time being seems to be the instability of prices. This would seem to be inconsistent with the statistical position of the material as shown by both the Government and private reports on the crop yield. Another influence in the direction of higher prices should be the increased takings by foreign as well as domestic spinners and the enlarged consumption in the mills. Much interest attaches to the Government ginning report which is to be issued some day this week. This will show a very large amount of cotton ginned, proportionately greater than ever before at this time of year. What effect, if any, this will have on prices is problematical. Experience has shown that, if an increased cost of cotton is reflected in the prices of cotton goods, the tendency is to reduce sales. How the public will take to higher levels in cotton fabrics and knit wear is yet to be determined. At the retail counters they are still selling such goods on the basis of lower costs. It is a moot question as to whether cotton fabrics have not shown an advance disproportionate to the rise in the raw material. On the face of the figures they have, but this does not take into account increases in production cost and certain other elements. Lately there has been a decided check to the buying of gray goods, but this does not seem to have resulted in much, if any, price reductions. Certain finished fabrics have been in demand. Shirtings, denims and percales are in this class. Quite a number have been ordered "at value." The knit goods situation has improved with the approach of more seasonable weather, but Spring business remains somewhat spotty. Hosiery prices will soon be made.

Wool Offerings and Woolen Goods.

About as surprising a thing as any other in the textiles is the continued firmness of wool prices in view of the vast stocks available. The auction sales being held in London, Australia and New Zealand all tell the same story—that of advances in price, especially marked in the finer varieties of wool, but by no means confined to them. This would appear to be a tribute to the gradual method of marketing adopted by the British Australian Wool Realization Association, but some of the firmness is due, beyond doubt, to the world's great need of wool. The demands have come from many countries, including the

United States, despite the Emergency Tariff act. Domestic wool is also being marketed in great measure to better advantage than it has been. Pools for grading, storing, financing and marketing are now operating in twenty-one of the states. At the sale of army wool to be held in Boston on Nov. 3 the offerings will amount to about 7,000,000 pounds, which will include some fine Australian merino.

Mills making woollens are in the main fully occupied. This is particularly true of those turning out goods of medium value. Both clothing manufacturers and garment makers are featuring moderate priced wear for the Spring season, it being realized that the bulk of the business will be done on them. Business in men's wear has been more pronounced than in women's, but dress goods offerings are showing signs of picking up.

Irregular Shapes a Feature of Untrimmed Hats.

Irregular shapes supply the keynote of the untrimmed hat business this season, both in large and small chapeaux. In the larger shapes, according to the forthcoming bulletin of the Retail Millinery Association of America, this departure is manifested by brims that are folded back at the side front—sometimes the back as well—very elongated sides, thickness about the brim edge in cuff or ridge, and many other noticeable features.

"In the small off-the-face model," the bulletin will continue, "there is a strong penchant for high-pointed cuffs or sides that are elongated in flaps of Egyptian flavor. Turbans show marked irregularity, too. The turban of perfectly rounded, head-fitting propensities has disappeared and has been replaced by those that follow the line of the Chinois, Russian, Hindu and Egyptian modes.

"The 'trotteur' of daytime usage, approved so widely in felt, has been responsible for the tight little cuff effects seen to-day. These brims fold back so sharply against front and back crowns as to seem almost a part of the crowns themselves, except for a pulling down at the sides wherein various models differ.

"At present there is a decided bulk of brim that must be mentioned, and this method of giving softness is seen in hats of all proportions."

Fancy Shoes For Men.

The prospect that the coming season for men's shoes will be another fancy one is not altogether pleasing to the retail trade, nor are the manufacturers extra keen about it. From the retailer's point of view, it was explained yesterday, the need of stocking novelty shoes always carries with it the possibility of loss on styles

which do not sell well or which have been overbought. The manufacturers do not like them because of the slowness of production of this kind of merchandise and the added cost of turning them out.

"If I had my way about it," said a prominent local shoe buyer the other day, "I would stock nothing but plain 'bread-and-butter' styles on which it would be impossible to go wrong. But nowadays that would be the best way in the world to run a shoe department on the rocks. The only consolation is that the men who want attractive looking footwear are the kind that don't care especially how much they pay for it. I don't mean that they would stand being gouged, even if the retailer wanted to try to do it, but rather that the matter of a dollar or two a pair, or even more, will not keep them from buying what they want."

To Boost Resort Attractions of Four Counties.

Petoskey, Oct. 25—Unique among community and regional organizations is the Northern Michigan Chamber of Commerce, just completed. This organization will cover the counties of Emmet, Charlevoix, Cheboygan and Mackinaw and will devote its endeavor to widespread publicity of this incomparable resort district and to the furtherance of projects in which these counties are affected.

The Board of Supervisors of the four counties will, undoubtedly, agree on the financial and moral support of the movement, Emmet county already having appropriated the sum of \$500 to the work. This will mean that every township in these Northern counties will be directly interested and will be the basis unit of support.

The governing board of the new or-

ganization will be comprised of four members from each of the counties interested and at least one member from each county will be a supervisor. Officers will be selected from the governing board.

Not in all the years that this region has been recognized as distinctive in resort features has there been publicity, pictorial and otherwise, which suitably covered all the attractions of the district, no one community being financially able to cover the field. With the unified effort promised in the Northern Michigan Chamber of Commerce, not only will proper publicity be possible, but as well many improvements helpful to all concerned may be brought about. J. Frank Quinn.

The man who does not care any thing about his job has only a little way to go until the job will not care anything about him.

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

Tom Wye Knit Jackets

Style 42, four pocket, Oxford color
 only, now in stock..... @ \$5.50 each

Brown's Beach Jacket

No. 324, Vest..... @ \$27.00 dozen
 No. 124, Sleeve and V Collar @ \$52.50 dozen
 Both in Stock.

Daniel T. Patton & Company

Grand Rapids, Michigan—59-63 Market Ave. N.W.
 The Men's Furnishing Goods House of Michigan

Navicloth and the New Navicord Athletic Underwear for Spring

Comes in all styles—Men's, Ladies', Boys'
 Youths' and Misses'.

Ask our salesman to show you samples.

Sole Distributors for Western Michigan

Quality Merchandise—Right Prices—Prompt Service

PAUL STEKETEE & SONS

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

PANTS VS. PETTICOATS.

Women and Men's Equals With One Exception.

Civilization, as I understand it from reading history, which, of course, contains some truth, started only when women began to emerge from slavery. In early times, men did whatever loafing was thought necessary for everyday comfort, and to women was delegated all the joy that came from hard work. Even now, in Germany, it is a common sight to see a woman and an ox harnessed together, pulling a heavily loaded wagon or a plow in the fields, but over here the female of the species can go to the polls, and her vote counts just the same as a male's. As a matter of fact, women in the U. S. A. are men's equals in everything, with one notable exception. And that exception is advertising.

Now advertising is supposed to be identified with progress. It is generally thought that advertising people are a few jumps ahead of progress, and have to sit down along the turnpike and wait for the rest of the world to catch up with them. This, I should say, is false, misleading and obtaining fame under false pretenses. Anyhow, it isn't so. Advertising is clinging still to the old belief that women are shy of something or other, and that the men folks are superior in some respects which I am unable to figure out.

I get the text for this comment from the proceedings of a recent meeting of the executive committee of the Associated Ad Clubs of the World. The report of this meeting seems to be authentic, and so I copy the following as evidence that what I am saying is based on fact:

The committee voted to change the model constitution for advertising men and women alike. The committee made no recommendation to clubs relative to the admission of advertising women on equal terms with men.

Ever since I got married I have held to the belief that women are as "good" as men, and on various occasions it has appeared that they were better. The more women I meet, the more am I convinced that there are a greater number of things they can tell a man than there are things a man can tell them. The shrewdest and cleverest people in advertising are the females of the species. I venture the broad statement that in every advertising department in the land there are women who are the real brains of that department, and the lordly guy who wears the label of "Manager" is prompted and guided by some quiet, modest lady who doesn't get her name on the letter head at all. She is the patient, painstaking, plodding person who sees that the thing is done, and done right.

There she sits at her desk in the background, doing the labors that produce the orders, while the pompous bird with the title goes to the luncheons and makes addresses, and religiously attends the big conventions at the expense of the house.

It has been a long time since I attended an advertising convention, and as I belong to none of the clubs my knowledge of what is going on in the

trade is more or less hazy. But when I read in the papers of 1921 that women are not yet recognized as full human beings by the advertising clubs I am ashamed of it all. What is there so holy about advertising that a woman can be only a fractional part of it? Why should a slight difference in the way God made them bar women from full participation in everything advertising does? Here we have a great organization, with the sweeping word "Truth" stamped deep on its forehead, denying the truth that men and women are equal, and that any abridgment of the inherent rights of either is a disgrace to a nation that considers its mothers, wives and daughters to be its hope and its salvation.

If the executive committee wants to do something bigger and better than it ever did before, it will call another meeting by wire, and declare that from and after the date of the gathering there shall be no distinction whatever made between female and male in advertising. The wearing of trousers in no degree creates more intellect than the wearing of petticoats. In advertising there should be no sex. Just plain hoss sense is plenty.

The papers say there is going to be something in the nature of a peace conference held some time or other in Washington. The correspondents are doing all they can to have the proceedings in public, the idea being to have the Wilsonian doctrine of "open covenants openly arrived at" followed. Will that be done? Probably not. And the reason is because, when those wily European diplomats come over to put the kibosh on legal murder, they will do to us again what they so artistically did to Woodrow. The men who run the world are schooled in plot and care nothing for plan. They are consumed by old racial hatreds that have been bred into their bones for countless generations. Deep into their souls revenge has burned its way, and every move for peace is really a screen behind which war plots are created.

At this peace conference England, as usual, will run things. She will favor peace of any kind so long as her navy is not interfered with. When England loses control of the salty seas, she can kiss herself good-bye. And she isn't much of a hand for kissing.

Ninety-nine and a fraction per cent. of the people of the earth want peace. They don't want to go out and kill each other. But the other fraction of one per cent. rule us, with our consent, and every so often they hand us a war, and we fight it for them if we are young enough, and buy liberty bonds if we are too old.

Thus is the world governed. Whether a meeting of the small element that makes war will fix up some sort of a compromise peace arrangement is, of course, possible, but not at all probable. So long as the love of money and revenge is greater than the love of peace, just that long will wars go on.

Advertising has been written about and lectured about and explained and analyzed and pawed over by more

people in the last twenty years than perhaps any other branch of human endeavor. If you haven't written a book of some sort on advertising, you are nobody. Thick volumes by thick authors have been printed, presumably covering everything that anybody ever thought on the subject. I have done a lot of writing and talking on advertising myself, and am guilty of wasting a great many of Webster's words trying to tell all about it. Looking back at what experience has taught me, I feel sure that there is, after all, but one important thing about advertising. It is so indispensable that I am going to give that thing a line by itself:

Persistence.

That one word is all there is to advertising. Stick to it, and you can do anything. Goods or anything else can be inferior, and yet persistent advertising will sell them on a gigantic scale. It is unquestionably true that many articles not advertised are better than similar articles advertised on a big scale. The public buys what it reads about, and the more persistence there is displayed, just in that degree will the demand be increased. So let me say again: Be persistent—all else counts for little. Frank Stowell.

What Is Meant By Horse Sense.

The expression horse sense is often used with respect to individuals of the human family. Its origin is difficult to determine. It has been said that the horse possesses a one track mind. He learns slowly, but having grasped what is wanted of him he will do it as a matter of routine day after day unless something happens to upset him, and then his education in most instances goes for naught.

The horse between the shafts of a milk wagon will remember after a while every stopping place on his route, but if frightened into running away he will be as unreasoning and hard to control as though his duties had not made him a part of a system. The fire horse knows the meaning of the fire alarm gong and is ready at the first sound to rush to his place. The same impulse animates the thoroughbred schooled to the barrier at the race course, and many of us are familiar with the expedient of ringing the bell in the starter's stand on the trotting track to stop horses which have lost their drivers by accident in the course of the heat, the ringing of a bell being the signal that a false score has been made and that the horses are to return to the starting point for another try.

The homing instinct is strongly implanted in the natures of all animals. The dog probably will overcome greater obstacles and travel further than any other member of the four footed tribe in order to return to a familiar place, but occasionally horses possessing more intelligence than the average of their kind will give evidence of remarkable reasoning power of the same sort.

There is, for instance, the case of the farmer who wagered that one of his horses knew the difference between Saturday and Sunday, and also the difference between these days and the other days of the week.

He proved it by sending his children to school with the horse every school day. A turn to the right at a certain crossroads had to be made in order to reach the school. On Monday, Tuesday, Wednesday, Thursday and Friday Dobbin, with the reins slack, never made a mistake, but upon being hitched on Saturday and started over the same road with the same driver he turned to the left at the crossroads and went to market in the nearest town, as he had been doing for a number of years. On Sunday he went straight on past the crossroads to the church. By what mental process had he fathomed the division of his labors?

The mule has often been credited with more brain power than the horse. Mules employed in hauling the cars in the depths of the salt mine at Averys Island in the State of Louisiana know when it is noon on Saturday. They are taken into the mine on Monday morning and remain there until noon on Saturday. At the usual signal sounded at that hour instead of marching off to their quarters for their ration they make on Saturday for the hoist which is to carry them to the surface.

Their delight in reaching the open air is akin to that of schoolboys released for play. They stand for a few moments blinking in the sunshine and then chase one another about, the toil of the week forgotten. When tired of this they roll in the sand pits, which are a part of every establishment planned with a thought for the well being of horse or mule, and having shaken themselves they are ready for the feed trough.

There was a pathetic touch in a despatch recently printed in this newspaper telling how revenue officers captured a moonshiner in North Carolina. They found a quantity of whisky in a buggy to which an old mare was hitched. They settled down to watch for the appearance of the owner, but when late evening came and no one appeared to claim the outfit the expedient was adopted of turning the mare loose and following to see where she went.

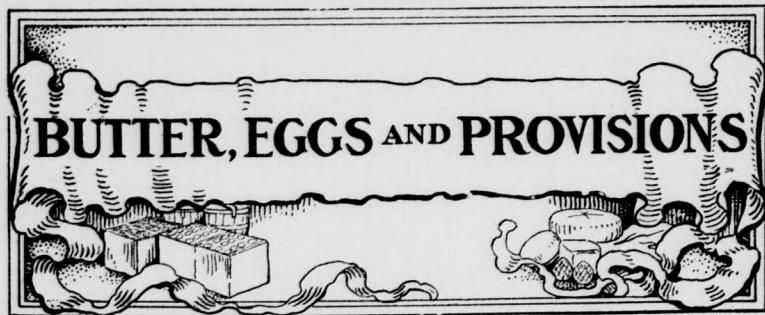
Straight to the home of the moonshiner went the faithful creature, only to be repudiated by her owner. The revenue agents knew they were on the right track, but could make no arrest until children rushing from the house greeted old Molly affectionately, the mare returning the salutation of her little friends by that low nicker of delight those who love the horse know so well. Thus her faithfulness and intelligence proved the undoing of her master. From all of which it might be argued that the horse is not the best exemplar of horse sense.

Might Bring 'Em.

Proprietor—Have you had many evidences of the effect of our magazine campaign of advertising. "Sunshine in Every Room?"

Manager—Not a word. You see our rival, the Grand Mazazzam, is advertising "Moonshine in Every Room" and turning 'em away.

The fellow who isn't fired with enthusiasm is apt to be fired.



Japanese Canned Crab Dainty Dish.

Japanese crab meat is a wonderfully tasty food article, and is truly Oriental. The crabs are caught off the Korean and Siberian coast of Japan.

Its life in the cold Japanese ocean gives its meat extreme firmness of texture. It is white—on the outside, however, is a faint tinge of delicate pink. Its distinctive flavor and remarkably attractive appearance makes it ideal for luncheons, entrees, and meals of all kinds, both winter and summer. It makes a dainty principal dish for informal affairs, and a very novel addition to formal ones. Its handiness makes it an ideal food to be kept in the home for unexpected guests. It can be served cold, separately or combined with cold vegetables or heated in a chafing dish. Crab Meat del Monico is particularly appetizing.

These Japanese crabs are caught and packed immediately in clean and sanitary canneries. Unlike ordinary crabs, the Japanese crabs live entirely upon deep sea products, which makes them truly hygienic. They do not taste like fish, they do not taste like other meats, they do not taste like other crabs or lobsters. They are more delicious and have a superior flavor to any of these. As no other crab compares in taste with Japanese crab meat, so also other crabs do not compare with them in appetizing appearance.

In the preparation of crab meat, all the meat is carefully selected before canning. Each tin is lined with parchment paper. Two sizes are packed, that which is known as the No. 1/2, for the small family, and the No. 1 tin, for the larger family. Some of the special recipes in which canned crab meat can be used are:

- Crab Louis.
- Crab Meat a la Newburg.
- Crab Meat Cocktail.
- Creamed Crab on Toast.
- Crab Meat au Gratin.
- Crab Meat au Vin.
- Crab Meat Loaf.
- Crab Meat Omelet.
- Deviled Crab Meat.
- Scalloped Crab Meat.
- Crab Meat Cutlets.

It is imported, and usually sold, under the Japanese canners' labels.

John A. Lee.

Some Men Are Too Free With Mis-directed Energy.

There are many men who are too smart to get along.

Such men are bright, they talk optimistically, but they follow blue sky schemes and chase impossible prizes. They are after passes, political jobs

and snaps; they waste valuable time on little things not worth working for.

We find such men inclined to be tricky, and their friends lose confidence in them.

They may be good fellows, as the world goes, but they have no definite object in life and their days are wasted.

They pattern after the get-rich-quick man, and they wind up failures even as their models do.

No man wins position or prestige worth while over night. It is the steady plodder who reaches the goal surely.

Don't try to be too clever. The plodder you knew in school will likely have a business of his own before he is 40 and the prodigy will be his clerk.

The world is suspicious of the clever, smooth young man, but it trusts the young man who has character, purpose and perseverance.

Shun the muckraker, the man who is suspicious of others, and who is always criticising and knocking the enterprising doer of things.

The muckraker looks down; he sees filth and dirt. He rakes the straw and gathers the dust.

Look up, look forward; carry cheer on your face; do right; be right. Mix with men and plans that are worth while.

Don't waste your time on trivial things or purposes that only call for time and work but bring no financial or mental profit.

Success crowns the efforts of the man who works with a vim and aims for noble purposes.

The world is full of namby-pamby rainbow chasers; they potter around, always busy with some scheme, always on the verge of striking it rich.

They believe in luck, but fail to notice that luck is spelled P-L-U-C-K.

Aim high. Go after golden rewards; do not be turned into side paths by glittering gilt which looks like gold.

Gilt is found in pretty settings. Gold is hidden in the rough, hard, obstacle rocks.

This is truth I am telling, and every has-been, every derelict, every failure you know, is proof of that truth.

Want comes from waste; the two most precious things you have are time and money; waste neither, but in any event don't waste time, for that is the stuff life is made of, and it is precious stuff.

Frank Stowell.

Don't consider that time taken out for outdoor recreation is time wasted. You need good times and fresh air and relief from business interests.

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 Railroads
Both Phones 1217

Moseley Brothers, GRAND RAPIDS, MICH.

MILLER MICHIGAN POTATO CO.

Wholesale Potatoes, Onions

Correspondence Solicited

Frank T. Miller, Sec'y and Treas.

Wm. Alden Smith Building
Grand Rapids, Michigan

"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

ATTACKS ON MIDDLEMEN.

Grocery Leader Insists Newspaper Critics Are Unfair.

The public imagination is continually fired by reading half-truth spasms, creating the impression that they are being robbed and the only thing that is accomplished by such insinuating tirades is to cause dissatisfaction and discontent, which can only tend to incite strikes, lock-outs, vilification, abuse and Bolshevism.

Freedom of the press is a good thing; should be fostered and encouraged, but should be used and not abused. There are no doubt, abuses in trade that should be exposed, condemned and corrected. When statements for the purpose of exposing evils of trade are made the people should be properly enlightened and told the plain, bare truth, with no insinuating assertions unless supported by facts.

A wholesale grocer may not be expected to explain why a case of 48 cans of Eagle condensed milk must be sold to the retail grocer at \$10.50 per case because he has not audited the books of the Borden Company, which manufacturers it, nor has he been accorded the opportunity of analyzing their costs of manufacture or distribution. This company can, no doubt, satisfactorily explain their methods and costs of gathering the raw milk from their various depots, and its processing, canning, labeling, distribution costs, advertising, overhead, etc., and it might be found that the spread between the producer of the milk and the retailer who finally passes it over to the consumer would carry a fair and reasonable profit for each service rendered.

A consumer may not understand why a package of Quaker Oats would cost 15c per package when at the time oats might be selling at abnormally low prices. The housewife perhaps does not understand that a certain grade of oats is required in the preparation of rolled oats for human consumption, and that when they are procured, transported to the mill, that a large portion of the weight per bushel goes out in chaff, dirt and foreign substance which, while paid for, cannot be eaten by the kiddies.

Neither has she reckoned on the cost of cleaning and processing, or of the package, cartons or labor, or of the freight to jobber and the jobber's profit, or of the retailer's profit. She overlooks the fact that someone made it possible for her to pick up the telephone and order of her grocer a package of food transformed from nature's garden to her table, and that they are entitled to remuneration therefor.

If for any reason an editor suspects that the so-called middleman, the wholesale grocer, is gouging the people or is an unnecessary link in the chain from the producer to the consumer, it might be suggested that he make at least a casual investigation. Let him ask the butcher why beef and mutton are high, and let him quiz the shoe man about the shoes, and he might also interrogate Mr. Borden regarding his Eagle milk and ask the Quaker Oats Company how much chaff comes from a bushel of oats.

There is nothing spectacular about

the grocery business, either wholesale or retail. It is an industry that is composed of a myriad of small things, large volume and narrow margins. It is a business that is too essential and staple to permit of a long profit, and it comprises such a large and varied line that its successful operation demands constant care, efficiency and super-energy. It is a business that requires enormous capital. The wholesale grocer acts as a warehouse and drayman for the manufacturer, and a banker for the retailer, and often his profit is what he saves in low operating costs and his cash discount.

There are many grave problems confronting the people of to-day that are of vastly more importance than that of falsely accusing and vilifying our staple industries, without satisfactory evidence, and of constantly keeping the public in a state of ferment and discontent, and of caricaturing the "middleman" as a vampire sucking the life blood of women and children, or as a highwayman stripping the poor of their last penny.

Might it not be fitting to tell the people what a middleman really is? So far as the term is applied to the grocery business, it is the jobber and the retailer, while in reality they are not middlemen, but public servants, performing a service for which they ask pay. The so-called spread constitutes the expense entailed in the preparation of various articles of food and raiment and for warehousing, transporting, distributing, displaying, selling and delivering same to the ultimate consumer, not to mention that oftentimes the articles are sold and charged, thereby creating an additional risk and expense.

The Nation's Business recently quoted Senator Calder, when introducing his coal bill, as declaring that it was his purpose "to drive the coal straight from the mine to the consumer" and "to tax out of existence" many unnecessary middlemen. This is all very fine. All unnecessary middlemen should be eliminated and the economic law of supply and demand will do it without the assistance of Congress to tax them out or legislate them to their doom. It is very doubtful if the Honorable Senator knew of all the economic facts that have to do with the production and distribution of coal any more than does the writer. But before blaming the so-called middleman it should be remembered that so far there has been no cheaper alternative discovered in the distribution of the articles handled by the wholesale grocer than is now in vogue, or of the fact that of every dollar spent only an average of 8 cents is spent for what the wholesale grocer handles. We are abjectly ignorant as to how much of the dollar is spent for rent, potatoes, onions, beef, mutton, coal or fiddle-strings. We think we know groceries, and if we are going to succeed in that line of industry we can't know a whole lot about other things. The middleman now represents the most economical method of distribution the ingenuity of man has developed since civilization began gathering commodities from the four corners of the globe.

John O. Spicer.



We Specialize on

Sunkist

Oranges and Lemons

They Are
Uniformly Good

The Vinkemulder Company

GRAND RAPIDS :: MICHIGAN

STORAGE

DRY and COOL for VEGETABLES, FRUIT and all kind of storage. Located on N. Y. C. R. R. and transit tracks. Free connections with all railroads. Pool car distributors.

LANSING WAREHOUSE COMPANY.
403-5-7 E. Shiawassee St. Lansing, Mich.

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.

Domino

Granulated Sugar

Our sixth annual "Save the Fruit Crop" advertising campaign has been a pronounced success. Women have been grateful for the reminders to put up delicious jams, jellies and preserves while fruits are ripe and plentiful. Our dealers have materially increased their sales of Domino Granulated Sugar, ripe fruit and preserving materials.

There are more fruits yet to ripen. Our campaign will continue. Its effect is more pronounced now than ever. And everything you do to tie up with this campaign will be to your larger profit.

American Sugar Refining Company

"Sweeten it with Domino"

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

THE MEAT MARKET

Get Your Merchandise Demonstrated at Retail.

Manufacturers are waking up to the fact that the dealer's education has been neglected. Advertising has sold him goods and co-operated in many ways to help pass them on to the consumer. But it failed to see to it that the dealer knew the goods. The result is that the manufacturer must either bear more than his share of the expense of demonstrating the goods, or he must educate the dealer into doing it himself.

The makers of stoves and ranges have, perhaps, been subjected to a heavier burden in the way of demonstration expense than most other manufacturers. Range manufacturers differ somewhat in their attitude toward the question. Some accept demonstration as a fixed part of the selling expense. Others, like the Buck Stove and Range Co., are trying to teach the dealer how to do the demonstrating himself. The Buck Co. has found that the big reason why the retailer shies away from the proposition is that he thinks it calls for high-grade, technical knowledge and a lot of work. Accordingly, every Buck salesman carries models for retail store stove departments worked out in papier-mache, and accompanied by blue prints showing exactly how to install such departments and show off the ranges to best advantage. The instructions go into the smallest details as to how the stove works. The experience has been that the retailers take hold of the idea with eagerness when once it is made plain to them and apparently enjoy their independence of the manufacturer.

Cribben & Sexton, of Chicago, manufacturers of ranges, adhere to the idea of going fifty-fifty with the retailer on the matter of demonstration expense. Any dealer buying ranges from this company can have the services of a demonstrator if he will pay half the cost.

The Apex Appliance Co. depends upon the dealer's own advertising to get him interested to the point of getting behind the demonstration proposition sufficiently. When a dealer buys a quantity of this company's washing machines, he receives certain concessions which enable him to advertise locally at small cost. The company claims that as a psychological result of doing the advertising himself, the dealer is more receptive of instruction along the demonstration end. In the matter of food products the demonstrating is easier. The Iten Biscuit Co. is building up an immense business by emphasizing the service end in the retail store. The dealer is so thoroughly sold on the product that he co-operates to the limit in the

demonstrating part. Austin Nichols & Co., pushing certain kinds of tea, send out little sample packages with full directions for brewing properly. It is a simple matter for the retailer to have a girl to serve the tea to women customers.

Label on Can Should Not Be Misleading.

The canner of foods should be careful that the label on the can gives an honest description of the can's contents. In the matter of canned meat products this rule is followed, but in some of the other foods the people who put them up are sometimes careless.

There are countless examples which might bring the customer to the conclusion that the finer the label the poorer the contents, and the plainer the label the finer the contents.

Every advertisement of a food product should be truthful, explanatory and informative. A house which builds its trade upon such a label is not likely to lose that trade to another house, putting out a product of indifferent quality, clad in a label of however artistic and gorgeous a style and coloring.

A study of the labels and marks upon food containers is a thing rather worth while. Several days ago a New York concern received a number of samples of food products from a firm importing South American goods. These foods were not packed for American trade, containing as they did their inscriptions in Spanish. The one most conspicuous mark upon all of these tin containers, was that of a fish boldly embossed upon the top of each flat tin. The natural assumption is that these tins contained fish of some sort.

However, when the tins were opened they were found to contain various kinds of preserved fruits and jam. The importer did not think this irrelevant mark would make any difference as to the contents when these products were placed upon the market, especially after the buyers had once sampled the goods he wished to push. This man held that the way to sell goods is upon the merit of the product itself, holding that the label and exterior appearance of the packages had nothing to do with the matter, so long as the goods were sold.

In this country, they are just as far wrong in one way as we are in the other. Here we lean entirely too much to the idea that "the package sells the goods." When a food product seeks admission to the confidence of the American public, the label must at least tell an honest story, but whether or not it tells its story, the product itself must be proven definite-

ly to be of high quality and of indisputable character.

High-Grade Bacon.

The highest class bacon used in this country is generally "dry salt," being specially handled and prepared to make the most attractive appearance. A much sought-for point in bacon is to so prepare it that when fried it is of a light color. The only way to obtain this color is to use less sugar in curing, as it causes discoloration in cooking; but at the same time it greatly adds to the flavor, hence curing by the dry-salt method adds to the looks. When it is cured in this way it should be dry-packed in air tight boxes lined with galvanized iron or other material, the meat being put down with a fine salt combination, thoroughly mixed per 100 pounds of meat as follows: 2.75 pounds salt, 1.25 pounds sugar, 3 ounces saltpeter. The meat should be held in this cure about twenty days. The meats are packed with the rind down uniformly, the salt being spread between the layers, the top layer being put on with the rind up and the box closed, keeping the air from it as much as possible; meat must not be overhauled. It should be fully cured in twenty-five days. Meat handled in this manner when fried cooks white; it also has a very bright appearance when smoked.

Why the Pig Ate the Watch.

An exchange says a pig dealer missed his watch a few weeks ago from his waistcoat pocket. Search was made for it without success, and it was given up for lost. A fortnight later he was killing pigs for market and was dressing one of the carcasses when he came across a hard substance in the stomach. This proved to be his watch. The watch is now going well.

The editor was about to consign the item to the waste basket, on the theory that a pig would not eat metal, and consequently the item was faked, when the office boy saved it with the observation that the pig probably thought it was thyme.

Or, suggested the stenographer, it might have been one of those old-fashioned watches we used to call turnips.

Her Only Chance.

Browne—I wonder why Miss Anderson persists in dabbling in the stock market?

Towne—Perhaps in the hope of getting squeezed.

Prosperity will return in the sweet buy and buy.

How Butchers May Cut Expense.

New business conditions have forced every butcher to face the problem of reducing expenses.

Necessary business facts in order to reducing expenses.

1. Sales made by each employee.
2. How goods are moving in each department.
3. Amount of capital tied up in outstanding accounts.
4. Volume and profit on credit business compared with volume and profit on cash business.
5. Total of money paid out.

These facts show how, when, where and how much to reduce expenses.

New Table Syrup.

The sweet potato contains much sugar. It can be made to yield an excellent syrup, useful for baking, for candy and for table purposes.

It is thought that in this way great quantities of unmarketable sweet potatoes grown in the South can be turned to profitable account, and large-scale experiments with that aim in view are about to be undertaken at Fitzgerald, Ga.

Efficiency has its own reward.

COLEMAN (Brand)

Terpeneless

LEMON

and Pure High Grade
VANILLA EXTRACTS

Made only by
FOOTE & JENKS
Jackson, Mich.

MCCRAY

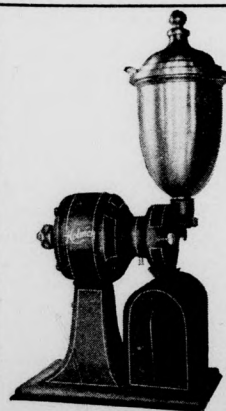
REFRIGERATORS

for ALL PURPOSES

Send for Catalogue

No. 95 for Residences
No. 53 for Hotels, Clubs,
Hospitals, Etc.
No. 72 for Grocery Stores
No. 81 for Meat Markets
No. 75 for Florist Shops

MCCRAY REFRIGERATOR CO.
2144 Lake St. Kendallville, Ind.



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

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

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

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

Send for catalog and easy selling plan.

SALESMAN WANTED.

B. C. Holwick,

Canton, Ohio, Dept. F

RANDOM REFLECTIONS.

Pointers Picked Up on a Saturday Ramble.

The new automobile highway to Casnovia and the Newaygo country appears to have completely captured both tourists and business travelers. Starting from Grand Rapids, the usual route is West on Bridge street to Lincoln avenue, North on Lincoln to Walker avenue, thence West and Northwest to the school house surrounded by beech trees, thence North fourteen and one-half miles to the end of the road, thence one mile west to Casnovia. If the traveler wishes to proceed to Muskegon from Casnovia, he can go three miles North to the end of the road, thence West eight miles (seven miles beyond Bailey), thence South three miles to the Eastern end of the cement road, thence fourteen miles West to the Muskegon city limits. The road is good from start to finish and, of course, the coloring of the forests is glorious at this season of the year.

One of the many pleasant features noted on the route is the remarkably attractive farm of Mr. William H. Anderson, President of the Fourth National Bank. There is not a loose screw, a saggy gate, a broken fence post or an untrimmed tree in evidence anywhere on the place. The farm buildings are models of neatness and good order and the animals look as well groomed as their distinguished owner. Mr. Anderson has done much to improve farming conditions in the neighborhood of his farm and richly deserves the success which has attended his efforts, besides the satisfaction he derives from the knowledge that he owns and conducts the best farmed farm in Kent county.

There may be more elaborately furnished drug stores than that of C. Reese, of Grant, but there is no cleaner drug store anywhere in the United States. How he manages to keep his store so sweet and inviting is a secret known only to himself. He employs no clerk and when he wants to take a brief respite from business cares he turns the key in the door and shuts up shop. And his customers tolerate it because they realize he is as faithful to his business as any man can be and keep well.

The hotel at Grant is serving clean and wholesome food at a moderate price. The outside of the building is not very inviting, but the meals are all that could be expected in a town the size of Grant.

One of the most noteworthy buildings now under construction on the route is the new community house at Grant. This was made possible by a gift of \$10,000 by Mrs. Squires, conditional on the village raising as much more, which has already been arranged for. The building will contain a large auditorium, which will enable the village to maintain a popular lecture course each winter, besides enabling it to hold indoor picnics, festivals, banquets and dances. No gift the donor could bestow would do the community more good than one which enables every resident of the village and environs to share in the advantages thus afforded.

It is well worth a trip to Whitehall

to drive over the six miles of pavement which has been constructed this season from the Eastern limits of that place to the Northern end of Sylvan Beach resort. The pavement is, apparently, well constructed and enables the automobilist to navigate the distance with both pleasure and satisfaction.

Gee & Carr, hardware and furniture dealers at Whitehall, are having a new hearse built for them by Charles Dawson, of Grand Rapids.

Spring Lake presents what is probably the most inviting approach and the best paved main street of any town in Michigan. The signs at each end of the village meet the hearty commendation of the stranger who many times has to stop and enquire the names of towns he passes through, owing to lack of care on the part of villages nine times out of ten. If the mercantile buildings on the main street were in keeping with the pavement, Spring Lake would easily rank as the most beautiful village in Michigan.

William Ernst evidently aspires to figure as the Poo Bah of Nunica. Not content with attending to his duties as banker and hardware dealer, he conducts a large farm not far from town which is said to be the apple of his eye.

The detour automobilists have been compelled to make this summer over the old road from Coopersville to Dennison will not be necessary many days longer, because the three miles of cement under construction on the Grand highway is practically completed and will be opened to traffic about Nov. 1.

Work on an entirely new stretch of the Grand highway was started Saturday. It will parallel the railway from the Catholic church, West of Marne, to the railway crossing just East of Coopersville. Because it will be constructed on the South side of the tracks it will cut out four railway crossings, thus reducing the number of accidents which always accompany crossings of this kind. Fortunately, the present roadbed is in good condition, so the improvement can be undertaken without any interruption to regular travel.

E. A. Stowe.

Always Had To Stand Up.

During one of his lecture trips, Mark Twain arrived at a small town. Before dinner he went to a barber shop to be shaved.

"You are a stranger?" asked the barber.

"Yes," Mark Twain replied. "This is the first time I've been here."

"You chose a good time to come," the barber continued. "Mark Twain is going to read and lecture to-night. You'll go, I suppose?"

"Oh I guess so."

"Have you bought your ticket?"

"Not yet."

"But everything is sold out. You'll have to stand."

"How very annoying!" Mark Twain said with a sigh. "I never saw such luck! I always have to stand when that fellow lectures."

When a salesman begins to tell you what his house is going to do to create a big demand for what he wants to sell it is time to throw your buying inclination into reverse.

Remarkable Influence of a Little Story.

There is a man living not far from here who is the father of two remarkable boys. They are only 10 and 12 years old, but they are highly respected by all who know them because they are "little men."

Some time ago the father of these boys was requested to tell the secret of his ability to train his boys so successfully. How did he manage to give them ideals so high—where did he find such wholesome ambitions for them—?

"There isn't much to tell," he said. "Of course, we have always been careful with them, but I think a good deal of what you admire in my boys is the result of a little story I told them several years ago. They often ask me to tell it again. That story has gone to the very bottom of their souls I guess."

"When I first told it, I did not dream of its true value. I liked the story and thought they would like it, too—and they certainly did. But it is a very simple little story after all."

When we urged him to tell us the story he hesitated a little and then said: "Well, as I told you, this is a very simple little story. You may wonder why my boys have been so largely influenced by it, and yet you must agree that its lesson is as big as life itself."

"A business man needed an office boy, so he advertised for one in the evening paper. Twelve boys applied for the job. He talked with each of them, wrote down certain facts about each one and then told them he would call them when he was ready."

"The first boy selected was a strong, healthy boy, neatly dressed and intelligent looking. He seemed to be the best fitted for the work. This boy began his duties about as expected. He ran errands and attended to his work promptly and the boss began to congratulate himself upon his wise choice."

"Along toward evening of that first day the boss told this boy to go into a room adjoining the office where he would find a box full of old nails and screws and other stuff of all sorts and sizes. He was to sort out this box of odds and ends and arrange them in small boxes so that they could be easily used when needed."

"The boy sorted out the material just as he had been instructed and reported the work done before time to go home that evening. But the boss paid him off and told him not to come back, as he would not do."

"The next morning the second boy on the list was called and he attended to the various duties of the day in regular order. His work was satisfactory to the boss and to himself, for he wanted to make good. Along toward evening this boy was told to go into the adjoining room where he would find a box of nails and screws and a lot of other stuff all mixed up. There were some smaller boxes there and he was to sort out this stuff so everything needed could be easily found. But that night he, too, was fired."

"For the next ten days boy after boy came for his chance at this job. Each of them went through about the

same program and each had his chance at that box of junk in the back room. And every boy of them was paid off and dismissed at the end of the first day.

"Finally the last boy on the list was called. This little fellow was last on the list because he was not strong and he was a cripple. He was really not able to work hard. When he came to start work the boss in another talk with him; learned that his mother was a widow with several small children and that this boy wanted work so he could help her to carry the burden. He got his chance."

"The same list of duties were given to him during the day. He attended to them no better than the other boys—and yet he did his best all day long. Evidently he was determined to make good and hold the job, for he needed the money badly."

"After the other work was done he was instructed to tackle that box of stuff in the back room. He did not know it, but that was the real test of the day. That box had been the downfall of all the other boys, although every one of them had sorted it fairly well."

"But this boy had hardly started the work when he hurried back to his employer with a silver dollar in his hand. 'See what I found in the box,' he said. 'It must be yours.'

"Every day for two weeks the boss had given those boys a chance to prove their honesty. Every one of them had found a silver dollar in that old box and every one of them kept the dollar—they had been dishonest because they thought no one would know about it."

"But this boy needed money far worse than any of the others. Everything about him told of his need. If any of the boys had good excuses to yield to that temptation it was this last boy—but he was honest to the bottom of his heart, even when he supposed no one knew."

"The boss took the little fellow in his arms. His eyes were full of tears as he said: 'Bless your little heart my boy. I've been hunting for an honest office boy. The job is yours.'

"That is the secret of the thing you admire in my boys," said the proud father. "I hope your boys will like the story, too, and that they will get as much benefit from it as mine have."

And as he went down the street we said not a word. We were admiring the good sense of that man—and wondering how many boys we knew who would like that story if we tried to pass it along to them."

The New Pocket Pistol.

Under prohibition life is safer than ever. The police have invented a pistol which you carry in your side pocket, muzzle forward. The trigger of this weapon connects with a wire which goes up your sleeve and is fastened to your cuff links. When you are asked to "hold up" your arms you press the cuff link and the burglar or detective (for in this country the law recognizes no difference between class and class) is shot through the belt. Ladies have these small arms attached to their chiffon frocks, and the wire then ascends by the shoulder strap and an earring to the tieria where there is usually a diamond or ruby button.



Taking the Salesman Into Partnership.

When asked the secret of his unusual success, the president of one of our largest knit goods concerns said: "The greatest factor in the growth of my business has been my determination to get the most out of my salesmen. I look to them to guide me in the entire running of my business."

"It is quite an undertaking to start salesmen thinking and helping in the interest of the whole business, but they will surely come to it if you make them realize that you look to them as co-partners and advisers."

The salesmen in a certain large hosiery mill were asked to look into the reason why the company was not doing a larger business in women's stockings. One salesman's suggestion, that they should ask each dealer in their respective territories which particular stocking, branded or unbranded was selling best, was acted upon—and the result showed that the manufacturer's trouble came from having omitted a list of a certain weight and price. The addition of this stocking led to a marked increase in sales.

Since 1895, one of the big Middle Western paint companies issues annually a blank entitled "Suggestions and Comments," containing questions relating to product, prices, packages, dealer helps, etc. The salesmen are invited to criticize and advise; and the result has been a variety of valuable suggestions.

One hardware manufacturer, wishing to expand his business radically, roughly formulated the questions he would like to have answered by the hardware dealers of the country. Some of these questions were: "On what items in your stock do you have the most complaints?" "Which items turn over fastest?" "What items have most need of improvement in design or quality?" These questions were supplied to the sales force, and a 50-cent reward offered for each worthwhile report. As a result of this questionnaire, eight usable suggestions were received which nearly doubled the company's business within a year and a half. Incidentally, it nearly doubled salesmen's business and commissions.

Another company has a suggestion box, to which all employees are invited to contribute anonymously. Once a month the department heads go over the suggestions, and even where they are found worthless the reason is carefully explained to the men—for the surest way of killing off further suggestions is merely to say that an idea cannot be used.

The sales manager must understand from the start that he will get a lot of useless suggestions from salesmen,

and a very small percentage worth anything at all. But among that small percentage there may be one idea worth a lot of money, that will more than counterbalance all the rest.

Frank L. Scott.

Three Kinds of Salesmen.

Some salesmen are too easily satisfied. They are content to remain forever little more than order takers. They make their territory as requested by the house and mention the items the company told them to push. Then, with an inward sigh of relief at having performed a painful duty, they take their order books and jot down the few items the dealer happens to need. At the end of the week, they stand ace high in number of calls but are "cellar champions" in volume of business obtained.

Then, there are salesmen with all kinds of ability whose batting average is always too low. These fellows live only for a good time—work is of secondary importance to them. They travel merrily along, giving little thought to obtaining orders and devoting their best energies to the pursuit of pleasure. When the house finally impresses the fact upon them that they must obtain more business to hold their jobs, they knuckle down to business and send in enough orders to make their quota. Then they return to their chosen profession—pleasure hunting.

Big League salesmen are a different type. Like the order taker, they stand ace high in number of calls. Like the pleasure-professor, they have all kinds of ability. Here the similarity ends. Big League salesmen are aggressive—enthusiastic about their line and their company. They make many calls and strive to turn every call into a real sale. They don't work by spurts but work all the time. They keep trying to improve their selling methods—beat last year's record. That is why their batting average is so high. Big League salesmen earn more money because they produce—and the history of their efforts is told in the single word—volume.

L. S. Denham.

When You Shake Hands.

When you shake hands, grasp the hand as though you were glad to see the owner of it, not as though performing a perfunctory duty. Put your heart into your handshake. While you are holding the hand, look into the person's eyes and give him a smile from your heart. Let cordiality and geniality gleam in your face.

Anything to survive must serve; that is a fundamental law of life—and of business.

PARK-AMERICAN HOTEL

Near G. R. & I. Depot

Kalamazoo

European Plan \$1.50 and Up

ERNEST McLEAN, Manager

Beach's Restaurant

Four doors from Tradesman office

QUALITY THE BEST

Western Hotel

BIG RAPIDS, MICH.

Hot and cold running water in all rooms. Several rooms with bath. All rooms well heated and well ventilated.

A good place to stop.

American plan. Rates reasonable.

WILL F. JENKINS, Manager.

Livingston Hotel

and Cafeteria

GRAND RAPIDS

Nearer than anything to everything.

Opposite Monument Square.

New progressive management.

Rates \$1.25 to \$2.50

MORROW & BENNER, Props.

The Newest In Grand Rapids Well Known for Comfort and Courtesy

HOTEL BROWNING

Three Short Blocks From Union Depot Grand Rapids, Mich.

150 FIRE PROOF ROOMS—All With Private Bath, \$2.50 and \$3.00

A. E. HAGER, Managing-Director

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, Props.

OCCIDENTAL HOTEL

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.00 and up

EDWARD R. SWETT, Mgr.

Muskegon

Michigan

YOU CAN LEARN

Bookkeeping, Banking and Cost Accounting 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 every Monday.

Catalog and particulars free.

Twice Around the Earth

Few telephone users realize the equipment and facilities required for the installation of a telephone.

Each individual subscriber's line requires a separate pair of wires to the Company's office. The wires from the subscriber's premises to the pole connect with wires in aerial or underground cables running to the exchange.

In some of the underground cables there are as many as 1,200 individual wires, insulated from one another by paper wrapped around each wire, with a lead covering over all to keep out moisture.

There are 51,742 miles of wire in our underground system alone; more than enough to reach twice around the earth.

In addition to the wire facilities there are of course the telephone instruments and central office equipment, poles, conduit, lightning protectors, real estate and buildings, etc. In the Grand Rapids exchange these items make the average investment per telephone \$125.

We have enjoyed a gain of 1,615 telephones since January 1, 1921. To assist in the prompt taking care of demands for service we are offering our FIRST MORTGAGE BONDS, bearing 7%, at 98 and interest, to yield 7.20%.

Citizens Telephone Company

Gabby Gleanings From Grand Rapids.

Grand Rapids, Oct. 25—Announcement has been made of the appointment, effective Oct. 24, of J. N. Riste as sales manager of the Saginaw branch of the National Biscuit Company. Mr. Riste goes to Saginaw from the company's Grand Rapids bakery, where he started as a bookkeeper seventeen years ago. Subsequently he was advanced to salesman and now comes his promotion to Saginaw.

The report published in this department last week to the effect that Henry K. Boer had sold his dry goods stock and store fixtures at 937 Division avenue, South, to George B. Powell is incorrect. As a matter of fact, Mr. Boer purchased the Stonehouse stock from Geo. P. Powell, who is administrator of the estate.

Alex Velose succeeds R. Micholowski in the grocery business at 449 Grandville avenue.

Dollie E. Steele, doing business as the Steele Shop, has uttered a chattel mortgage on her stock and fixtures to J. E. Frey, as trustee. The consideration is \$2,000.

Paul Hoekstra has engaged in the wholesale shoe business at 744 Wealthy street, East, under the style of the Hoekstra Shoe Co. Mr. Hoekstra covers the city trade every week and Fred Oesterle covers the outside trade every six weeks. The new house has secured the factory agency for several jobbing lines.

Moses Dark went to Saginaw last Saturday to spend Sunday with Mrs. Dark, who is gradually recovering from the effect of the operation she underwent about a month ago. Mrs. Dark will probably be able to return to her home in this city in about a week.

Stephen Sears has returned from his trip to France, which he expanded into side trips to Italy and Belgium. He reports a most enjoyable time and his appearance confirms all he says regarding the good trip he did him.

Dee Scribner sustained an apoplectic stroke last Friday evening and lies at the point of death at his home on College avenue, South.

Those who are familiar with the onion situation assert that Henry Vinkemulder is on the right side of the market this year and that his profits on the contracts he has made for onions will be in excess of \$100,000.

Bits of Business, the monthly publication of the Hazeltine & Perkins Drug Co., has reached its fifth birthday and starts next month on its sixth year of successful publication. The magazine is edited with great care by the Messrs. Hutchins and has come to be regarded with high favor by the customers of the house on account of the dependable matter pertaining to the drug trade which it contains each month. No more illuminating articles on the new laws and rulings governing the sale of liquors and narcotics have been provided in any journal in the United States.

Fred Oesterle (Hoekstra Shoe Co.) has finally secured title to Rodfield Lodge, which was created with so much care by the late Charles Gentz. The estate comprises forty acres, a modern cottage and a garage. The buildings are located on the banks of the Pere Marquette River, which runs through the center of the estate. The property is located two miles South of Baldwin and exactly eighty miles North of Grand Rapids. The Oesterle family occupied the cottage during the summer season and look forward to the approach of another summer season with fond anticipations. Fred is rapidly developing into an expert trout and bass fisherman, greatly to the surprise and gratification of his friends.

Too many of our industrial plants are not bearing fruit these days.

The suspicion arises that the repeated reports of John Barleycorn's death are somewhat exaggerated.

"Good times are just around the corner." We all hope they're on the square.

Apparently the milk of human kind-

ness has soured on the stomachs of some of our infant republics.

Phonograph men reported increased sales in both machines and records, "people were staying home and playing the music boxes," in preference to motor riding and making social calls. They said this business had been gradually improving in the past two weeks as shown by the office records.

Are you sure your troubles are not mostly self-created?

Be your own efficiency expert by doing your job the best way it can be done.

Arrangements Completed For Two Group Meetings.

Lansing, Oct. 25—The arrangements for two group meetings have been completed. The one at Lowell will be held at the Waverly Hotel, Tuesday evening Nov. 1, at 6 o'clock. The one at Benton Harbor will be held at the Social Center hall, Wednesday evening, Nov. 2, at 6 o'clock. Dinner will be served at each place and the program will proceed around the tables. A. T. Vandervoort, of Lansing, will be present and will be the chief speaker. The meeting will be a round table conference similar to those previously held and a letter will be addressed to each one of our members residing in the district adjacent to the meeting, giving further details.

The committee appointments for the ensuing year are as follows:

Membership—Paul L. Proud, Ann Arbor; Harry Ford, North Branch; J. T. Milliken, Traverse City.

Publicity—F. H. Nissly, Ypsilanti; W. J. Dancer, Stockbridge; A. G. Butler, Jr., Bellevue.

Legislative—F. E. Mills, Lansing; H. J. Mulrine, Battle Creek; F. E. Minne, St. Johns.

Program—G. R. Jackson, Flint; H. G. Wesener, Saginaw; Jay Thompson, Bay City; E. T. White Lapeer; J. C. Toeller, Battle Creek.

Audit—C. A. Parkhurst, Mason; W. J. Carl, Muskegon Heights; R. E. Shear, Marshall.

Insurance—B. E. Ludwig, Albion; C. P. Lillie, Coopersville; A. K. Frandsen, Hastings; L. W. Stein, Allegan; E. C. Lloyd, Lansing.

Arbitration—F. N. Arbaugh, Lansing; C. Z. Robinson, Owosso; W. N. Bengé, Milan.

Nominating—L. N. Schroeder, Battle Creek; F. E. Park, Adrian; W. E. Thornton, Muskegon; M. W. Tanner, Saginaw; F. J. Zielinski, Manistee; E. N. Duffin, Cheboygan; Wm. Brogan, Lansing; A. R. Ballantine, Port Huron.

Manager Michigan Retail Dry Goods Association.

Wholesalers Complete Subjects For Discussion.

The program committee of the wholesalers' department of the Grand Rapids Association of Commerce has arranged the following schedule of discussions:

Oct. 31, "Inbound Freight," R. D. Kelly; Nov. 7, "Institutional Financing," Lee M. Hutchings; Nov. 14, "Promoting Sales," Guy W. Rouse; Nov. 21, "Insurance," E. A. Stowe; Nov. 28, "Auditing," H. M. Potter; Dec. 5, "Territory Control," C. J. Litscher; Dec. 12, "System and Graphs," L. G. Andrews; Dec. 19, "Taxes," F. S. Forward; Jan. 9, "Handling Salesmen," William G. Logie; Jan. 16, "Industrial Relations," H. J. Kelly; Jan. 23, "Credits," R. J. Prendergast; Jan. 30, "Handling Orders and Returned Goods," C. J. Farley; Feb. 13, "Business Outlook," Clay Hollister.

Have you stock that is becoming "dead" just because you have never done anything in the way of advertising or display to get rid of it.

Shoe Demand Sends Hide Prices Higher.

Seldom have packer hides been so well sold up and so actively in demand as at the present time. And, although prices are gradually working upward, it is quite difficult to understand why hides should be selling so very cheap. One answer is that our American tanners are so hampered with high freight rates and high and insufficient labor that they are unable to compete with European, particularly German leather in the markets of the world. European tanners are buying hides in many parts of the world at prices much higher than obtain in this country because, naturally they can trade much more readily with countries where exchange is more nearly on a par.

However, business is gradually improving in this country and it is said that one of the largest shoe manufacturers last week received orders averaging 365,000 pairs per day, and that in one day this concern received orders for more than 700,000 pairs. These shoes are for next spring business.

There is very much more demand for country hides and for old hides, and prices are considerably higher than they were ten days ago. It is very hard to quote the country market on account of the great variety of hides. Some very poor buffs have sold as low as 5c for all number 2s, while good fresh stock might command close up to 9c.

The calfskin market is fairly active and prices are well established at 19c for best skins. The chief demand continues to be for kip of good quality.

The principal occurrence of interest was the recent sale of a very large block of calfskins for shipment to Europe. It is reported that tanning costs are so much lower in Germany than they are here that it is easily possible for German tanners to buy stock here, and then sell the leather at prices that will ruin our tanners unless there is a tariff on leather. German tanners are reported to be paying skilled mechanics \$2 to \$4 in our money per week against \$28 to \$30 for common labor in American tanneries.

Co-operators Co-operate To Help Themselves.

Negaunee, Oct. 25—Salesmen representing Marquette county wholesale grocery houses yesterday morning tried to stop what they claimed to be a wholesale robbery of creditors of the Peoples' Co-op Store Co., which for the past few years has been doing business in the Nesbitt building, corner of Iron and Marquette streets. Goods were carried from the store by its share holders with such speed before the arrival of the advance guard of creditors that when Marsna! Ford closed up the place there was left nothing of value other than a few fixtures.

It is understood that the going of the People's Store has not been the best for some time. As it was worked on the "Comrade Loan" system, the "Comrades" came in for first consideration.

Negaunee police officers noticed at a late hour Saturday night that the store was doing a "rushing" business. Goods were being hauled away by the truck load but as the manager was in the store, they believed everything

was being done in a legitimate way.

Representatives for the creditors claim to have names of a number of Negaunee and Palmer residents, who carried stock away from the store, and say there is likely to be some lively legal action in a day or two.

Yesterday morning the store was open at 6:30. A few minutes later a number of irate "Comrades" who had not been in on the "divvy" Saturday night were on hand, it is said, to grab off as much of the stock as they were able to get away with. Goods were hauled away from the store in trucks, wagons and automobiles of all descriptions. The store manager claimed that he was powerless to stop the raids as all were stockholders and "Comrades" in the company.

Some amusing scenes took place yesterday morning when a gathering of excited women "Comrades" started to help themselves. As one woman would take some useful stock, another would take it away from her, claiming she had been a better supporter of the institution and was entitled to the better of the goods.

One farmer from the Palmer district, when unable to get at any of the stock, loaded a platform scales onto a ford touring car and drove away. One of the creditors was informed yesterday morning that the team of horses, delivery wagons and cash register had been disposed of for cash during the latter part of last week.

Beware of the Electric Sign Swindlers.

We quote in full the following warning, received from the National Vigilance Committee of the Associated Advertising Clubs of the World:

Retailers are being approached by salesmen to enter into contract for electric flashing signs for window and store display. The contracts provide that dealers shall operate for a specified number of hours each day the signs furnished by the company and shall receive for this service one or two dollars a month for each sign. The contracts of the various companies differ in regard to purchase price, selling in some instances for as high as \$18 and in other cases requiring no cash payment.

Dealers have been led to believe that sign display cards for any Nationally advertised commodity can be secured through the sign company or direct from the manufacturer of the product. Investigation shows that very few, if any, National advertisers have agreed to furnish display advertising for such signs. Complaints from dealers also show that the electric signs are not always of the highest quality and difficulty has been experienced in obtaining adjustments on defective materials.

Several companies, with headquarters in all parts of the country, are now engaged in signing up retailers for this kind of service. The National Vigilance Committee suggests that retail merchants verify the existence of agreements between sign companies and National advertisers before entering into service contracts.

Fig Industry Hit.

Smyrna, which is the center and the distributing point for the figs famous throughout the world and known as the "Smyrna figs," obtains its supply from the interior of Anatolia, rather than from the immediate vicinity of the city. The best quality of figs are raised in the Meander valley, from Ayassoulouk down to about 30 miles East of Nazli. Taken as a whole, the fig industry in Turkey has suffered on account of the war and the consequent neglect of the land and trees.

The only part of efficiency that is worth anything is the part that gets results.

THE SAFETY MATCH.

Interesting Facts Regarding Its Manufacture and Use.

Among matches there is a class or caste of superior aristocrats—numbering about one in ten—known as "Safety Matches," whose popularity and numbers are growing steadily as the people become better acquainted with their superiority and advantages.

The head of the safety match, which is so strongly advocated for general use, is made of chlorate of potash which furnishes oxygen for burning; and amorphous phosphorus, the fire-producing ingredient, is painted on the side of the box.

The purchase of good safety matches should be encouraged, but unfortunately there is also the poor safety match, or at least, so-called safety match. Here, for instance, are two very dangerous strike-on-the-box matches labeled and sold as "safety," one made in England, the other in Ireland. When I blow the flame out you will notice that the sticks continue to glow brightly and may easily be fanned into live flames. The poorly made match, whatever its brand may be, is to be abhorred. It is dangerous, expensive and most unreliable. Supply is controlled by demand.

You choose the clothes you buy, and you can choose the matches that you buy. If you purchase only safety matches, the manufacturers will make only safety matches.

When they were working for the Safety Match Bill in North Carolina, a member of the Legislature said that he was not in favor of safety matches as he could not strike them on the seat of his trousers; yet, it is stated that in one year the enforcement of this law saved the people of the State more than \$40,000.

Here is what we might call the ideal match. It is an ordinary Canadian-made safety match with an impregnated stick to prevent after-glow and I have dipped part of the stick-end of the match in a ten per cent. solution of ammonium phosphate (silicate of soda will be even better) and you will notice that although I hold the match with the head down, the blaze will go out when it reaches the part that was dipped in the ammonium phosphate.

You have read the appellation, "Sesqui" or "Sesqui-sulphide" matches on a box. Sesqui means one-half more; and is a term used in chemistry to indicate the presence of three atoms of one element and two of another in a compound. Sesqui-sulphide is any hydro-carbon of the formula $C_{15}H_{24}$, one and a half times a terpene.

Chlorate of potash and tetra-phosphortri-sulphide, which is four atoms of phosphorus combined with three atoms of sulphur, are the principal ingredients used for the heads of both white and black matches, with glue as a binder. There are, however something like six other minor filling ingredients which are more or less of a trade secret and vary with the whims and ideas of the manufacturer.

On the strike-anywhere match, the tip contains more phosphorus and the base more chlorate of potash. The chlorate of potash is the main burn-

ing ingredient and the phosphorus is used to keep it from blowing out in the wind. White pine is used for the round sticks and basswood and poplar are the lumber from which the square sticks are made.

In good matches, sticks are made stronger and thicker than they used to be. You can see the difference for yourself by comparing one of the old style matches with the good parlor match that is made to-day. Match sticks are now cut eight to the inch, whereas formerly the manufacturers got ten or eleven sticks out of a longitudinal inch of wood.

Matches are not now made so sensitive as they were previous to 1915, when with the old phosphorus match it was customary to strike them on the seat of one's trousers and they ignited slowly. The strike-anywhere match of to-day ignites so quickly that if struck on the trousers it would burn them. In the ordinary strike-anywhere match, rubbing the head against the sand serves to bring the particles of potash and phosphorus together, causing a tiny spark which ignites the head.

We have not paid much attention to the wax fusee. While they occupy quite an important place in the match industry and while the finished product has attained a degree of superiority over the well-known English wax vesta, yet we have to place them in the same category as the strike-anywhere wooden match. The so-called wind match is a dangerous variety which also tends to bring discredit to the properly made safer kinds.

The safety book match is used extensively in the United States but on account of the high duty is not now imported into Canada. These matches ignite on a striking surface which comes with the book in which the splints are bound. A feature of this match is that the stick is made of wood pulp and disintegrates quickly when thrown into water, so that plumbing troubles caused so often from wooden splints are avoided. These books of matches are used largely for advertising purposes.

Matches, like any other commodity, vary in quality, based upon the grade of materials used and the scientific knowledge of the manufacturers; so that in this business, as well as in other lines of industry, poor, trashy, merchandise is turned out which, while the first cost is perhaps a little less, are really the most expensive and by far the most dangerous.

Considering them from an economical standpoint, the waste is excessive, for instead of getting a light from the match the stick is frequently so weak on account of poor lumber being used or cut across the grain, that it lacks sufficient strength to withstand the slight pressure necessary when the head is drawn over the friction surface to light it; or if it happens to ignite the head is liable to break off and fly into curtains or other inflammable material that may be near. I have been at a banquet where eight hundred people were enjoying themselves when one of the men, wishing to light his cigar, struck a match and the flaming head flew on a lady's dress which blazed up instantly and as a result the flames spread to other in-

flammable materials. A panic was only averted by the presence of mind of cool headed men, but the sad thing to relate is that the woman died as a result of her burns. I could cite numerous cases of serious fires occurring as the result of poorly made, flimsy matches.

Another and possibly equally as dangerous a match is that in which the stick retains its after-glow. A match is struck, the weed is lit, and the user indifferent to his surroundings, throws the match carelessly away, with the result that although it may smoulder for some time harmlessly, a favorable breeze or current of air may cause it to blaze and ignite inflammable material with the usual serious results.

Let me draw your attention to the difference between these matches as I strike them. Some, although they are all of the strike-anywhere variety, will not show any after-glow. These are impregnated with chemicals and are a very much safer match to use than those of which the sticks are not so treated.

I have no quarrel with the well-made high-grade strike-anywhere match similar to the standard "Class B" variety as approved by the Underwriters' Laboratories. These strike-anywhere matches I have also dipped, the part you handle, in a ten percent. solution of ammonium phosphate, there is no after-glow and the flame is self-extinguished. It seems to me that there is no good reason why all matches should not be made in this way for safety's sake and prevent fire destroying millions of dollars worth of property and many valuable lives.

George F. Lewis.

Deputy Fire Marshal of Ontario.

Every Dog Has His Day.

One day in the early Spring, so they say, C. J. Farley took his new dog Buster out to get the Ayers beside the Brooks. They met a Fisher who got quite Reily when he saw the pup and asked Farley if he thought this was the village Greene or a rabbit Warren.

"Hekman," replied Farley, "I'll break a Potter a Pi-o-waty over your head if you slander this pure bread Airdale. Have a Hart, man."

"Quit your Schouten," replied the other. "I'm neither Judson, Gibson, Johnson nor the son of a prophet. You must have been drinking Bierce or something else with plenty of Powers

already. Rouse Schmidt you or I'll throw you in the Well-man."

So our hero and the pup detoured into a Hall where they found a Tanner tanning a Bertsch bark.

"My pup's got a better bark than that," remarked Farley.

"Wait 'till I bring my Vander Muelen," said the Tanner. "We'll put the pup and the Muelin in that room and Sehler up. Then I'll call my brother Mart-in and if Davis here—

"Stop villain," cried Farley.

"Never you mind, said the Tanner, 'I'm Putnam where they belong. As I was about to say, the critter that gets Logie first must be put in dry Dock-er-y won't play any more. We'll let my brothers and Verdier judge the contest. Kling-er let loose just as you like."

At this point the pup began to hum softly to itself.

"Is that Hum-phrey?" asked the Tanner.

"Shure," replied Farley, who was getting a bit groggy by this time. "You're a mean man or you would like my little P-(hic)-lett. He has a bootiful Voigt and will eat anything from Krause to Jennings smell water. I bought him from a Hillman who guaranteed the pup will say Vinke-mulder or Brummeler (hic) without blinking an eye after he gets a few drinks in 'im."

"I must say," remarked the Tanner, "You are some By-erly like 'ell. I guess you Litscher self up back there at the last stop. You'd better put a wet cloth on your Brouwer you won't be able to get up when your alarm Clarke goes off to-morrow. Let's hear the pup sing."

"Le-onard Spind ler Murphy Higgins DeVries," cried Farley in code to the pup.

The latter sat up on its tail and chanted woefully "do La-ra-my-sol-do."

"Enough, too much, skidoo," yelled the Tanner. "My uncle Thompson, Prender is his name—well, Prender-gast, a dog for less than that last week. Take it away quick or you'll be obliged to bring your cr-Hutchins-on."

If you think no one could suggest any methods of improving your business, or bettering your service, you must be the original Mr. Know-it-all.

A man with nothing but money is a beggar in the scales of civilization.

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.

News From the Cloverland of Michigan.

Sault Ste. Marie, Oct. 25—Were it not for the partridge season in this neck of the woods, there would be very little business news outside of the expected railroad strike. There were no changes in business or new enterprises on record last week.

Sunday being a delightful day, the woods for miles around were filled with Sooties, equipped to invade the popular bird called the partridge. Herbert Fletcher and party of five business men and bankers made a record catch of 98 per cent. partridge. A few of the farmers have signs posted in the woods, "No hunting allowed," and the doubting Thomases, after making careful survey of the woods, came to the conclusion that the signs should have been worded, "No game allowed" as they were almost the only woods where no game was found.

It is rumored that a new candy factory is to be opened in the Soo in the near future in the building opposite the Murray Hill Hotel.

We are informed that the winter scenes of a coming production of Hiawatha, under the direction of D. W. Griffen, may be taken in the Soo with Ojibwa Indians taking part. Olga Grey, Griffen's star, is to play the leading part in the production.

At a meeting last week of the committee representing practically all of the organizations of the city, plans were made for the celebration of armistice day, Nov. 11. A general outline of the day's doings was formulated and a working basis agreed upon. A parade and mass meeting will probably be features of the program.

Major J. P. Vachon, who has been in command of Fort Brady for some time, received orders last week to report to Fort Sheridan. He will be succeeded by Major Binford. During his stay in this city Major Vachon has made a host of friends, all of whom will regret his departure.

There is no traffic congestion on the strait and narrow path.

S. A. Marks, of the firm of Marks & Schenks, left last week, accompanied by his wife, for a motor trip through Wisconsin and Illinois. They expect to be gone about two weeks.

John and Clayton Beechler, the well-known berry merchants of Seney,

were business callers in the city last week, getting in their supplies for the hunting season. From the preparations being made in their vicinity there will be mighty few bucks left besides the hunters themselves.

Caution is a great asset in fishing, especially if you are the fish.

Charley Fields, one of our popular clothiers, is wearing a broad smile since it is rumored that it looks as if he would be our next postmaster, but as yet, not having heard from Washington, he is attending strictly to his clothing business.

The man who says the styles are shocking is usually willing to be a shock absorber. William G. Tapert.

Corncob Chemicals.

A new species of bacterium has been found that does remarkable things to corncocks.

When the cobs are cooked with water in a closed receptacle, at a temperature considerably above boiling point, an extract is obtained from them which, upon introduction of this "lactobacillus," rapidly ferments.

One ton of cobs treated in this way will yield, as a result of fermentation, 100 pounds of acetic acid and 320 pounds of lactic acid, both of which are valuable commercial products.

Going Too Strong.

It is right for manufacturers of useful things to do all in their power to stimulate the use of these things by any legitimate and convincing means. But when any soap manufacturer claims that boys of six to thirteen years old like to use his brand of washing compound the credulity of worldly-wise parents refuses to stand the strain. Nothing but the acquisition of "a best girl" will induce willing washing on the part of a healthy boy.

If you try to get along on your job with the least possible amount of work, don't be sore when you see others promoted over your head.

Holiday Goods and Druggists Sundries

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

Hazeltine & Perkins Drug Co.
Grand Rapids, Michigan

Wholesale Drug Price Current

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

Acids		Almonds, Sweet,		Tinctures	
Boric (Powd.)	17 1/2 @ 25	imitation	60 @ 1 00	Aconite	1 85
Boric (Xtal)	17 1/2 @ 25	Amber, crude	2 00 @ 2 25	Aloes	1 65
Carbolic	29 @ 35	Amber, rectified	2 25 @ 2 50	Arnica	1 50
Citric	65 @ 70	Anise	1 25 @ 1 50	Asafoetida	1 50
Muriatic	4 @ 70	Bergamont	8 00 @ 8 25	Belladonna	1 35
Nitric	10 @ 15	Cajuput	1 50 @ 1 75	Benzoin	1 40
Oxalic	25 @ 30	Cassia	2 25 @ 2 50	Benzoin Comp'd	1 15
Sulphuric	4 @ 6	Castor	1 32 @ 1 56	Buchu	1 15
Tartaric	58 @ 65	Cedar Leaf	1 50 @ 1 75	Cantharides	1 30
Ammonia		Citronella	65 @ 1 00	Capsicum	1 30
Water, 26 deg	10 1/2 @ 20	Cloves	2 75 @ 3 00	Catechu	1 50
Water, 18 deg.	9 @ 15	Cocanut	30 @ 40	Cinchona	2 10
Water, 14 deg.	8 @ 13	Cod Liver	85 @ 1 00	Colchicum	2 00
Carbonate	22 @ 26	Croton	2 25 @ 2 50	Cubeb	1 30
Chloride (Gran)	10 @ 20	Cotton Seed	1 15 @ 1 25	Digitalis	1 80
Balsams		Cubebs	9 00 @ 9 25	Gentian	1 40
Copaiba	60 @ 1 00	Eigerson	6 00 @ 6 25	Ginger, D. S.	2 00
Pir (Canada)	2 50 @ 2 75	Eucalyptus	1 00 @ 1 25	Guaiac	2 80
Pir (Oregon)	60 @ 80	Hemlock, pure	1 50 @ 1 75	Guaiac, Ammon.	2 50
Peru	2 50 @ 3 00	Juniper Berries	3 25 @ 3 50	Iodine	1 20
Tolu	1 00 @ 1 20	Juniper Wood	1 50 @ 1 75	Iodine, Colorless	2 00
Barks		Lard, extra	1 25 @ 1 45	Iron, clo.	1 50
Cassia (ordinary)	25 @ 30	Lard, No. 1	1 10 @ 1 20	Kino	1 40
Cassia (Saigon)	50 @ 60	Lavender Flow	8 00 @ 8 25	Nux Vomica	2 50
Sassafras (pw. 55c)	60 @ 60	Lavender Gar'n	1 75 @ 2 00	Opium	3 50
Soap Cut (powd.)	20 @ 25	Lemon	1 50 @ 1 75	Opium, Camp.	1 30
Berries		Linseed Boiled bbl.	77 @ 77	Opium, Deodorz'd	3 50
Cubeb	1 50 @ 1 75	Linseed bld less	84 @ 92	Rhubarb	2 00
Fish	40 @ 50	Linseed, raw, bbl.	75 @ 75	Paints	
Juniper	7 @ 15	Linseed, raw, less	82 @ 90	Lead, red dry	12 1/2 @ 12 1/2
Prickly Ash	3 @ 30	Mustard, true oz.	2 75	Lead, white dry	12 1/2 @ 12 1/2
Extracts		Mustard, artifil. oz.	50	Lead, white oil	12 1/2 @ 12 1/2
Licorice	60 @ 65	Neatsfoot	1 10 @ 1 30	Ochre, yellow bbl.	2 @ 2
Licorice powd.	70 @ 80	Olive, pure	4 75 @ 5 50	Ochre, yellow less	2 1/2 @ 2 1/2
Flowers		Olive, Malaga,	2 75 @ 3 00	Putty	5 @ 8
Arnica	75 @ 80	green	2 75 @ 3 00	Red Venet'n Am.	3 1/2 @ 7
Chamomile (Ger.)	50 @ 60	Orange, Sweet	5 00 @ 5 25	Red Venet'n Eng.	4 @ 8
Chamomile Rom	40 @ 45	Origanum, pure	2 50 @ 2 75	Whiting, bbl.	4 @ 4 1/2
Gums		Origanum, com'l	1 25 @ 1 50	Whiting, 5 1/2 @ 10	
Acacia, 1st	50 @ 55	Pennyroyal	2 50 @ 2 75	L. H. P. Prep.	2 50 @ 2 75
Acacia, 2nd	45 @ 50	Peppermint	3 75 @ 4 00	Rogers Prep.	2 50 @ 2 75
Acacia, Sorts	20 @ 25	Rose, pure	15 00 @ 20 00	Miscellaneous	
Acacia, powdered	30 @ 35	Rosemary Flows	1 50 @ 1 75	Acetanallid	55 @ 75
Aloes (Barb Pow)	25 @ 35	Sandalwood, E.	10 50 @ 10 75	Alum	10 @ 18
Aloes (Cape Pow)	30 @ 35	Sassafras, true	2 00 @ 2 25	Alum, powd. and	
Aloes (Soc Pow)	90 @ 1 00	Sassafras, arti'l	1 00 @ 1 25	ground	11 @ 20
Asafoetida	75 @ 1 00	Spearmint	6 00 @ 6 25	Bismuth, Subni-	
Pow.	1 25 @ 1 50	Sperm	2 75 @ 3 00	trate	2 76 @ 2 93
Camphor	97 @ 1 00	Tansy	10 50 @ 10 75	Borax xtal or	
Guaiac	75 @ 75	Tar, USP	50 @ 55	powdered	7 1/2 @ 13
Guaiac, pow'd.	1 @ 1 00	Turpentine, bbl.	77 1/2 @ 77 1/2	Cantharides, po	1 50 @ 4 00
Kino	75 @ 75	Turpentine, less	85 @ 93	Calomel	1 35 @ 1 45
Kino, powdered	85 @ 85	Wintergreen,	8 00 @ 8 25	Capsicum	40 @ 45
Myrrh	75 @ 75	leaf	8 00 @ 8 25	Carmine	6 00 @ 6 60
Myrrh, powdered	9 00 @ 9 40	Wintergreen, sweet	4 00 @ 4 25	Cassia Buds	30 @ 40
Opium	10 25 @ 10 60	Wintergreen art	70 @ 1 00	Cloves	40 @ 50
Opium, powd.	10 25 @ 10 60	Wormseed	5 00 @ 5 25	Chalk Prepared	16 @ 18
Opium, gran.	10 25 @ 10 60	Wormwood	18 00 @ 18 25	Chloroform	66 @ 77
Shellac	75 @ 85	Potassium		Chloral Hydrate	1 35 @ 1 85
Shellac Bleached	80 @ 90	Bicarbonate	35 @ 40	Cocaine	9 25 @ 10 25
Tragacanth	4 00 @ 5 00	Bromide	35 @ 45	Cocoa Butter	50 @ 75
Tragacanth, pw.	3 50 @ 4 00	Carbonate	35 @ 40	Corks, list, less	35 @ 45
Turpentine	25 @ 30	Chlorate, gran'l	25 @ 35	Copperas	3 @ 10
Insecticides		Chlorate, xtal or	18 @ 25	Copperas, Powd.	1 17 @ 1 25
Arsenic	12 @ 25	Cyanide	35 @ 50	Corrosive Sublim	1 40 @ 1 50
Blue Vitriol, bbl.	07 1/2 @ 15	Iodide	3 45 @ 3 60	Cream Tartar	50 @ 55
Blue Vitriol, less	8 @ 15	Permanganate	35 @ 55	Cuttle bone	40 @ 50
Bordeaux Mix Dry	17 @ 30	Prussiate, yellow	55 @ 60	Dextrine	05 @ 15
Hellebore, White	25 @ 35	Prussiate, red	80 @ 90	Dover's Powder	5 75 @ 6 00
powdered	25 @ 35	Sulphate	40 @ 50	Emery, All Nos.	10 @ 15
Insect Powder	40 @ 65	Roots		Emery, Powdered	8 @ 10
Lead Arsenate Po.	22 @ 42	Alkanet	75 @ 85	Epsom Salts, bbls.	3 @ 3 1/2
Lime and Sulphur	11 @ 23	Blood, powdered	40 @ 50	Epsom Salts, less	1 1/2 @ 1 00
Paris Green	31 @ 43	Calamus	35 @ 75	Ergot, powdered	1 75 @ 2 00
Ice Cream		Elecampane, pwd	30 @ 35	Flake White	15 @ 20
Piper Ice Cream Co.		Gentian, powd.	20 @ 30	Formaldehyde, lb.	16 @ 20
Bulk, Vanilla	1 10	Ginger, African,	23 @ 30	Gelatine	1 70 @ 2 00
Bulk, Vanilla Special	1 20	powdered	23 @ 30	Glassware, less 55%	
Bulk, Chocolate	1 20	Ginger, Jamaica	42 @ 50	Glassware, full case 60%	
Bulk, Caramel	1 20	Ginger, Jamaica,		Glauber Salts, bbl.	003 1/2
Bulk, Grape-Nut	1 20	powdered	45 @ 55	Glauber Salts less	04 @ 10
Bulk, Strawberry	1 25	Goldenseal, pow.	6 50 @ 6 80	Glue, Brown	21 @ 30
Bulk, Tutti Fruiti	1 25	Ipecac, powd.	3 00 @ 3 25	Glue, Brown Grd.	17 @ 25
Brick, Vanilla	1 40	Licorice	40 @ 45	Glue, White	35 @ 40
Brick, Fancy	1 60	Licorice, powd.	25 @ 30	Glue, White Grd.	30 @ 35
Ices	1 10	Orris, powdered	30 @ 40	Glycerine	20 @ 35
Sherbets	1 10	Poke, powdered	40 @ 45	Hops	65 @ 75
Leaves		Rhubarb	60 @ 60	Iodine	5 26 @ 5 72
Buchu	1 @ 40	Rhubarb, powd.	60 @ 75	Iodoform	6 69 @ 7 00
Buchu, powdered	1 @ 50	Rosinwood, powd.	30 @ 35	Lead Acetate	18 @ 25
Sage, bulk	87 @ 79	Sarsaparilla, Hond.	1 25 @ 1 40	Lycopodium	3 50 @ 4 00
Sage, 1/4 loose	72 @ 78	Sarsaparilla Mexican,		Mace	75 @ 80
Sage, powdered	55 @ 60	ground	2 @ 80	Mace, powdered	95 @ 1 00
Senna, Alex.	1 40 @ 1 60	Squills	35 @ 40	Menthol	6 00 @ 6 50
Senna, Tinn.	30 @ 40	Squills, powdered	60 @ 70	Morphine	7 75 @ 8 80
Senna, Tinn. pow	35 @ 40	Tumeric, powd.	15 @ 20	Nux Vomica	2 @ 30
Uva Ursi	20 @ 25	Valerian, powd.	50 @ 60	Nux Vomica, pow.	30 @ 40
Oils		Seeds		Pepper black pow.	32 @ 35
Almonds, Bitter,		Anise	33 @ 35	Pepper, white	40 @ 45
true	10 50 @ 10 75	Anise, powdered	33 @ 40	Pitch, Burgundy	10 @ 15
Almonds, Bitter,		Bird, ls	13 @ 15	Quassia	12 @ 15
artificial	2 50 @ 2 75	Canary	8 @ 15	Quinine	96 @ 1 69
Almonds, Sweet,		Caraway, Po.	13 @ 15	Rochelle Salts	35 @ 40
true	1 00 @ 1 25	Cardamon	1 50 @ 1 75	Saccharine	2 @ 30
		Celery, powd.	35 @ 30	Salt Peter	11 @ 22
		Coriander pow.	25 @ 20	Seidlitz Mixture	30 @ 40
		Dill	10 @ 20	Soap, green	15 @ 30
		Fennel	30 @ 40	Soap mott castile	2 1/2 @ 2 50
		Flax	08 1/2 @ 12	case	@ 11 50
		Flax, ground	08 1/2 @ 12	Soap, white castile	
		Foenugreek pow.	8 @ 15	less, per bar	@ 1 30
		Hemp	8 @ 15	Soda Ash	05 @ 10
		Lobelia, Powd.	1 @ 1 50	Soda Bicarbonate	3 1/2 @ 10
		Mustard, yellow	10 @ 15	Soda, Sal	2 1/2 @ 5
		Mustard, black	15 @ 20	Spirits Camphor	1 @ 25
		Poppy	30 @ 40	Sulphur, roll	04 @ 10
		Quince	1 25 @ 1 50	Sulphur, Subl.	4 1/2 @ 10
		Rape	15 @ 20	Tamarinds	25 @ 30
		Sabadilla	30 @ 40	Tartar Emetic	1 03 @ 1 10
		Sunflower	7 1/2 @ 15	Turpentine, Ven.	50 @ 2 25
		Worm American	30 @ 40	Vanilla Ex. pure	1 50 @ 2 00
		Worm Levant	2 00 @ 2 25	Witch Hazel	1 47 @ 2 00
				Zinc Sulphate	06 @ 15

GROCERY PRICE CURRENT

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

ADVANCED

Cheese
Coffee—Package
Herring
Peanuts
Flour
Wheat
Pork

Hides

DECLINED

Currents
Peas—Scotch
Beans
Rice
Am. Family Soap
Nuts—Whole
Beef
Cows
Veal
Lard
Boiled Hams

AMMONIA

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

AXLE GREASE



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

BAKING POWDERS

Calumet, 4 oz., doz. 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. 31 20
Rumford, 10c, doz. 95
Rumford, 8 oz., doz. 1 85
Rumford, 12 oz., doz. 2 40
Rumford, 5 lb., doz. 12 50
Ryson, 4 oz., doz. 1 35
Ryson, 8 oz., doz. 2 25
Ryson, 16 oz., doz. 4 05
Superior, 16 oz., doz. 1 25

BLUING

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

BREAKFAST FOODS

Cracked Wheat, 24-2 4 85
Cream of Wheat 9 00
Pillsbury's Best Cer'l 2 70
Quaker Puffed Rice 5 60
Quaker Puffed Wheat 4 30
Quaker Bfst Biscuit 1 90
Quaker Corn Flakes 2 80
Ralston Purina 4 00
Ralston Branzen 2 70
Ralston Food, large 3 60
Ralston Food, small 2 90
Saxon Wheat Food 4 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 3 50
Post Toasties, 24s 3 50

BROOMS

Standard Parlor 23 lb. 5 00
Fancy Parlor, 23 lb. 7 25
Ex Fancy Parlor 25 lb 8 50
Ex. Fcy, Parlor 26 lb 9 00
Toy 2 00
Whisk, No. 3 2 25
Whisk, No. 1 3 00

BRUSHES

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

Stove

No. 1 1 10
No. 2 1 35

Shoe

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

BUTTER COLOR

Dandelion, 25c size 2 85
Perfection, per doz. 1 75

CANDLES

Electric Light, 40 lbs. 12.1
Plumber, 40 lbs. 12.3
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
Apricots, No. 10 9 00@13 50
Blueberries, No. 2 3 00
Cherries, No. 2 3 00@3 50
Cherries, No. 2 1/2 4 00@4 95
Cherries, No. 10 18 00
Loganberries, No. 2 3 00
Peaches, No. 1 1 85
Peaches, No. 1, Sliced 1 40
Peaches, No. 2 2 75
Peaches, No. 2 1/2, Mich 2 60
Peaches, 2 1/2 Cal. 3 00@3 75
Peaches, No. 10, Mich 7 75
Peaches, No. 10, Cal. 10 50
Pineapple, 1, slic. 1 60@1 75
Pineapple, No. 2, slic. 2 75
Pineapple, 2, Brk slic. 2 25
Pineapple, No. 2, crus. 2 25
Pineap., 10, crus. 7 00@9 00
Pears, No. 2 3 25
Pears, No. 2 1/2 4 25
Plums, No. 2 2 25
Plums, No. 2 1/2 3 00
Plums, No. 10, Water 2 50
Raspberries No. 2, blk. 3 25
Rhubarb, No. 10 5 25

CANNED FISH.

Clam Ch'der, 10 1/2 oz. 1 35
Clam Ch., No. 3 3 00@3 40
Clams, Steamed, No. 1 1 75
Clams, Minced, No. 1 1 35
Finnan Haddie, 10 oz. 3 30
Clam Bouillon, 7 oz. 2 50
Chicken Haddie, No. 1 2 75
Fish Flakes, small 1 35
Cod Fish Cake, 10 oz. 1 85
Cove Oysters, 5 oz. 1 35
Lobsters, No. 1, Star 7 50
Lobsters, No. 1/2, Star 5 00
Lobsters, No. 1/4, Star 2 50
Shrimp, No. 1, wet 2 40
Shrimp, No. 1, dry 2 50
Sard's, 1/4 Oil, k. 25@4 75
Sardines, 1/4 Oil, k'less 3 75
Sardines, 1/4 Smoked 7 00
Sardines, 3/4 Mus. 3 75@4 75
Salmon, Red Alaska 2 85
Salmon, Med. Alaska 2 50
Salmon, Pink Alaska 1 45
Sardines, Im. 1/4, ea. 10@28
Sardines, Im. 1/2, ea. 25
Tuna, 1/2, Albocore 90
Tuna, 1/2, Nekoo 1 75
Tuna, 1/2, Regent 2 35

CANNED MEAT.

Bacon, Med. Beechnut 2 70
Bacon, Lge. Beechnut 4 95
Bacon, Large, Eric 3 00
Beef, No. 1, Corned 2 60
Beef, No. 1, Roast 2 60
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, 1/2 Libby 52 1/2
Potted Meat, 1/2 Libby 97 1/2
Potted Meat, 1/2 Rose 90
Potted Ham, Gen. 1/4 2 15
Vienna Saus., No. 1 1 35
Veal Loaf, Medium 2 30

Derby Brands in Glass.

Ox Tongue, 2 lb. 15 50
Sliced Ox Tongue, 1/2 6 40
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
Freemont, 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
Red Kid., No. 2 1 30@1 55
Beets, No. 2, wh. 1 60@2 40
Beets, No. 2, cut 1 25@1 75
Beets, No. 3, cut 1 40@2 10
Corn, No. 2, St. 1 10@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. 2 1 25@1 35
Okra, No. 2, cut 1 90
Okra, No. 2, cut 1 60
Dehydrated Veg Soup 90
Dehydrated Potatoes, lb 45
Mushrooms, Hotels 33
Mushrooms, Choice 40
Mushrooms, Sur Extra 62
Peas, No. 2, Ex. J. 1 25@1 80
Peas, No. 2, Sift., June 1 60@2 10
Peas, No. 2, Ex. Sift. E. J. 1 90@2 10
Peas, Ex. Fine, French 32
Pumpkin, No. 3 2 15
Pumpkin, No. 10 1 15
Pimentos, 1/4, each 15@18
Pimentos, 1/2, each 27
Swt Potatoes, No. 2 1 15
Saurkraut, No. 3 1 60
Succotash, No. 2 1 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 6 75
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 15
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 95
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 26
Wisconsin Flats 24
Wisconsin Daisy 25
Longhorn 24
New York 26
Michigan Full Cream 23
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 75
Bechnut 75
Doublemint 65
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, 1/4s 35
Baker, Premium, 1/4s 39
Baker, Premium, 1/4s 36
Baker, Premium, 1/4s 36
Hersheys, Premium, 1/4s 36
Hersheys, Premium, 1/4s 36
Runkle, Premium, 1/4s 42
Runkle, Premium, 1/4s 44
Vienna Sweet, 24s 40 00

COCOA

Baker's 1/4s 46
Baker's 1/4s 42
Bunte, 15c size 55
Bunte, 1/2 lb. 50
Bunte, 1 lb. 48
Droste's Dutch, 1 lb. 9 00
Droste's Dutch, 1/2 lb. 4 75
Droste's Dutch, 1/4 lb. 2 00
Hersheys, 1/4s 40
Hersheys, 1/4s 38
Huyler 36
Lowney, 1/4s 48
Lowney, 1/4s 47
Lowney, 1/4s 46
Lowney, 5 lb. cans 31
Van Houten, 1/4s 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 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 26
Peaberry 24
Package
Liberty 16
Reno 20
Nedrow 27
Quaker 29
Royal Club 28
Morton House 36
White House 35

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
Carolene, Tall, 4 doz. 4 25

EVAPORATED MILK

Carnation, Tall, 4 doz. 5 60
Carnation, Baby, 8 ds 5 60
Every Day, Tall 5 60
Every Day, Baby 5 60
Goshen, Tall 4 75
Goshen, Gallon 4 50

OATMAN'S

Oatman's, tall 5 60
Oatman's, baby 5 30
Pet, Tall 5 60
Pet, Baby 4 90
Silver Cow, Tall 5 60
Silver Cow, Baby 5 30
Van Camp, Baby 4 50
White House, Tall 5 00
White House, Baby 4 75

CIGARS

Worden Grocer Co. Brands
Harvester Line.
Kiddies, 100s 37 50
Harvester Line
Record Breakers, 50s 75 00
Delmonico, 50s 75 00
Pacemaker, 50s 75 00
Panatella, 50s 75 00
Favorita Club, 50s 95 00
Epicure, 50s 95 00
Waldorfs, 50s 110 00

The La Azora Line.

Opera (wood), 50s 57 00
Opera (tin), 25s 57 00
Agreements, 50s 58 00
Washington, 50s 75 00
Biltmore, 50s, wood 95 00
Sanchez & Haya Line
Clear Havana Cigars made in Tampa, Fla.
Diplomatics, 50s 95 00
Reina Fina (tin) 50s 115 00
Rosa, 50s 125 00
Victoria Tins 115 00
National, 50s 130 00
Original Queens, 50s 150 00
Worden Special, (Exceptionals) 50s 185 00

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, W 170 00
Garcia & Vega—Clear Havana
New Panatella, 100s 57 00
Ignacia Haya
Extra Fancy Clear Havana Made in Tampa, Fla.
Delicades, 50s 115 00
Primeros, 50s 140 00
Queens, 25s 180 00
Perfecto, 25s 185 00

Starlight Bros.

La Rose Des 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
Manilla 10c
La Yebana, 25s 70 00
Our Nickel Brands
New Currency, 100s 37 50
Mistoe, 100s 35 00
Lioba, 100s 35 00
Eventual, 50s 36 00

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
Chersterfield, 10 & 20, 8 00
Piedmont, 10&20, Pl. 8 00
Sweet Tips, 20, Plain 8 00
Idle Hour, 20, Plain 8 00
Omar, 20, Plain 10 00
Falks Havana, 20, Pl. 9 75
Richm'd S Cut, 20, pl. 10 00
Richm'd 1 Cut, 20 ck. 10 00
Fatima, 20, Plain 10 00
Helmar, 20, Plain 10 50
English Ovals, 20 Pl. 10 50
Turkish Trop., 10 ck 11 50
London Life, 10, cork 11 50
Helmar, 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
Fall Mall Rd., 20, pl. 19 50
Benson & Hedges, 10 20 00
Rameses, 10, Plain 17 50
Milo Violet 10, Gold 20 00
Deities, 10 21 00
Condex, 10 22 00
Philip Morris, 10 22 50
Brening Own, 10, Pl. 28 00
Ambassador, 10, 35 00
Old 76, 10 or 50 37 50
Benson & Hedges
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
Hiawatha, 10c, doz. 96
Hiawatha, 16 oz., dz. 12 00
Red Bell, 10c, doz. 96
Red Bell, 35c, doz. 3 50
Red Bell, 75c Pails, dz. 7 40
Dan Patch, 16 oz., dz. 96
Sterling, 10c, doz. 96
Sweet Burley, 10c, dz. 96
Sweet Burley, 45c flou 4 25
Swt. Burley, 95c Dru. 9 45
Sweet Cuba, 10c, dz. 96
Sweet Cuba, 45c, doz. 4 25
Sweet Cuba, 95c Pall 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

Wayman 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, plug 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, 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, per lb

Summertime, 65c Pails 6 50
Sweet Tip Top, 10c, dz 96
Velvet, Cut Plug, 10c 96
Velvet Cut Plug, tins 1 63
Velvet, Cut Plug, 8 oz. 7 25
Velvet, Cut Pl., 16 oz. 14 50
Velvet, C. Pl., 16 oz. 16 00
Yum Yum, 10c, doz. 96
Yum Yum, 70c pails 6 80

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

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

Pinkerton Tobacco Co. Brands.
American Star, 10c, dz 96
Big 9, Clip., 10c, doz. 96
Buck Shoe Scrap, 10c 96
Pinkerton, 30c, doz. 2 40
Pay Car Scrap, 10c, dz 96
Pinch Hit Scrap, 10c 96
Red Man Scrap, 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
Kleeko, 25c, doz. 2 40
Old Colony, Pl. C. 17c 1 62
Old Crop, 55c, doz. 5 40
Red Band, Scrap, 10c 96
Sweet Tips, 15c, doz. 1 44
Wild Fruit, 10c, doz. 96
Wild Fruit, 15c, doz. 1 44

Independent Snuff Co. Brands.
New Factory, 5c, doz. 43
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, dz. 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. 43
Whale, 16 oz., doz. 4 80

Block Bros. Tobacco Co. Brands.
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 dz 1 60
Serene Mixture, 8 oz. 7 60
Serene Mixture, 16 oz. 14 70
Tareyton London Mixture, 50c, doz. 4 00
Vintage Blend, 25c dz. 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. 3 00
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 62
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, Assorted 1 90
Choc. Marshmallow Dp 1 80
Milk Chocolate A A 2 00
Nibble Sticks 2 00
Primrose Choc. 1 45
No. 12 Choc. 1 75
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 18
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
Ballroom 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 1/2
Ten cases 18
Twenty-five cases 17 1/2
Less than 5 cases 18 1/2
Five cases 17 1/2
Ten cases 17 1/2
25 cases 17

COUPON BOOKS
50 Economic grade 2 50
100 Economic grade 4 50
500 Economic grade 20 00
1,000 Economic grade 37 50
Where 1,000 books are ordered at a time, 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
Package, 14 oz. 18
Boxes, Bulk, per lb. 18

Peaches
Evap. Choice, Unpeeled 16
Evap. Fancy, Unpeeled 18
Evap. Fancy, Peeled 20

Peel
Lemon, American 26
Orange, American 27

Raisins
Fancy S'ed, 1 lb. pkg. 20
Thompson Seedless, 1 lb. pkg. 27
Fancy Seedless, bulk 19
Thompson Seedless, bulk 22

California Prunes
80-90 25 lb. boxes @99
70-80 25 lb. boxes @94
60-70 25 lb. boxes @102
50-60 25 lb. boxes @112
40-50 25 lb. boxes @115
30-40 25 lb. boxes @118

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
Tapioca
Pearl 100 lb. sacks 7
Minute, 8 oz., 3 doz. 4 05
Dromedary Instant 2 70

FISHING TACKLE
Cotton Lines
No. 2, 15 feet 1 45
No. 3, 15 feet 1 70
No. 4, 15 feet 1 85
No. 5, 15 feet 2 15
No. 6, 15 feet 2 45

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

Floats
No. 1 1/2, per gross 1 50
No. 2, per gross 1 75
No. 2 1/2, per gross 2 24

Hooks-Kirby
Size 1-12, per 1,000 84
Size 1-12, 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 96

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

FLAVORING EXTRACTS
Jennings
Pure Vanilla
Turpeneless
Pure Lemon
Per Doz.
7 Dram 1 35
1 1/2 Ounce 1 90
2 Ounce 2 75
2 1/2 Ounce 3 00
3 Ounce 3 25
4 Ounce 5 00
8 Ounce 8 50
7 Dram, Assorted 1 35
1 1/2 Ounce, Assorted 1 90

Van Duzer
Vanilla, Lemon, Almond, Strawberry, Raspberry, Pineapple, Peach, Orange, Peppermint & Wintergreen
1 ounce in cartons 2 00
2 ounce in cartons 3 50
4 ounce in cartons 6 75
8 ounce in cartons 12 45
Pints 26 45
Quarts 51 00
Gallons, each 16 00

FLOUR AND FEED
Valley City Milling Co.
Lily White, 1/4 Paper sack 8 80
Harvest Queen 2 1/2 8 70
Light Loaf Spring Wheat, 2 1/2 9 25
Snow Flake, 2 1/2 8 00
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, 1/2s. 8 20

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

Wheat
No. 1 Red 1 08
No. 1 White 1 05

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 95
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 Acid'd, doz. 2 25
Minute, 3 doz. 4 95
Nelson's 1 50
Oxford 75
Plymouth Rock, Phos. 1 55
Plymouth Rock, Plain 1 35
Waukesha 1 60

GRANULATED LYE.
Wanders.
Single cases 5 15
2 1/2 cases 5 04
5 1/2 cases 4 95
10 cases 4 87
1/2 cases, 24 to case. 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 07
Green, No. 2 06
Cured, No. 1 08
Cured, No. 2 07
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 40

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 00
Old Pal, 144 boxes 8 50
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's, 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 1/2 lb. 2 60
Red Hen, 12, 5 lb. 3 25
Red Hen, 12, 5 lb. 3 00
Red Hen, 6, 10 lb. 3 00
Ginger Cake, 24, 2 1/2 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. 6 50
Dove, 24, 2 1/2 lb. Wh. L. 6 60
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 16
Fancy Mixed 20
Filberts, Barcelona 16
Peanuts, Virginia raw 10
Peanuts, Vir. roasted 13
Walnuts, California 33
Walnuts, Naples 26

Salted Peanuts
Fancy, No. 1 12
Jumbo 17

Shelled
Almonds 55
Peanuts, Spanish, 125 lb. bags 08 1/2
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 40
5 1/2 oz. Jar, pl., doz. 1 60
10 oz. Jar, plain, doz. 2 35
16 1/2 oz. Jar, Pl. doz. 3 50
3 1/2 oz. Jar., stuffed. 1 45
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
Capital Cylinder 42.5
Atlantic Red Engine 23.5
Winter Black 14
Polarine, Iron Bbls. 50.5

Polarine
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
Semdac, 12 pt. cans 3 20
Semdac, 12 qt. cans 4 60



PICKLES
Medium Sour
Barrel, 1200 count --
Half bbls., 1300 count 17 50
5 gallon kegs 3 00 @ 5 50

Sweet Small
Barrels 22 50 @ 32 00
Half barrels 19 50
5 gallon kegs

Dill Pickles.
1200 Size, bbls. 14 50
1800 Size, bbls. 17 50
2400 Size, bbls. 19 50

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
Congress 6 00

POTASH
Babbitt's, 2 doz. 2 76

FRESH MEATS.
Beef
Top Steers and Heifers 13
Good Steers and Heifers 12
Med. Steers & Heifers 10
Com. Steers & Heifers 08

Cows.
Top 10
Good 09
Medium 08
Common 05

Veal.
Top 12
Good 11
Medium 09

Lamb.
Good 16
Medium 12
Poor 13

Mutton.
Good 10
Medium 10
Poor 07

Pork.
Heavy hogs 10
Medium hogs 12
Light hogs 12
Sows and stags 9
Loins 21
Butts 18 1/2
Shoulders 13 1/2
Hams 17
Spareribs 12
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 1/2
Pure in tierces 11 1/2 @ 11 1/2
Compound Lard 11 @ 11 1/2
69 lb. tubs advance 1/2
50 lb. tubs advance 1/2
20 lb. pails advance 1/2
10 lb. pails advance 1/2
5 lb. pails advance 1/2
3 lb. pails advance 1/2

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 33 @ 39
California Hams 12 1/2 @ 14
Picnic Boiled Hams 30 @ 32
Boiled Hams 34 @ 36
Minced Hams 14 @ 15
Bacon 20 @ 42

Beef
Boneless 24 00 @ 26 00
Rump, new 25 00 @ 27 00

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

Pig's Feet
1/4 bbls. 2 15
1/2 bbls. 35 lbs. 3 75
3/4 bbls. 7 00
1 bbl. 14 15

Tripe
Kits, 15 lbs. 90
1/4 bbls., 40 lbs. 1 60
3/4 bbls., 80 lbs. 3 00

Casings
Hogs, per lb. @ 65
Beef, round set 22 @ 24
Beef, middles, set. 50 @ 60
Sheep, a skinn 1 75 @ 2 00

Uncolored Oleomargarine
Solid Dairy 24 @ 26
Country Rolls 24 @ 26

RICE
Fancy Head 08
Blue Rose 06 1/2
Broken 04

ROLLED OATS
Monarch, bbls. 6 50
Rolled Avena, bbls. 7 50
Steel Cut, 100 lb. sks. 4 00
Monarch, 90 lb. sacks 3 00
Quaker, 18 Regular 2 05
Quaker, 20 Family 4 80
Mothers, 20s, family 6 10
Silver Flake, 18 Reg. 1 50
Silver Flake, 10 family 1 90

SALAD DRESSING
Columbia, 1/2 pints 2 25
Columbia, 1 pint 4 00
Durkee's large, 1 doz. 6 60
Durkee's med., 2 doz. 7 10
Durkee's Picnic, 2 doz. 3 25
Snider's large, 1 doz. 3 50
Snider's small, 2 doz. 2 35

SALERATUS
Arm and Hammer 3 75

SAL SODA
Granulated, bbls. 2 25
Granulated, 100 lbs cs 2 50
Granulated, 36 2 1/2 lb. packages 2 75

COD FISH.
Middles 17
Tablets, 1 lb. 24
Tablets, 1/2 lb., doz. 1 50
Wood boxes 28
Whole Cod 12

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. Table	6 30
60, 5 lb. Table	5 80
30, 10 lb. Table	5 55
28 lb. bags, butter	50



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

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

SHOE BLACKENING.	
2 in 1, Paste, doz.	1 35
E. Z. Combination, dz.	1 35
Dri-Foot, doz.	2 00
Bixbys, Doz.	1 25
Shinola, doz.	85

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

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

Proctor & Gamble.	
5 box lots, assorted	
Ivory, 100, 6 oz.	7 00
Ivory Soap Flks., 100s	8 50
Ivory Soap Flks., 50s	4 35
Lenox, 140 cakes	5 50
P. & G. White Naptha	5 75
Star, 100 No. 11 cakes	5 75
Star Nap. Pwdr., 100s	3 90
Star Nap. Pwdr., 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
Climaine, 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	@15
Ginger, Cochon	@22
Mace, Penang	@20
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	@30
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
Ponchitz, 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. 2, pat. brush hold	2 25
Ideal, No. 7	2 00
20 oz cotton mop heads	3 60
12 oz cotton mop heads	2 25
9 oz. cotton mop heads	1 75

Pails	
10 qt. Galvanized	2 40
10 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	45
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 20

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 1/2

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

YEAST-COMPRESSED	
Fleischman, per doz.	28

Creasey Now Takes Merchants on Year's Probation.

The following letter, which is being sent out by the Creasey branch at South Bend, is self explanatory:

South Bend, Ind., Oct. 22—We want to prove conclusively to you that we can save you from 7 to 15 per cent. on your buying on standard Nationally advertised merchandise.

The expense of mailing our regular catalogue to each merchant is prohibitive, so we are enclosing a price list of the main items carried in a grocery stock, with the suggestion that you compare these prices with your invoices from any jobber you are buying from at present.

We will allow you a year to prove to yourself that we can save you money under the Creasey system of merchandising.

Under the terms of our new agreement we allow you the privilege of buying your sugar, flour, feeds, tobacco, lards and meats at one per cent. above the wholesale cost and the other items at 3 per cent. above wholesale cost, for a period of one year at a cost of only \$53, or about \$1 a week for this service. You can easily save this \$53 in from four to eight weeks and your savings the balance of the year will be clear profit.

Understand a full paid membership in the L. C. Merchandising Corporation costs you, as it always has, \$300, but we are allowing you a year's trial on payment of \$53, with the privilege of paying \$250 and signing up a regular contract at any time within the year, or of dropping it, as you see fit, if not entirely satisfied.

Simply make your check for \$53 to the Creasey Corporation in the enclosed addressed envelope and we will mail you your receipt for a year's trial.

W. L. Temple,
Organization Manager Creasey Cor.

Accompanying the letter are three sheets of quotations on staple groceries, some of the prices being at or below cost. They look very alluring to the merchant who is not posted, but after the deluded grocer has paid his \$53 for a trial membership and ordered an assortment of groceries and received a reply to the effect that the house is "just out" of the goods quoted below the market, he begins to understand how he has been tricked into giving up \$53 for a shadow when he expected the substance. No matter how a merchant takes hold of the Creasey propaganda, he is dead sure to get the hot end of the poker.

Loganberry Has Distinctive Flavor and Decided Acidity.

There is a berry grown in Oregon which the folks out in the Pacific Northwest think is just about the finest berry of all.

Its good quality in recent years has sped Eastward, and in the last few seasons many carloads have been shipped across the Rocky Mountains as far as the Atlantic coast.

In addition thereto the canneries of Oregon have produced large quantities thereby helping to spread its fame. The loganberry is a cross between the Cuthbert red raspberry and the wild mountain blackberry of the Pacific coast.

This blackberry has the trailing habit of the dewberry. It is highly prized on account of its fine flavor, and wherever obtainable sells for double the price of cultivated blackberries.

The loganberry retains the form and a large part of the flavor of this blackberry blended with that of the red

raspberry, and taking the color of the raspberry. The climate of that part of the Pacific Northwest lying West of the Cascade mountains seems particularly adapted to the production of the loganberry. Indeed, the Williamette Valley of Oregon produces about four-fifths of the world's supply of loganberries, and it is here that it obtains its greatest production.

In addition to using the loganberry as a juice, which most of us know about, the canned loganberries, obtainable in most grocery stores, in the No. 2 size, and in 20 degree or light syrup grade, 40 degree or medium grade, or 60 degree or heavy grade, can be used for other purposes, such as making loganberry pie, which is really a most tasty article. Then there is loganberry sponge, loganberry pudding, loganberry sauce, loganberry ice, loganberry Bavarian cream, loganberry sherbet, etc.

The loganberry has individuality of character. It is of distinctive flavor and decided acidity. Those who want to try something delicious and yet "different" will discover a new pleasure of the palate in the loganberry.

John A. Lee.

Breaking the Vicious Circle.

The vicious circle that is hampering the revival of business was well described last week by George E. Roberts, vice-president of the National City Bank of New York, in an address before the credit men of Rochester. Mr. Roberts called attention to the plight of the American wool grower, who is selling his product at about the pre-war price. This wool, however, is shipped over a railroad whose wage and fuel bills are about double what they were before the war. It goes to a mill and then to the clothing establishment, both of which pay wages double the pre-war level, and then is hauled back over the railroad to the retailer and loaded with all of these heavy costs to be sold to the farmer. Practically everything the farmer sells goes through a similar process of being loaded up with high production costs. Mr. Roberts asks how much the farmer can be expected to buy under such conditions. As the people who live on the farms and in the small towns immediately dependent on the farms constitute half the population of the country, it becomes at once apparent that the present lack of adjustment between prices for farm products and for finished goods is blocking the road to recovery. Labor itself is bearing a large part of the burden of this maladjustment, with millions of men out of work and millions more employed at part time. The remedy, as Mr. Roberts sees it, is "a spirit of fair play and co-operation throughout the industries and in the exchanges. The system calls for a higher order of intelligence in the population, a higher sense of social responsibility, and a higher

Effective Method of Curing Little Razor Ills.

My razor experience commenced years ago with a premium for tobacco tags, the razor in question being, as some premium razors are, in no condition to shave with. My trials with it were long, and while I did not prove an expert in sharpening razors at the time, I did get a fair cutting edge on it, as I remember it now. This accounts for the more than ordinary interest I have always had in this particular line of cutlery, sharpening and cleaning-up out-of-condition razors having been a pastime with me since the incident mentioned above.

During twenty years' experience in the line I have seen many cases of misuse and abuse of the razor, and as a clerk in a hardware store during eight of those years, have had to meet the "returned as no good" situation many times. The returning of razors with such statements as "Won't hold an edge," or "Was all right for six months or so, but won't cut now," sounds very natural to most of us who have been in the hardware business.

In fully seventy-five per cent. of the complaints about razors the trouble lies with the user, simply because he does not take proper care of his razor, either through carelessness or ignorance; and in many cases, too, the man buys a razor wholly unsuited for his use, the shape and the size of the razor being a matter of the greatest importance to the shaver.

We carry a favorite line of American razors in stock and for the benefit of others who do the same, and those users who may read this, I will give a few instances when a condemned razor was found to be all right when properly used and proper care taken of it.

About a year ago an up-state dealer returned eight razors which had been returned as no good. Five of these were found to be in salable condition if properly honed. This was done and the razors put back in stock and sold. As far as I know no complaints have been received regarding any of them. The others were not so easily disposed of, because of their condition. We could not return them to the manufacturer so I tried to fix them up. One of these three had a pearl tang on which the lettering and stock number were worn off.

By using emery flour to clean the blade, and by painting the tang with quick-drying black paint, which was quickly rubbed off, the lettering and stock number were restored. After being honed and stropped it was in good shape again, and was sold at full retail price to a friend who took my word as to its value. He has told me since that it is the best razor he has ever owned. The other two were treated in a like manner and were both sold, one of them to a barber who says it is a good one, and the other to a coal miner who shares its use with two other men at least three times a week. Please note that the last mentioned razor has not been honed since I sold it, nearly a year ago!

Last spring a very irate customer came in declaring he had paid three

dollars for a razor which was no good and wanted his money back. After a few strokes on a hone and after giving it a good stropping, I shaved with it myself. It worked fine for me and I took it back to him with a few suggestions as to how it should be used. He told me not long ago that it still worked fine.

In almost every instance when a razor has been brought back I have simply put it in shape again and given it back to the customer with a suggestion or two as to the manner of getting the best results, and it is very seldom that we hear of any further trouble with it. J. B. Brown.

Bound to Keep On the Safe Side.

Tecumseh, Oct. 21—For me to tell you how to make the Tradesman more interesting and valuable would be out of my line. I have read the Tradesman many years and the longer I am in business the more I appreciate it. One thing that I like is the fearless way you expose frauds. If every merchant in Michigan read the Tradesman and followed the advice it contains there would not be so many of them buying blue sky deals and talking machines. I have read with much interest what you have said about Creasey. The temptation was at one time very strong for me to get into that, but by the advice of your paper I did not bite. I have had two mighty good talkers after me to join the American Grocers Society, but I am reminded of a story they tell of Mike Cronin, who was a railroad conductor. He stuttered and one day he stepped up to the engine and said, "Who, Who, Whoop 'er up." Turning around he met the Superintendent, who said, Mike, what do you mean by that?" He replied, "That means to proceed with caution." I am proceeding with caution. Frank D. Avery.

What Thrift Is.

I am peace of mind.
I am stored-up contentment.
I am freedom from worry and fear.
I am common sense applied to living.
I am discipline in youth and rest in old age.
I contribute to health, efficiency, and confidence. I am the enemy of the "rainy day" dread, the foe of want.
I put people in a position to take advantage of their opportunities.
I am better than a health resort, and more soothing than a needed vacation.
I mean better opportunities for your children, and a position of respect in your community.
I increase the confidence of young men, and enable them to mount on the ladder of success.

Fiegler's

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design

BUSINESS WANTS DEPARTMENT

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

For Sale—Cash register and store fixtures. Dickory Dick, Muskegon. 520

WANTED—Distributor for the Sterling improved battery. Good proposition. Address Sterling Storage Battery Co., Inc., Schenectady, N. Y. 521

DOUBLE STORE with general house-furnishing stock for sale. Fine location, and well-established trade. An unrivalled opportunity to locate in Kalamazoo. Price, terms, and information regarding stock can be ascertained by writing Allen & Marks, 606 Hanselman Bldg., Kalamazoo, Mich. 522

For Sale, or Trade for General Store—Good eighty-acre farm, good buildings. Near Lansing, on paved road, near interurban line. Address No. 523, Care Michigan Tradesman. 523

Exchange—280 acres, eight-room house, barns, silos, orchards, etc. Want stock of goods or business property. De Cou-dres, Bloomington, Mich. 524

FOR SALE—Stock of groceries and fixtures. Inquire H. T. Stanton, Care Judson Grocer Co., Grand Rapids, Mich. 525

For Sale—Real estate and insurance business. Fine office. Might trade. Address No. 526, Care Michigan Tradesman. 526

WANTED—Stock of merchandise for 390-acre improved farm Kalkaska county, Mich. Write me details of stock. J. P. Phillips, South Boardman, Mich. 527

Wanted—Remington pump, 16 or 20 gauge. Must be a good one at right price. Ithaca Oil and Gas Co., Ithaca, Mich. 528

FOR RENT—Fully equipped vulcanizing shop, with established trade. \$20 month. Ithaca Oil and Gas Co., Ithaca, Mich. 529

Want To Buy—An eight-foot silent salesman showcase. Must be in A-1 condition. E. B. Fuller, Montrose, Mich. 530

For Sale—Well established grocery and general merchandise in Mason county. Best building and location in the city. Address No. 531, Care Michigan Tradesman. 531

For Sale—Well established grocery business in a thriving town of 2,000. Will sell or rent store building. Address Strong Bros., Vicksburg, Mich. 534

For Sale—Best grocery store in Ionia county. Address No. 535, Care Michigan Tradesman. 535

For Sale—Good established grocery business. Reason for selling, death of owner. Address No. 536, Care Michigan Tradesman. 536

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.

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

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

Bel Phone 596 Citz. Phone 61366

JOHN L. LYNCH SALES CO.

SPECIAL SALE EXPERTS

Expert Advertising

Expert Merchandising

209-210-211 Murray Bldg.

GRAND RAPIDS, MICHIGAN

If you are thinking of going into business, selling out, or making an exchange, place an advertisement in our business chances columns, as it will bring you in touch with the man for whom you are looking—THE BUSINESS MAN.

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

Would like to exchange a beautiful solid brick property in the best residential section in Detroit for a good clean stock of merchandise. Address No. 507, Care Michigan Tradesman. 507

One Price to All At All Times

When we started selling safes, twenty-five years ago, our competitors in the safe business insisted that we could not succeed, because we declined to follow the traditions of the trade and adopt jockeying methods. By jockeying methods, we refer to the policy pursued by most safe salesmen in having three separate prices on every safe offered for sale—asking price, selling price and minimum price. Instead of adopting such tactics, we determined on a fair price for every safe we offered for sale and noted that price on a tag attached to the safe. No deviation has ever been made from this policy and it has proved to be a winning one, because our customers have come to understand that we are not jockeys and that our ratio of margins are lower than those of any other safe house in the country.

Grand Rapids Safe Co., Grand Rapids, Mich.

WORSE AND WORSE.

Seventeen Million Dollars Collected By Parker Fakirs.

The sensation of the week's hearing into the tangled affairs of the Co-Operative Society of America in Chicago was the admission under oath by Harrison Parker, chief promoter and trustee, that \$28,332,089.46 in membership beneficial shares, or stock, had been subscribed and \$17,004,383.84 had been collected, while there exists only \$5,077,517.60 in tangible assets.

It also turns out, according to Parker's testimony, that of the \$17,004,383.84 paid in on stock subscriptions, \$5,666,417.89 was paid out as commissions and overhead expenses. The salesmen alone got \$4,533,134.31, which represents their 16 per cent. commission on their gross sales paid by their employer, the Great Western Securities Corporation, which was Harrison Parker's dummy sales and financial organization, whose treasurer was Mrs. Parker, still missing.

A statement listing \$3,267,415.20 miscellaneous investments was presented to the receiver by Charles A. Honecker, auditor for the Society. It was as follows:

Peoples Life Insurance Co.	\$ 182,399.95
Troy Milk Products Co.	230,000.00
Rochdale Wholesale Co.	1,617,111.91
Amboy Products Co.	500.00
Randolph Building corporation ..	320,029.96
Rochdale Insurance Co.	12,500.00
Muskegon Trust Co.	15,000.00
L. E. Wedertz ..	474,353.32
Allied Food Products Co.	255,000.00
City State Bank of Chicago ..	151,675.00
Second mortgages ..	8,845.00

Total\$3,267,415.20

The question of solvency and insolvency rests on the decision of Federal Judge Evans and Master in Chancery Morrison as to the standing of certificate holders as creditors or stockholders.

"If the certificate holders of the company are ruled to be creditors of the society, we are insolvent—very much so," said a high official of the Society. "If it is ruled that they are stockholders and as such are not creditors, then we are solvent," he continued. "Of course, neither the Society nor the Great Western Co., or both of them combined, has right now as much actual money or assets as is represented in the actual cash so far received from the sale of certificates. Sixteen per cent. of that money received was paid to the salesmen—more than \$4,000,000. We haven't made that much profit back. I think our assets combined will total more than \$7,000,000. We have taken in in cash more than \$11,000,000. The remainder represents the payments made to our salesmen."

Mrs. Parker may be able to explain, according to attorneys of the Central Trust Company, receiver for the Society, the disposition of several millions in Liberty bonds still unaccounted for to the satisfaction of the receivers.

Mrs. Parker was at the Tecumseh Hotel, in London, Ontario, last Friday. Her daughters, Mary and Beulah, accompanied her.

She disappeared Saturday from London. Her attorney, James Hamilton Lewis, has said she will return

to Chicago to testify whenever he deems her presence necessary, which will probably never occur.

"Unless Mrs. Parker testifies at this hearing, we will not be able to make an adequate report to Federal Judge Evan A. Evans, who has asked a receiver's report on the condition of the Society and its subsidiaries," Attorney Julius Moses, of the Central Trust Company, stated.

"So long as she remains in Canada, we cannot force her to return," he added.

"But we have come to the point where her testimony is essential. There has been so much evasion and contradiction by Parker and his witnesses that we are loath to place much confidence in their statements."

Chicago, Oct. 26—Julius Moses, who, as attorney of the Central Trust Company, receiver, is conducting the investigation into the affairs of the Co-Operative Society of America, yesterday began a sweeping enquiry into subsidiary companies of the organization when he called C. W. Gillette, head of the Wisconsin Pea Cannery Association. It is possible that the records of more than a score of companies will be examined before the enquiry is completed.

Mr. Gillette was asked to explain a discrepancy of approximately \$200,000 in connection with the sale of the cannery's association to the Co-operative Society. He testified that he had sold the Association to Harrison Parker, head of the Society, for \$625,000. Of this amount he got, in various installments, \$448,000, he said.

The books of the Co-operative Society, however, show that \$613,801.24 has been paid on account. Mr. Gillette says he didn't get the money and the receiver is anxious to know where it went.

The possibility that Mrs. Edith S. Parker, wife of Harrison Parker, may appear at the hearing when it is resumed to-morrow morning was foreshadowed yesterday by the appearance of Attorney Richard H. Folsom at the enquiry. Mr. Folsom is a law partner of former United States Senator James Hamilton Lewis, attorney for Mrs. Parker.

Attorneys for the Society have stated that Mrs. Parker will appear at the proper time, and the presence of Mr. Folsom was taken to mean that the missing witness, who, it is believed, can explain the whereabouts of several million dollars worth of Liberty bonds and other securities, will appear to testify.

In an effort to cut down expenses the receiver yesterday discharged a number of employees of the wholesale department of the Society, including C. A. Maher, the \$200 a week general manager, but after a long conference between attorneys the matter was compromised and the employees went back to work.

Review of the Produce Market.

Apples—Wagner, Wealthy, Srys, Baldwins and Alexanders command \$7 per bbl.; cooking apples, \$6 per bbl. Box apples from the Coast command, \$4 for Jonathans and Spitzenbergs.

Butter—The market remains firm, there being sufficient demand at the present time to consume the arrivals of fresh-made creamery butter. The average quality is showing up very well for this time of year and the market is in a generally healthy condition. 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—7c per lb.

Beets—\$1 per bu.

Cabbage—\$1.25 per bu.

Carrots—\$1 per bu.

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

Cranberries—Local jobbers hold Early Blacks at \$16 per bbl. and \$8 per ½ bbl. Late Howes will be in market next week. They will start in at \$20 per bbl.

Eggs—The market continues very firm on strictly fancy stock. There is a light supply and a good demand. Under-grade eggs, however, are more plentiful and in rather poor 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—\$2.50 per doz.

Grape Fruit—Florida fruit is now in market, selling at \$5.50 per box for all sizes.

Grapes—Tokay and Malaga from California, \$2.80 per 24 lb. crate.

Green Onions—Silverskin, 20c per doz.

Honey—40c for white clover in about 20 lb. boxes.

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

Lemons—Sunkissed are selling on the following basis:

300 size, per box\$7.50

270 size, per box 7.50

240 size, per box 7.00

Choice are held as follows:

300 size, per box 7.25

270 size, per box 7.25

240 size, per box 6.75

Lettuce—Hot house leaf, 15c per lb.; New York head, \$3.25 per crate.

Onions—California, \$6 per 100 lb. sack; home grown, \$4.50 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—75c per doz. bunches.

Pears—Kieffers, \$2.

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

Poultry—Local buyers pay as follows for live:

Turkeys 28c

Geese 13c

Choice Ducks 20c

Light fowls 14c

Heavy fowls 18c

Light Chickens 14c

Heavy Chickens 16c

Potatoes—\$1.10@1.15 for home grown. Buyers all over Michigan are paying \$1.50 per 100 lbs., which is equivalent to 90c per bu.

Pumpkin—\$2.25 per doz.

Quinces—\$3 per bu.

Radishes—20c per doz. for home grown.

Spinach—\$2 per bu.

Squash—\$2.75 per 100 lbs. for Hubbard.

Sweet Potatoes—Virginia command \$1.60 per hamper and \$4.25 per bbl.

Tomatoes—\$1.25 for 6 lb. basket from Florida.

Turnips—\$1 per bu.

Advances in Prospect For Wheat and Flour.

Written for the Tradesman.

There has been no material change in the wheat or flour markets during the past week. There have been some fluctuations, but not very radical ones. The threatened railroad strike and continued liberal receipts from first hands have developed bearish sentiment. Argentine wheat market was, also, off 4c, which, of course, had a weakening effect.

The visible supply decreased last week about 280,000 bushels. It now stands approximately 55,687,000 bushels. This is a reasonably large visible supply and we do not believe it is going to be possible to develop sharp advances so long as there is so much wheat in sight. On the other hand, to-day about 60 per cent. of the crop has been marketed. This is considerably in excess of the percentage marketed a year ago up to this time and, of course, is one of the big factors in holding prices down. Later on, however, probably not until after the first of the year, receipts will, of necessity, have fallen off and we look for a material decrease in the visible supply, resulting in somewhat higher prices.

As stated previously, this country is liable to oversell. We have only approximately 200,000,000 bushels for export and 140,000,000 of this has already left the country. It is estimated at least 30,000,000 bushels more have been sold. This would leave only 30,000,000 more to place.

Temporarily, Canadian wheat is being purchased more freely by European buyers than United States grain.

To sum up the whole situation, receipts thus far have been exceedingly heavy on this crop. The visible supply is large, storage space is becoming scarce and shipping demand is not particularly active. Europeans are buying Canadian wheat, Argentine prices have shown a slight decline. These are all bearish influences. On the other hand, primary receipts are beginning to show a falling off; primary receipts on Oct. 24 amounted to 895,000 bushels, against 1,106,000 bushels the week before, same day, and 1,010,000 bushels the same day a year before. Settlement of the anticipated railroad strike appears probable. We have sold and exported approximately 85 per cent. of our exportable surplus and a renewal of buying on even a moderate scale will aid in firming up prices.

It is a situation the trade need to watch closely. Of course, should the railroad strike materialize on a large scale, prices would, undoubtedly, go somewhat lower. On the other hand, if the strike is averted and the differences between the railroads and the men are patched up, very likely wheat would go to the point it held at the time the strike talk started.

On the whole, both flour and wheat are good property, although, there is nothing in the market that indicates it would be advisable for the trade to go out and buy heavily for long deferred shipment. There will be an advance later on in the crop year. Conditions certainly point to it. This may be three or four months off, however.

Lloyd E. Smith.

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