

Thirty-Ninth Year
GRAND RAPIDS, WEDNESDAY, NOVEMBER 2, 1921
Number 1989

## DISARMAMENT

Put up the sword!" The voice of Christ once more
Speaks, in the pauses of the cannon's roar, O'er fields of corn by fiery sickles reaped And left dry ashes; over trenches heaped With nameless dead; o'er cities starving slow Under a rain of fire; through wards of woe Down which a groaning diapason runs From tortured brothers, husbands, lovers, sons Of desolate women in their far-off homes, Waiting to hear the step that never comes! O , men and brothers! let that voice be heard. War fails, try peace; put up the useless sword! Fear not the ead. There is a story told In Eastern tents, when autumn nights grow cold, And round the fire the Mongol shepherds sit With grave responses listening unto it: Once, on the errands of his mercy bent, Buddha, the holy and benevolent,
Met a fell monster, huge and fierce of look, Whose awful voice the hills and forests shook. "O, son of peace!" the giant cried, "thy fate Is sealed at last, and love shall yield to hate." The unarmed Buddha looking, with no trace Of fear or anger, in the monster's face, With pity said: "Poor friend, even thee I love." Lo! as he spake the sky-tall terror sank To hand-breadth size; the huge abhorrence shrank Into the form and fashion of a dove; And where the thunder of its rage was heard, Brooding above him sweetly sang the bird:
"Hate hath no harm for love," so ran the song;
"And peace unweaponed conquers every wrongl"

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Genuine Buckwheat Flour Graham and Corn Meal
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## 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?

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NO PROFITS TAX NEXT YEAR. The action of the Senate last week in accepting the House provision for the repeal of the excess profits tax with the end of the current year definitely disposes of one prolonged tax controversy and will aid business in getting back to a surer footing. While the tax will be repealed as of January 1, 1922, business will still have to wrestle with it during the coming year, when it pays the usual instalments of the tax on the profits of 1921. The failure of Congress to make the repeal retroactive as of January 1 , 1921, has been a disappointment to those who have been desirous of seeing a greater degree of simplicity and 'certainty injected into the Federal system of taxation, but in the face of a rather strong movement in favor of retaining this tax as a permanent feature of the system, the repeal as of January 1, 1922, appears to be about the best thing that could be expected of Congress. Moreover, excess profits during 1921 have not been as conspicuous as they used to be, and the number of corporations that will have to struggle with the computation of this complicated tax will be comparatively small. The less fortunate concerns that have passed through a lean year will at any rate have the assurance that next year they can go forward towards normalcy without the annoyance of the old war tax on profits.

Business men generally appreciate the fact that even with the strictest economy on the part of the Government taxes will remain heavy for many years to come. Hope of some degree of relief is derived from the establishment of the Budget Bureau and the calling of the Conference on the Limitation of Armament. There will still remain, however, the burden of interest on the war debt and the cost of caring for those disabled in the service. The prospect of an additional expenditure of several billions for a soldiers' bonus likewise is not wholly remote. The chairman of the House Ways and Means Committee has announced his intention to urge bonus
legislation upon Congress when the regular session begins early in December, but whether this plan is carried through or not taxes for some years will not be appreciably lighter than they now are, and business must adjust itself to this condition. As a means of facilitating such adjustment it is highly desirable that the new revenue law should make Federal taxes simpler and more certain than they have been. It is the uncertainty of the excess profits tax that has made it act as a brake on business initiative. The same criticism has been urged against a recent measure offered as a substitute for the excess profits tax, that is, a tax on sales by manufacturers of goods intended for final consumption and not for further production. The restriction of this proposed tax to only one kind of sales introduces an element of uncertainty that is held to offset whatever merit a general sales tax may possess in the way of simplicity.

## LARGER VOLUME OF SALES.

A touch of cooler weather has provided the spur which was needed to stimulate buying, and its effects are apparent in nearly every line especially dry goods and clothing. Price still remains the great factor in the making of purchases, although the serviceableness of what is bought is taken into account as well. The volume of seasonable business is very much larger than it was, which indicates a gradual improvement. Conditions, however, are not ripe for any sudden change for the better, but, on the other hand, they are certainly on the mend. The process is a slow one and, in consequence, is likely to be more sure. In the farming districts, particularly in the grain states, the lowness of prices for products is not calculated to induce profuse buying. In industrial centers the still great unemployment, and the otherwise unsettled labor situation have also tended to restrict purchases. The worker's mind turns more, nowadays, toward saving than spending. This is a circumstance which, if persisted in until it becomes the rule, is a good thing for the community. But it is not conducive to immediate business. It is a factor that has to be reckoned with for the time being and, perhaps, for some time to come. As things become more stable and the ratios of values, one to another, become less disproportionate than they are, improvement will be more marked. It should, all along, be borne in mind that the general tendency in this country is toward prosperity, not the reverse. Adverse conditions can only be temporary.
Wonder what it feels like to ewn a paid-up life insurance policy?

THE TREND OF FARM PRICES.
The Department of Agriculture has prepared an index number of average prices to farmers of the ten leading crops. These represent about four-fifths of the value of all crops, and may be regarded therefore as indicating the general trend in the prices of all farm products. With the average prices in 1913 taken as 100 , the index on September 1 stood at 109. This is exactly where it stood on January 1, 1910, and on January 1, 1912. It was also at this point on November 1, 1913, and on April 1, 1914. It may be truly said, therefore, that the prices of farm products are down to pre-war levels. This, however does not tell the whole story. The prices are on the pre-war basis in terms of dollars and cents, but money has not yet regained its pre-war purchasing power. To show the relation of farm prices to general commodity prices, the department has compiled a table giving the relative purchasing power of unit quantities of farm products and units of other commodities. The unit of farm products which would buy a dollar's worth of other commodities in 1913 will now command only about 66 cents' worth of these goods in exchange for itself.
There is one other angle to the story of recessions in farm prices which a study of these indices clearly reveals. On June 1, 1920, prices to farmers for the ten leading crops were at the peak. The index on that date was 309 . Eleven months later it was 104, the total drop in this period being 66 per cent. Such a rapid decline is without precedent in history. Moreover, the prices paid to producers for the principal crops are now nearly 30 per cent. below the average prices which they have received during the past ten years. Between August 15 and September 15 of this year there was a drop of 10.4 per cent. in the prices of meat animals. A seasonal decline is to be expected at this time, but the average recession in this period for the previous ten years was only 0.3 per cent.

## ROOSEVELT'S BIRTHDAY.

For no American statesman has so much been done within three years of his death to make sure that his memory shall be permanently green as for Roosevelt. His birthplace has been acquired and converted into a memorial. An association is busy collecting every scrap of material which relates to him, even to the minutes of a ranchman's meeting. His 150,000 letters are in the Congressional Library. The press has poured out a steady stream of volumes about him. Jefferson lived as versatile a life, founded a great party, and commanded the same passionate devotion, but Jefferson's home is not even yet public property. Jackson was as much a
hero to a great part of his own generation, but it was not until a few years ago that we had a more careful, accurate biography of Jackson than Parton's three volumes of gossip and "fine writing."

All that has been done for Roosevelt's memory is both a tribute to his magnetism and achievement and an evidence of the keener historical interest of our age. It simply did not occur to the survivors of Jackson that it would be worth while to institute a search for matter bearing on his life. Even Lincoln's generation made no effort to collect those wide-scattered biographical materials the remiants of which, nearly a half century after his death, Ida Tarbell sought out in the Middle West. It is true that a single really great book about a great man will do more for his memory than tons of commonplace works and undigested biographical material, and that the best influence of great men is not transmitted by foundations named after them. But this can be no objection to the industry now centering around Roosevelt's fame. Whatever we think of some phases of his life and character, he is one of the rare figures that cannot be overborne by any mass of detail collected about them; he will still be the dominating center of it all.
FUNDING THE WAR LONAS.
Substantial progress towards adjusting the Allied Governments' debt to the United States was attained last week with the enactment of the War Loan Refund bill by the House. This measure is a substitute for the original bill, which conferred full authority to adjust the debt upon the Secretary of the Treasury. The objection of members to placing so much authority in an executive department resulted in a compromise whereby the operations are to be entrusted to a commission of five members, one of whom is to be the Secretary of the Treasury. Numerous amendments designed to tie the hands of the commission in various ways and make its action subject to approval of Congress before becoming effective were defeated. The Administration could have made little progress in its difficult and delicate negotiations with the representatives of foreign Governments if every stage of the operations were to be subjected to the scrutiny and debate of politicians whose chief object is to make an impression with the folks back home. The adoption of the compromise measure will undoubtedly be concurred in by the Senate, and a big step towards the solution of one of the most vexing questions affecting our relations with Europe will have been taken

The best class of customers do not patronize a mussy store, and the class that does go there does not expect to buy their best things there.

## MOVEMENT OF MERCHANTS.

Adrian-The Mutual Oil Co. has increased its capital stock from $\$ 45,000$ to $\$ 100,000$.
Negaunee-John Kumpi succeeds Charles Lahde in the Confectionery business on Iron street.
Grand Ledge-Rickerd \& Loucks succeed J. B. Burnett in the vulcanizing and tire business.
Battle Creek-Alex. Samulak has engaged in the grocery business at 170 South McCamley street.
Hopkins-The Hopkins State Savings Bank has completed its new building and is now occupying it.
Lansing-The Kirchen Machine Co. has added a wholesale tool and machine parts department to its other business.
Pontiac-The United Eectric Automotive Equipment Corporation, 15 North Perry street, has increased its capital stock from $\$ 12,000$ to $\$ 25,000$. Hersey-Thieves entered the clothing, men's furnishings and shoe store of F. D. Faist and robbed the safe of over $\$ 1,000$ in bonds and cash.
Clare-The Clare County Savings Bank is erecting a modern bank building $45 \times 90$ feet, of terra cotta and brick at an estimated cost of about $\$ 55,000$.

Alpha-Charles Lahde, formerly engaged in the confectionery business at Negaunee, will open a clothing and men's furnishings goods store here about Nov. 15.
Traverse City-W. M. Tuttle has taken over the interest of his brother, Claude, in the Tuttle Upholstering Co. and will continue the business under the same style.

Hubbardston- The general merchandise stock of the J. W. Cowman Est., has been purchased by Joseph Long, formerly of Pewamo, who has taken possession.

Kalamo-C. E. Ball, formerly of Wayland, has purchased the store building on the South side of the corner and is occupying it with a stock of furniture and groceries.
Fremont-Robert Pearson has sold the Central meat market to Elmer Davis and Edward Kennedy, Jr., who have formed a copartnership and taken immediate possession.

Eaton Rapids-Fred Henry has leased the Vaughan building and will occupy the front part of it with a self-serve grocery and the back part with a sanitary meat market, Nov. 5.
Jackson-Royal C. French, secre-tary-treasurer of the French Drug Co., 1814 East Main street, has had a warrant issued for A. A. Austin, charging him with passing a worthless check for $\$ 25$.
Kendall-The Gobleville Co-Operative Association has purchased the coal and produce business of Bachelder Bros. and will continue the business under the management of A . R. Houseknecht.
Saginaw-The Shoe Market of Sag, aw has been incorporated to conduct a wholesale and retail business, with an authorized capital stock of $\$ 12,000$, all of which has been subscribed and paid in in cash.
Fremont-Iver Nelsen has sold his interest in the heating and plumbing business of Nelsen \& McKenzie, to his partner, Herbert H. McKenzie,
who will continue the business under

## his own name.

Homer-G. W. Court, dealer in poultry, butter and eggs, has purchased a hotel at Walloon Lake which he will conduct during the summer and devote the remainder of the year to his other business.

Traverse City-William Bowman has sold a half interest in his garage and automobile supplies stock to William Gustaf, of Manistee, and the business will be continued under the style of the Two Bills.
Kalamazoo-Michael J. Leo, dealer in cloaks, suits, etc., has opened a shoe store in connection with his other business, which will be under the management of G. J. Meengs, recently of Grand Rapids.

Grand Rapids-The Wilcox-Kuennen Co. has been incorporated to deal in motor cars, parts and accessories, with an authorized capital stock of $\$ 50,000, \$ 40,000$ of which has been subscribed and paid in in cash.
Greenville-M. Kellman has sold the furniture and rug stock of his department store to Louis F. Bertrau, formerly engaged in trade at Big Rapids, who will continue the business in the north side of the Kellman store.
Detroit-The Continental Finance Corporation has been incorporated with an authorized capital stock of $\$ 350,000$, of which amount $\$ 1,000$ has been subscribed and paid in in cash. The offices of the company are at 1202 Randolph street.

Otsego-The Cook \& Benson Co., dealer in picture frames, undertaker, etc., of Allegan, has purchased the furniture and undertaking stock of H. M. Murray and will continue the business at the same location under the management of J. H. Pardee.
Kalamazoo-Miss Helen Boylan, who for the past seven years has been connected with the suit department of Gilmore Bros., has severed her connection with that company and engaged in business at 447 West Main street, under the style of the Gown Shop.
Corunna-Eesley \& Newton have sold their flour and feed mill to M. L. Parshall, a banker at Chesaning, who will continue the business under the management of his two sons, who are both practical millers. The mill will be remodeled and made modern in the spring.
Muskegon-The Enterprise Botanical Co. has been incorporated to grow or otherwise produce and deal in crude botanical drugs, with an authorized capital stock of $\$ 25,000$, of which amount $\$ 12,500$ has been subscribed, $\$ 240$ paid in in cash and $\$ 9,510$ in property.
Detroit-J. Feldman's Sons Co. has merged its hides and wool business into a stock company under the style of the Wayne Hide \& Fur Co. with an authorized capital stock of \$15, 000 , all of which has been subscribed and paid in, $\$ 319.61$ in cash and $\$ 14$,680.39 in property.

Elsie-The State Savings Bank of Elsie, successor of the private banking firm of Campbell, Keys \& Steadman, has moved into its modern bank building which has just been completed. It is of shale brick and stone
construction and the interior is finished and furnished in walnut. The lobby is finished in marble with art tile floor.
Niles-Richard Dougan, of Berrien Springs, a former resident of Niles, has been engaged as manager of Niles' new half-million dollar hotel, and is already busy assisting in the plans for the immediate erection of the building. Mr. Dougan was in service in Canada during the war and has spent considerable time in business there since the armistice.

## Manufacturing Matters

Jackson-The Jackson Corset Co. has increased its capital stock from $\$ 700,000$ to $\$ 800,000$
Grand Rapids-The Thomas Canning Co. has increased its capital stock from $\$ 500,000$ to $\$ 1,000,000$.
Grand Rapids - The Wolverine Bumper \& Specialty Co. has increased its capital stock from $\$ 30,000$ to $\$ 50$,000.

St. Johns-R. J. Graham, who has been conducting a bakery for the Parr \& Ridenour grocery, has opened a bakery in the Steel hotel building under his own name.
Escanaba - The Wolverine Delta Motor Co. has been incorporated with an authorized capital stock of $\$ 75$,000 , of which amount $\$ 53,000$ has been subscribed and $\$ 26,800$ paid in in cash.
Allegan-The Allegan Casket Co. has been incorporated with an authorized capital stock of $\$ 25,000$, of which amount $\$ 10,000$ has been subscribed $\$ 307.13$ paid in in cash and $\$ 3,497.90$ in property.
Muskegon Heights-The Alaska Refrigerator Co. has filed papers extending its corporate existence thirty years with an authorized capital stock of $\$ 400,000, \$ 391,300$ of which has been paid in in cash.
Lowell-The Lowell Cutter Co. has opened its plant, which has been closed for some months. It has converted a part of the plant to the manufacture of bed room furniture to be run in connection with its present line of buggy bodies.
Grand Rapids - The Wolverine Bumper \& Specialty Co. has been incorporated to manufacture and sell auto bumpers and other metal products, with an authorized capital stock of $\$ 30,000, \$ 18,250$ of which has been subscribed and paid in in cash.
Lansing-The Jewel Manufacturing Co. has been incorporated to manufacture and sell soaps and other chemical products at wholesale and retail, with an authorized capital stock of $\$ 30,000$, of which amount $\$ 20,000$ has been subscribed and paid in, $\$ 389.40$ in cash and $\$ 19,610.60$ in property.
Traverse City-The Zapf Fruit Package Co. has been organized by local business men to take over factory, machinery, land and all equipment of the local plant, timber lands, saw mill, shingle mill, docks and all quipment on South Fox Island of the Wells-Higman Co. Possession has already been taken.
Chassell-The Michigan Humus \& Chemical Co., has been reorganized as the National Humus \& Chemical Co., capitalized at $\$ 1,000,000$, half of the new stock being offered for sale
at par. The President and general manager is C. F. Hancock, resident of Chassell nearly twenty years. The company has been manufacturing barrel staves, but will enlarge its line to powdered fuel, fertilizer and barrels. The formula for the fertilizer has been approved by the Department of Agricultural Development.

## Protective Association Gives Dinner

 to Store Detectives.Detroit, Nov. 1-The first meeting of store superintendents and cetectives from the stores belonging to the Mutual Protective Association was held at the Statler Hotel Thursday evening, Oct. 27. Forty representatives from downtown stores were present. John, B. Downey, manager of the Stores' Mutual Protective Association, explained to those present what the Association hoped to accomplish, and told each one how they could co-operate in making the organization a success. Chris Wagner, a member of the committee having the work of the Stores' Mutual Protective Association in charge, spoke of the development of the Association, how it was first originated, and told of plans for the future. Mr. Wagner urged all stores in the Association to co-operate in every way possible, and showed how, through this Association, very effective work could be done.
At the conclusion of the talks the meeting was thrown open for a general discussion and, from the questions asked Manager Downey, it was shown beyond a doubt, that all present were vitally interested in what the Association was attempting to do, and showed unmistakably their intention to cooperate in every way possible.

Change in Style-Model Office Rules.
Muskegon, Nov. 1-Dick Schlitz has changed his name to Dickory Dick, and has opened up another store at 181. West Western. It is called the Dickory Dick Store. He now owns the largest soft drink business in Muskegon.
He is in the garage business selling used cars. He will sell you anything from a darning needle to a load of hay.
The reason he has made good is because he has the best office rules obtainable, and he likes to have everybody sit up and take notice. Here are his rules:
Gentelemen entering this office will leave the door wide open or apologize. Persons having no business with Persons having office will call often, take a chair this office will call often, take a chair and lean against the wall. It will
preserve the wall and may prevent preserve the wall and
it from falling upon us.
it from falling upon us.
Gentlemen are required to smoke Tobacco will be furnished
Spit on the floor. Cuspidors are for ornaments.
Talk loud or whistle, especially when we are engaged. If this has not the desired effect, sing
Profane language is expected at all times, especially if ladies are present. Put your feet on the table or lean on the desk. It will be of great assistance to those who are writing. Don't wipe your feet, as it soils the mat.

Read all correspondence on the desk. If it does not give the desired information, ask for it.

At the group meeting of the Michigan Retail Dry Goods Association, held at Lowell last evening, thirty seven dry goods men were in attendance. A feeling of optimism prevailed. At the meeting at Benton Har bor this evening, thirty-seven had sent in their acceptances up to this morning. The next meeting will be held at Manistee Wednesday noon, Nev, 9 .


Essential Features of the Grocery Staples.
The reaction of the canned goods market on account of the calling off of the railroad strike was quick and seemed to change the whole attitude of buyers toward buying and they seem to be of one accord and are buying their needs, but in a conservative way.

Canned corn has not shown the confidence of the market and is unchanged. Publication of the statistics of the 1921 pack had a rather discouraging effect on buyers. When statistics of the tomato pack are collected and published there may be a readjustment of the market prices of tomatoes. Nearly all who are connected with the market look for higher prices, as they believe the output of tomatoes has been small.

Canned pink and chum salmon are coming into wider use than formerly. Both have been scientifically analyzed and found to contain protein content comparatively as follows:

Protein Content
Pink and Chum salmon ----- 21.46\%
Sirlion steak $16.50 \%$
Sugar cured ham 16.50\%

Eggs $13.10 \%$
Spring chicken ---------------12.00\%
Rice --------------------------- $8.00 \%$
Baked beans 6.90\%

White potatoes $\qquad$ $1.80 \%$
The canning industry is so widely scattered and so far from the great cities and so near the smaller communities, that its value to the farming communities is greater, probably, than that of any other manufacturing business.
No other institution is so highly profitable to the farmers of the community. In addition to the large sums of money distributed among the farmers and growers adjacent to the cannery, the pay roll at the plant is no small item during the canning season. Indeed, the cannery furnishes employment to scores of boys and girls, as well as men and women, and even housewives at odd hours, which afford a tidy sum at the end of each week.
The farmers, however, are the heaviest beneficiaries, for they receive cash for their crops that are grown (with but one or two exceptions) as side lines. The local merchants of the small town reap the benefits, too, for the money distributed among the farmers and through the pay rolls for labor, eventually finds its way over the counter for merchandise. So the local cannery is not only a creator of wealth in its particular community,
but actually keeps the major portion of that wealth at home.
It is an economic organization that sets the wheels of progress in motion and keeps them turning. The farmer utilizes new land or more land for intense cultivation, and receives a revenue he would not otherwise enjoy. This, in turn, is applied very largely for further improvement, the purchase of more tools and machinery, or household necessities.
Thus the money drifts into commercial channels, and merchants are enabled to move stocks that would otherwise lie upon their shelves-and moving stock expands business and keeps it going. The labor pay rolls likewise contribute their portion to the commercial life of the town, or start a savings account at the bank, encouraging thrift among the youth, which is the surest foundation for good citizenship, and receives full value in trade among a prosperous community.
And every one is paid and receives full value in trade for their earnings, the canned foods go out to help feed a hungry world.
Sugar--The market is unchanged, with all refingrs quoting the $\$ 5.30$ basis except Federal, who is quoting the $\$ 5.20$ basis; beets, $\$ 5.10$ basis. All refiners are quite heavily oversold, making it impossible to obtain immediate or prompt shipment on new business. Jobbers generally hold beet granulated at 5.80 c and cane at 6 c .
Tea-The market has been quiet during the week, without any developments whatever. The trade seems to have lost even the slight pep that it had a short time ago. The market is very inactive in everything without any loss in strength. The primary markets are still very firm on account of short crops and our prices on this side are below the foreign parity. Therefore the situation is steady to firm.

Coffee-Brazil coffees, meaning Rios and Santos, show a slight fractional decline for the week. The demand is quiet. Coffee futures are somewhat firmer by reason of increased firmness in primary markets. Milds, if anything, are sightly stronger. The general demand for coffee is just about ordinary.

Canned Fruits-Cling peaches have advanced to $\$ 2.30 @ 2.35$ on the Coast, where the market on all fruits is very firm. The raise, however, had little effect on the spot stocks where shading of Coast prices has been usual for the past several weeks in peaches and pineapple. The apple pack is assuredly small, yet the demand is not as strong as packers and brokers would like. Prices, however, are hold-
ing firm. There is a better demand for cherries which are very scarce and for berries which are closely held.

Nuts-The holiday demand is being felt in the nut market and all walnuts are meeting a very active demand. Wholesale grocers have oversold, according to reports, and are anxious to cover. They were unwilling, however, to pay $331 / 2 \mathrm{c}$ Coast for fancy budded, and one independent who made that offering found no taker. Little change is reported in Brazils Almonds are reported quieter, due to liberal deliveries by the independents, while the association reports this nut very active. Mixed nuts are finding a good sale and restocking is on for Thanksgiving.
Canned Vegetables-Tomatoes have strengthened under pressur of buying. Spinach is well cleaned up in spring stock and the new fall pack is being done practically only on actual orders. The demand is firm, as it is in pumpkin, squash and other seasonable items. Asparagus is fairly well cleaned up and is now going into consumption. Corn has not followed tomatoes in strength and may be described as weak with plenty of Southern pack Maine style obtainable at 90 c . Buyers have received deliveries on future orders and immediate activity is not anticipated. Peas find a spotty demand and prices hold firm with little activity

Canned Fish-There has been but little demand during the week for canned salmon and sardines. Lower grades of Alaska salmon, pinks and chums, are still rather weak, with heavy sales of chums, practically the lowest grade, as low as 85 cents a dozen. Sardines are dull, without change. Tuna is firm on account of the scarcity.
Dried Fruit-Trading is wholly of a routine character, but the undertone shows a slightly stronger position. While orders are mostly small, business is being done in prunes. California reports a scarcity in railroad cars and some October shipments were delayed for that reason. Just how serious the shortage may develop is as yet problematical. Spot stocks of prunes are fairly well cleaned up. Apricots and peaches show little or no life, while independents report small interest in raisins. Figs are absorbed almost upon arrival and dates are finding a similarly active market.
Syrup and Molasses-Molasses is the only steady line in sweets. The demand is fair and prices fully maintained. Sugar syrups are very weak and in light demand. Glucose is wanted moderately and so is compound syrup. Prices unchanged.

Cheese-The market is steady and unchanged. While there has been a slight improvement in the consumptive demand, there has not been enough to warrant any advance in the quotations.
Beans and Peas-The demand for dried beans has been quiet during the week. No particular change in price. Some holders of pea beans, if they consider their stock above standard in quality, are disposed to ask higher prices, but it is not easy to get them.

Some of the holders of California limas are a little firmer in their ideas Generally speaking, the market for all grades of beans and dried peas as well is unchanged from a week ago.
Kraft Paper-For the second time in eight weeks the price of kraft wrapping paper has been advanced. On Sept. 1 there was a rise of $\$ 10$ a ton. One of the largest manufacturers now announces it has raised its price another $\$ 10$, and that at least one smaller manufacturer has followed suit. Others are waiting, but are expected to fall into line. Kraft wrapping paper now sells at $\$ 140$ a ton up as high as one may wish to go. Manufacturers say they have long been making and marketing paper on a very narrow margin, and that the recent low condition of stocks and the increased demand justifies them in asking prices more nearly in line with their costs.
Provisions-The market on lard remains steady and unchanged, there being sufficient lard in the market to meet the current demand. The market on lard substitutes is somewhat easier, prices having declined $1 / 2 \mathrm{c}$ per pound under previous quotations. The market on smoked meats is steady, there being very little change in this commodity.
Salt Fish-Some new foreign mackerel have arrived in this country, but the lots are very small as yet, and prices are firm. There is not enough to affect the situation. Larger receipts, however, will be in almost any time and the market can then be expected to recede.

## Country Hides Moving Freely.

The packer hide market is very firm and packers are so well sold up that they are not anxious for any more orders except at attractive prices. There are several buyers in the market enquiring for stock, for both foreign and domestic account, and packers are confident of their position. The movement of large parcels of old hides from certain small packers is having a stimulating effect. Country hides are moving freely and all offerings of good fresh hides are taken at the market price about as fast as offered. The demand for good extremes continues good, and there is ample call for good buffs to take care of all collections. A lot of rather old buffs recently sold at $63 / 4 \mathrm{c}$ selected, which is almost 2 c more than such hides would have brought two or three weeks ago. Dealers are firm in their asking prices, and would be asking much higher prices were it not for the fact that packer stock continues so low. The price of all kinds of hides continues to be lower than for twenty years.
The calfskin market shows some signs of weakness and some first salt skins have sold down to 18 c , but an export demand has arisen and it is reported that there is sufficient foreign demand to take care of all offerings at $181 / 2$ c. The demand for kip is not as great as it was although price remain steady.

Horsehides are in better call but there are not many good hides offered, and old stock is not salable.

HEAVY FARM FIRE LOSSES.
Farm fires in the United States cost about $\$ 20,000,000$ a year- $\$ 18,166,710$ in 1918. Of the fires that year, 33 per cent. were from causes classed as preventable, 37 per cent. from partly preventable causes, and 30 per cent unknown, but believed to have been largely preventable. With inadequate fire-fighting equipment on farms, fires are hard to control. Prevention is the best way to deal with them

Defective chimneys and flues took toll to the extent of $\$ 1,962,031$; sparks on roofs, $\$ 1,181,171$; careless use of matches by smokers and others, $\$ 1$, 071,987; petroleum and its products $\$ 732,067$, and stoves, furnaces, boilers and their pipes, $\$ 675,968$. The largest item listed as partly preventable is lightning, $\$ 3,933,950$.

The Department of Agriculture advises a frequent looking over of the premises to see that the buildings are in the best practicable shape to prevent and resist fire, that inflammable rubbish is cleared away, and that habits of safety be instilled in the handling of matches, lamps, stoves and kerosene and gasoline.

Numerous disastrous fires are caused by threshing machines, both by scattered sparks and embers and by dust explosions in the separators. All smokestacks should have spark arresters, and the ground around the boiler should be kept clear and wet down if necessary. Grain-dust explosions are largely preventable. The Department has made exhaustive studies of the subject, and is prepared to recommend adequate safeguards.
Serious losses are caused by sparks from locomotives, which ignite dry wooden shingle roofs and start many fires in straw, stubble and grass during dry seasons. If a railroad runs through the farm it will pay to plow a few furrows along the right of way as a firebreak
Ordinary friction matches should be kept in safe receptacles, away from children, and never carried loose. Smoking in barns and garages never should be permitted. Fire Marshals of Western states report greater fire losses in grain and straw the last season from carelessly thrown matches, engine sparks and automobile and tractor backfire than ever before.

Buildings may be made safer by seeing that the chimneys are without cracks and free of soot, which may take fire and scatter sparks on dry roofs. Flues which may become hot should be covered with asbestos, and any near-by walls and ceiling protected. There should be a sheet of metal under every stove.

Out of all the losses by lightning not one was on a building protected by lightning rods. It is now definitely known that lightning rods afford protection. If installed intelligently they reduce the risk from lightning almost to the vanishing point.

FIRE DRILLS IN THE HOME.
As a result of the safety first and fire prevention movements, fire drills are now the rule instead of the exception in factories and large business houses. As the great majority of the fires occur in the homes, where wo-
men and children are endangered, it is important that similar drills should be established in every household. In case of a sudden fire alarm, it is very desirable that each one should know just what to do and how to do it, and this can be assured only by occasional drills.
Too often a great deal of valuable time is wasted in running around aimlessly, and there is often more truth than humor in the old joke about throwing the china out of the window and carefully carrying the feather bed down stairs.
E. R. Townsend, fire protection engineer for the Western Union, practices what he preaches, and has a regular fire drill in his home in Edgewater, IIl. Whenever he gives the alarm the Townsend youngster runs directly to his father, his mother goes to the telephone to turn in the alarm, and the maid starts for the first alarm box. As soon as the child is in a place of safety and the alarm turned in each has his precise duties as regards the chemical fire extinguisher, the pail of sand and the ladder, which are the home fire-fighting devices. The alarms have sometimes been given at night after the little boy was in bed, but he responded promptly, and Mr. Townsend believes that in case of a real fire he would be sure of the safety of his family, and would be able to extinguish the fire or get help much more quickly than if there were no organized action.

The suggestion is one which should be followed by every family. A little discipline and training would prevent the confusion and loss of time and effort which frequently follows a fire alarm, while the installation of a few simple fire fighting devices would extingiush most blazes in their incipiency. Thousands of lives usually of women and children, are lost each year in dwelling house fires, and a home fire drill would reduce this toll of human life, as well as the property loss.

STUDENTS OF THE SEASON.
Between amateur and professional weather prophets the quarrel continues unabated, with little hope of a satisfactory ending. There will be a bitter winter, say the leaders of the goosebone and law-of-averages school, because the summer was hot and because last winter was mild. The winter may or may not be severe, say the prophets who sit amid their collection of meteorological instruments and cast weather horoscopes. In the meantime the sun shines blithely on, the park lawns are as green as if they expected never to change their coat to one of gray and brown, and the trees are not quite certain whether or not to let go of their leaves. It is not easy to believe a hard winter is ahead-maybe just around the corner -when a glorious moon rides through nights that might have been June instead of late October.
Nor is winter the only season the prophets and students of the weather are unable to agree about. There is an agreement among the scientific that there is no such thing as Indian summer. But what else is one to call that "season of mists and mellow fruitfulness" that seems to catch up all the loveliness of the harvest time and
weave it into a spell none can deny? And equinoctial storms have no connection with the equinox, the sharps say, but try to get a resident of the Mexican Gulf coast to believe it when lowering skies take on a greenish tinge about September 15 and a rainy hurricane sweeps land and sea.
Man has been interested in the weather for a long time, and his unscientific ideas on the subject have been far too deeply implanted to be removed by a few experts on top of a tall city building.

SERMON IN A PARAGRAPH.
Aim to render the best service and thereby establish your reputation. Be master in your line. The world will fay the highest price for the best service. You must believe in yourself and in your people. Know yourself. Know what your aim is. Quality should always be considered first, quantity second. Not "Teach me how to get," but "Teach me how to give." It is true that "it is more blessed to give than to receive." You will never achieve unless you look at it in the true light. There is only one kind of success. Success is noth-
ing more than progress. The greatest contentment comes from the progress you have made. At the close of each day on his memorable journey, Columbus wrote on his log, "Today we sailed West."

Don't be a scatter-brain. Your mind is not most efficient when used like a shot-gun. Use it like a rifle

## Fiegleris

Chocolates

Package Goods of<br>Paramount Quality<br>and<br>Artistic Design



> CARNATION Milk advertising appears regularly in The Saturday Evening Post and other national magazines. It is making sales for you constantly, turning your stock quickly and sending new customers into your store. Link your place of business with this advertising. It pays.

Carnation Milk Products Company<br>${ }_{1133}$ Consumers Building, Chicago<br>1233 Stuart Building, Seattle



## The Proposed New Fireproof Hotel Rowe

The proposed new fireproof Hotel Rowe is already leased for 25 years and must be completed and ready for occupancy for the January Furniture Season of 1923. The Holden Hotel Company, a Michigan Corporation, will operate this most up-to-date hotel through the personal direction of C. L. Holden, who, with his brother, Col. C. G. Holden, has successfully operated and managed such fine hotels and clubs as the University Club and the South Shore Country Club of Chicago; the Milwaukee Country Club; the Union Club of Cleveland; the Blackhawk Hotel of Davenport, Iowa; the Russell Lampson Hotel and Ellis Hotel of Waterloo, Iowa; and the Hotel Hildreth of Charles City, Iowa.

300 Rooms-Popular Prices- $\$ 2.00$ per Day and Up
Modern and well furnished single rooms will be rented at $\$ 2.00$ per daythe price for a double room with private bath will be $\$ 3.50$-facts which assure the popularity of the Hotel Rowe from the start. The idea of "a dollar's worth of service for every dollar received" will be rigidly maintained and one price will be charged the year around. The dining room motto will be "Good food and served at reasonable prices" and dining service will be especially featured. Hot, cold and circulating ice water in every room. Convention rooms and all the many conveniences of a modern cub are provided.

## Centrally Located at Junction of Main Streets

The Hotel Rowe is located on the Famous Mackinaw Trail and the West Michigan Pike. Seven car lines and one interurban railway pass its doors; it is close to all depots, banks, business houses, theaters and stores; a most spacious garage is close at hand; the Hotel Rowe marks the junction of the two widest thoroughfares in the entire city. Location compels its success; growing shortage of year-around hotel accommodations compels its success; attractions, rates and policy of management compels its success. That's why it is leased over a year before it is ready for occupancy, and that's why $\$ 111,000$ was subscribed even before a company was incorporated to build it.

Future Assured $\mathbf{\$ 1 1 1 , 0 0 0 . 0 0}$ Subscribed Before Incorporation
Heads of some of the biggest business interests of Grand Rapids and the furniture industry are officers of the company and large investors. It is necessary that they complete the financing of Building Company at once. $\$ 489,000$ of this $\$ 600,000$ of 7 per cent Cumulative Preferred Stock offering of the Furniture City Realty Company (the building company) is now offered for immediate sale at par value of $\$ 100.00$ per share. One share of No Par Value Common Stock with each share of Preferred Stock. All the bonds and preferred stock will be retired within the duration of the
lease by a sinking fund set aside from income for that purpose. The value of the common stock automatically increases as bonds and preferred stock are retired and upon complete retirement owns the property. The investor, therefore, gets 7 per cent. interest on his money all the
time it is out; all of this money back within the period of the lease; and has left common stock with a value equivalent to his original investment has left common stock with a value equivalent to his original investment.
This is a wonderful investment opportunity; find out all about it; invesThis is a wonderful investment opportunity; find out all about it; inves-
tigate now!

Write for Full Information To Secretary

## Furniture City Realty Company <br> GRAND RAPIDS, MICHIGAN

President-C. S. Dexter, Secretary-Treasurer Grand Rapids Chair Co.
Vice President-L. D. Eldredge, Hubbard, Eldredge \& Miller, Rochester, N. Y. Secretary-Treasurer-Fred N. Rowe, Secretary Valley City Milling Co.
The Above Officers Will Serve WITHOUT Salary.

AMERICA'S SPOILED CHILD.
The threatened tieup of transportation lines in the United States has failed to materialize in all its hideous possibilitice
When ne state of South Carolina in 1832 threatened to secede from the Union should the Federal Government insist on collecting tariffs on imports at her ports, the President of the Nation, Andrew Jackson, promptly warned said state in a proclamation that secession was treason and that the first move by South Carolina to quit the Union would be met with the strong arm of the United States Government enforcing all laws, among them the one regulating the tariff.
A writer of that day said that on reading President Jackson's ultimatum the state of South Carolina, with becoming promptness and patriotism, receded from her hostile position. Good reason why Jack didn't eat his supper. South Carolina understood that "Old Hickory" meant every word of his fatherly advice, and would have hanged every secession leader had that State undertaken to carry her threat of quitting the Union.
Somewhat similar was the position occupied by the disloyal hosts of labor unionism. Confronted with the firm stand of the Government the only safe thing for them to do was to withdraw from their hostile position. An act which meant not only the tying up of car traffic, but the taking of our Government by the throat with a view to throttling all the country's business, meant not only country-wide distress, but treason against the United States. The leaders of such a movement risked their necks as well as their liberties and hesitated before making the fatal plunge.

Public sentiment would have defeated the conspirators in the end, although the promoters of mischief could have made a lot of trouble and heartache among all classes throughout the country. It was not patriotism in this case any more than in the other that brought about failure, but a wise discretion with regard to the safety of their own skins.
It is unfortunate, however, that the calling off of the strike may be only a truce and not a settlement. In promising there will be no further
cut of wages in a year the Labor Board went too far and only put off a settlement later on. In fact, by making a lame compromise the Board has invited new complications in the future.

There can be no business revival in this country while railway rates are at the present high figure, and there seems to be no chance for a reduction until wage rates are scaled down where they belong. Because of this plain economical fact conditions are scarcely bettered by the recent settlement of strike difficulties.

There is no question that the unions, the railway union in particular is the spoiled child of America. The bit of a scolding administered by the Labor Board may serve to frighten for a while, but nothing short of a good spanking at the hands of organized law and order will ever make decent citizens of those men who seek selfish advancement for themselves at the expense of others fully entitled to the
good things of this world as are those who compose the various labor unions of the country.
Discrimination in favor of unions is unjust, unrighteous and indefensibe viewed from whatever standpoint. With millions of their fellow citizens walking the streets and byways of the land in search of employment, finding it not, these selfish monopolists propose to keep their own wages so high as to prevent just rates on railroads, and by doing this throttle all kinds of business, keeping factories closed to those who might work if excess freight charges did not absolutely prohibit the manufacture and shipment of articles the public need and would have under proper business conditions. "Gompers warns U. S. further wage cuts will mean trouble."
Thus a headline in a morning newspaper. For once we agree with the boss labor leader. It will mean trouble if boss Gompers or any of his ilk undertake to create a panic by striking against the interests of the American people, threatening the stability of the Government itself.

The Government of the country is not a rope of sand. Millions of armed men in the sixties failed to destroy a Government of the people, by the people, for the people, and no coalition of labor unions whose every effort is aimed at the best interests of all the people, labor as well as other factors in the Nation, can succeed in stampeding our great Republic into the quagmire of dissolution.
Armed rebels failed after a four years' struggle to tear one star from the flag; tyrannical labor unionism will meet its Waterloo when it forgets the rights of true Americanism and precipitates a crisis which may threaten the foundations of Government itself.
When the present disturbance arose the men who had so long ruled through a pull with the Washington and of the Government imagined perhaps that the old order still held at Washington headquarters, and that, as in the reign of Woodrow Wilson, union labor organizations still held the reins, dictating how everything pertaining to public affairs should be administered. No doubt some of the leaders of unionism experienced a shock when the discovery was made that there had been a change of administration and that hereafter the meek and lowly citizen who had not the honor (?) of belonging to a labor union stood on an equality with those who were bound by oath to this unAmerican organization.

A thorough spanking administered to America's spoiled child seems about the only thing that will cure said child of its evil ways.

The Tradesman calls the attention of its readers to the timely suggestions of Grocer Duffield, of Muskegon, published on pages 20 and 21 of this week's edition, regarding the standardization of packages and weights. The Tradesman hopes to see this suggestion thoroughly discussed in these columns, to the end that a decision may be reached which will result to the advantage of all concerned - manufacturers, jobbers, retailers and consumers.

## WHEN BOTTOM WAS REACHED

In the midst of a period of industrial reaction it is impossible to know the very moment when the corner is turned. The various lines of industry and commerce do not begin to improve simultaneously, and each business man is inclined to regard the whole trade situation from the viewpoint of his individual concern. Consequently, some executives begin to grow very cheerful just as other are almost driven to despair. This helps to explain the dissonant notes of optimism and pessimism that have been heard during recent months. There were assertions as early as the beginning of the present year that business had turned the corner, but these were refuted by later developments. It has now become evident to every one, however, that the corner has at last been definitely turned, and from the data now accumulating it is possible to fix with a fair degree of accuracy the date when bottom was reached by business as a whole. It seems that the industrial slackening reached its greatest point in July. Since then a gradual gain in the volume of manufacture in basic industries has been recorded, accompanied with a gain in traffic by the railways and some increase in the number of the unemployed. This gain is especially noticeable in the case of iron and steel, petroleum, paper, cement and textiles. In some of these lines improvement had begun before July, but the average condition, as indicated by output, reached the low point in that month. Business men now have the assurance, based on the concrete facts of production, that the worst lies behind.
In spite of the talk of depression in the building trades, the shipments of Portland cement in the first nine months of 1921 broke all previous records, according to a recent report of the Geological Survey. Production for the third quarter also established a record for that period, as did the September output as well. When this growth in the industry is considered in connection with the slackened output in other lines it makes a remarkable showing. The survey estimates that possibly 20 per cent. of the output is going into the construction of concrete roads, and the use of the material for this purpose has increased enormously. As few large engineering projects are under way, it is concluded that much of the cement used in construction work is going on moderate-sized jobs, and that the re vival of building activity must be actually greater than is generally realized. Along with the increased production there has been a steady reduction of the stocks on hand at the factories.

## SLIGHTED AUTUMN.

In one of the most beautiful auumns America has had for long years, some one has risen to reproach American poets for their comparative indifference to the purple-and-gold lord of seasons. English poets have rightly spent their best talents upon April and May. Their autumn is dun and sad compared with our brilliant October. Thompson accurately speaks
of autumn beaming o'er the yellow woods." But every Europear who visits our shores has commented upon our blazing maples and sumach, our scarlet red oaks, and our purple grasses. In his "Autumnal Tints" in 1862 Thoreau made the complaint now repeated, that "October has hardly tinged our poetry." That same battle autumn Emerson wrote in his journal that October had closed with "the mildest, most poetic of days," and commented upon the "equilibrium of elements," the feeling of pause and stillness, which has long been recognized as an essential characteristic of our autumns; but Emerson's poetry contains little on the season. How much, Whitman once exclaimed, Shakespeare "would have reveled night and day, and beyond stint, in one of our American autumnal cornfields!" Why have we nothing to compare with Keats's ode to autumn?
The more reason exists for this question in that any poet who celebrates the joy and picturesqueness of American rural life must seize upon autumn as its happiest season. Spring is a time of laborious, anxious preparation, summer of incessant toil, but fall of leisure and fruition. When Irving wished to make his Hudson Valley farm most idyllic, most alluring to the shrewd Yankee eye of Ichabod Crane, what season did he describe? It was natural for Whittier, who has written better verse about the American farm than any other poet, to give especial attention to autumn. He has, in fact, said more for the gorgeous season than any other poet, for Bryant could not keep the mortuary element out of his strain in writing of the declining year. He is less narrowly sectional than might be supposed. His "Corn Song" might have come from a Missouri Valley pen. Bliss Carman is rightly credited with exquisite verse of autumn, and his "Autumn Garden" is in most new anthologies; while from a latitude five degrees further South Madison Cawein did not neglect the season.
It is a unique possession that the Northern part of the United States holds. Go South, and the pomp is dimmed. California, which boasts of so much, is utterly devoid of the splendor of the days now passing over us. With whole mountain-sides bursting into bloom why have we not made a stanza about them as memorable as that Wordsworth made about a patch of daffodils?

## IMPORTS NOT INCREASING.

The one thing which the trade figures reveal most clearly is that there are no signs as yet of any foreign invasion of our markets. Total imports for September amounted to $\$ 179,000,000$, as compared with $\$ 194,-$ 000,000 in August, and with $\$ 363,-$ 000,000 in September a year ago. In fact, imports from every continent of the globe except Europe were less in September than in August. For Europe there was a gain last month of about $\$ 4,000,000$. There were slight gains in imports from France, Great Britain, Canada and Mexico. On the other hand, there was a decline of $\$ 3,000,000$ in this period in imports from Japan and a drop of about \$6,000,000 in imports from the countries of South America.


SUITS WHEN OTHERS DISAPPOINT

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"A Can of . . . Royal Baking Powder!"

That's the way the wise woman starts her order for the Baking Bee. No ifs and buts about it! She says ROYAL with an emphasis, determination and finality that leave no room for misunderstanding.

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Compare HEKMAN Grahams and Select Soda Crackers
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With the Best in the store -


The Retail Shoe Dealer's Selling Expense.
The retailer is frequently asked as to whether or not there is any general trend downward in the salaries paid clerks, and what the policy should be in liquidating that portion of the expense of a store. Many of the enquirers also seek knowledge of the proper average selling expense in the average stores.
This is a matter which should be handled carefully, and if any move is made the question should be considered in each individual case so the decision will be based on fairness to the employe, the merchant and the public.
First of all, the pre-war standing of the clerk must be considered. There are many who believe that shoe salesmen generally were underpaid in the sense that the possibly of a fair earning power did not exist. Many good business men believed that this was due to inefficiency of a large number of the clerks themselves, with the result that the inefficient held down the wages of the good because the proprietor was obliged to consider his selling expense as a total, and used the better showing of his best clerks to offset the loss from the poor ones.
Generally, 5 per cent. was considered the correct per cent. for selling, with some few fortunately situated running lower than 5 per cent., but the great majority running higher, in many cases to 7 per cent. and 8 per cent.
If the budget form of expense apportioning is good for governments, why is it not good for business? A budget in dollars and cents, divided by the number of pairs of shoes sold per week, month, or year, is a clearer method of seeing where one stands than is the indefinite percentage system.
There are efficient salesmen and many inefficient ones. We know of a store where on a recent Saturday the cales ran per clerk, from $\$ 75$ to $\$ 310$. There were twelve clerks, each with an equal chance. The high man at $\$ 310$, the average around $\$ 200$ per book, and a low man at $\$ 75$ in the same store with equal chances show how hopeless it is to lay down a rule that will be fair to all. It proves what is generally known to be true, that individual effort and ability vary tremendously. If the proprietor of this store is paying his clerks a flat "reekly wage the high men are not -etting a fair deal because they are carrying the inefficient. If the salespeople are paid on a basis of 5 per cent. the poor clerks could starve.
A drawing account for each salesman based on frank understanding between employe and proprietor is an excellent method. The proprietor
should make the salesman understand thoroughly that there is a limit to what he can pay and make a profit over and above his fixed charges and selling cost. The salesman can tell the proprietor about what he believes he can do, and base his drawing account on the results which he believes he is capable of as a minimum, and for average monthly performance.

This out of the way, an agreement should be reached for a recompense for extra performance; in other words, an extra cash reward for real efficiency by which the capable man will get what is coming to him, and the inefficient will be automatically shown up as a losing proposition.
Shoe salesmen are improving just as we always believed they would if better paid, making possible a better living environment, a larger field of educational development, a wider scope of living activities outside business hours, all tending to broaden a man's outlook on life and the perspective of his own job.
The drawing account should not be placed too high, because if held fairly low it automatically forces the incentive to work harder to earn more than the minimum. Too high a drawing lessens the need for extra work, and this will be true until human nature changes. Then we thoroughly approve of an extra payment for results over and above the amount necessary to cover the drawing account.

The acoounts must necessarily vary with the local condition in the individual store. We know of cases where in one block the rent is 2 per cent. because the proprietor owns the
whole building and sub-lets portions of it so advantageously that his own rent is abnormally low. Now, this man can afford to distribute his other expenses, including selling cost, on a far more liberal and easy basis than another shoe-man in the same block who was caught with a renewal of lease at peak prices and finds himself paying a rent of 10 per cent. to sales. This is a bad proposition for the sales people in the latter store for this merchant must fight every other item of 'ssəu!snq u! đәәч of ләр.о u! әsuәdxә

There are other cases where the proprietor pays his clerks a drawing account based on 5 per cent. to sales, and pays 5 per cent. on all sales over this amount. The clerks have a deduction taken from their pay envelope when they fall below their quota. Some

## 9 to 11 pound Oak Bends 55 clb .

SCHWARTZBERG \& GLASER LEATHER CO.


## Only the Best of the Hide in H-B Hard Pans

The shaded part of the hide above is called the "bend". It is the choicest part of the hide for sole leather. This is the only leather that goes into an H-B Hard Pan sole.

For 25 Michigan winters H-B Hard Pans have been keeping dry and comfortable the feet of outdoor men working in snow and slush and mud. Here is the shoe that will satisfy your hardest customer. Send for catalog.

HEROLD-BERTSCH SHOE CO.
Grand Rapids, Mich.

successful merchants base the pay on 5 per cent. for a drawing account and pay 8 per cent. on all above. They make money on this arrangement because it developes a uniformly efficient force steadily building a trade that comes back because of selling efficiency. This method develops a doubleheader sale store to a remarkable degree.
Any system of payment must be worked out by the individual. But to endure it must be fair to all, it must be a method that will develop efficiency. Its justice must be so evident to the employe as to develop his ability and make him a contented and willing worker.-Shoe Retailer.

Why the Smoot Plan Is Preferred By Many.
Washington, D. C., Nov. 1-The Smoot plan is the best method yet devised for dealing with the tax situation in the opinion of many business men who have written to members of Congress urging them to support the manufacturers' tax as a substitute for manufacturers the bill now pending. Present taxes the bill now pending, present methods are injuring trade, it is declared, and a new system is necessary if business is to revive.
${ }^{\text {is }}$ necessary if business is to revive. That "all manufacturers, and competitors are treated alike is in the facturers in the country, in itself suffifacturers me the Smoot plan prefercient to make the Smoot plan preferable to the present scheme of taxation. "Excise or sales taxes now collect a substantial amount of the revenue. it is pointed out, but apply ony to certain manufactured products. It seems only fir that they soducts alike or to all manufactured products all
to none at all." to none at all.
Other disadvantages of the bill now pending, according to this correspondent, are that "the Treasury experts are the same experts who wire employed by the democratic administration and are simply advising re-writing the old law. The democratic tax law has encouraged large investments in nontaxables and money is not seeking investment in manufacturing or productive enterprises. Consequently, manufacturing or productive enterprises cannot give employment; they must have both capital and credit, which are fundamental necessities for em-
ployment.
It is unfair and un-American that the Treasury Department which collects the tax should be the final court of its rulings. It is unfair that persons should have to go from Port-
land, Maine, and Portland, Oregon, to Washington instead of having reasonable courts to interpret and decide their tax.
Manufacturers need a simple tax they can figure. At present one lawyer makes one's tax return, another lawyer reviews it and changes it, and a third lawyer in the Treasury Department disputes it, and no two lawyers seem to agree as to what one's taxes are and the Treasury Department has five years to decide. The result is that business in passing on the taxes in cost, must estimate with a wide margin of safety.

## The Speed Maniac.

A Western paper attributes excessive speed in automobile driving to intoxication; not the inebriation which comes from drinking alcohol, but a mental intoxication which dulls the intellectual sense of caution, paralyzes the natural desire of all human beings for saefty, and fills one with reckless disregard for law, the rights of others on the road, and an uncontrollable desire to go faster and yet faster.
This is not intoxication; it is mental abberration, insanity. The Western paper says "very few drivers of automobiles have never been speed-drunk as often as once." That is equivalent to saying that only the minority of those who handle a steering wheel have retained their sense and good judgment at all times when in control of a motor car-a statement far from reassuring.
We all come near the line between sanity and madness at times, we are told. Let us hope when we cross that line in a powerful automobile that we may not have our families with us, that there may be no other cars on our road, and that when the sudden death comes it will greet only the lunatic at the wheel.

The kicker may have something to kick about. He may be excusable, but there is no real excuse for the whiner.

"The Quality School"
A. E. HOWELL, Manager

10-118 Pearl St. Grand Rapids, Mich School the year round. Catalog free.


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> DETROIT,
> 1357 Sherman St.,
> MICHIGAN

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We manufacture and sell overalls by the carload.

The leading merchants in 5 states sell our OVERALLS.

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OP, Cashier alva T. EDISON, Ass't Cashier


Impressions of America After Five Years' Absence.
To one who has been absent from his native land for five years-and this is of course especially true coming from a country where most everything is of Latin origin-one experiences a peculiar sensation of mingled pleasure and fear. The mere idea of again seeing one's own people setting foot on native soil cannot help but arouse a thrill of patriotism and the question "Why did I remain away so long?" On the other hand, the many changes which have occurred in the United States, its great achievements in the war, in finance, education, commerce and industry-not only internally but as a world power-make a non-resident feel somewhat out of place with changed conditions and there is a tendency to feel unable to meet the situation. The apprehension soon disappears, however, and in a very short time one automatically falls in the ways of affairs here and everything seems to be quite natural. But a person who has lived abroad over a period of years is in a better position than one who has never left these shores to realize why and how the "melting pot" process of foreign emigration to this country operates and absorbs other peoples in our own ways of private and business life.

It was quite obvious to me that since my last visit in 1916, certain important changes have occurred in this country. One thing that surprised me very much is the way in which the war has apparently been forgotten, with the possible exception of the present day issues to which the United States has fallen heir, namely the huge indebtedness to us by European and other nations and the adverse effect which the present high value of the dollar has in our trade with practically every country all over the world.
Having visited most of the European countries on my return from Brazil, I found the greatest interest here, so far as the European situation is concerned, centered in Germany. There seems to be much apprehension here that Germany is rapidly returning to her former position as a world trader and that our own salvation is almost hopeless. True as it may be that I witnessed much industrial activity in Germany, still I found mostIy everybody dissatisfied there, comlaining of inability to obtain raw materials for manufacture, distressed with the disappearance of the German merchant marine, unable to command the same machinery for supplying liberal credits as existed before the war, and, among intellectual classes, the feeling of insecurity of the pres-$e^{-\cdots}$ government. It is quite natural
that having been placed in the position of the principal world's supplier by the war we should feel more acutely than our competitors the sudden falling off of trade with adverse conditions almost everywhere. Germany's present ability to produce at ridiculously low costs cannot continue indefinitely for her war indemnity and reparation obligations have not yet taken full effect. Many of our commercial and banking interests seem to overlook the importance of credits in foreign trade, and that once the turning point in business is reached, we should be in a superior position to other competitive manufacturing countries in financing foreign shipments.
I was amazed to learn of the apparent ineffectiveness of the prohibition legislation, and from the sole viewpoint of principles of Government, to see that these measures are not having a wholesome effect upon the people of the country so far as law-abidance is concerned. One could hardly imagine that a greater percentage of the population than those either deficient mentally or otherwise and with criminal tendencies, would violate Federal laws on this subject any more than they would think of robbing a post office or counterfeiting money. And yet, it seems to be one of the principal topics of conversation everywhere and I imagine more than an insignificant part of the population in all classes do not look upon its violation with the same apprehension as in other Federal penal legislation.
The railroads of the country-and I have traveled over some of the more important roads to the middle westseem to be in à somewhat deteriorated state, and I observe this even in the best passenger trains, which did not appear to be as well kept as formerly for cleanliness or comfort of the passengers. This, presumably, is a war condition which will eventually rectify itself.
One thing proved particularly gratifying to me, namely the tremendous strides which have been made among such a large part of our population in world affairs. A few years ago, with the exception of those who had traveled abroad or were interested in foreign trade, one cannot deny that our viewpoint was very provincial. The sending of troops to Europe affected every family in the country and our horizon was extended. This interest, however, has gone still further and today one cannot help but feel that there is a much keener understanding of affairs and events in every continent. On my last visit I found that outside of a few cities in the East, where interest was centered on foreign trade, many of the questions asked me demonstrated how little was

Kent State Bank
Main Office Ottawa Ave. Facing Monroe
Grand Rapids, Mich.
Capital
$\$ 500,000$
Surplus and Profit
$\$ 850,000$
13 Million Dollars 31/2 per cant
Paid on Certificates of Deposit Do Your Banking by Mall

The Home for Savings

> CADILLAC STATE BANK CADILLAC, MICH.

Capital<br>Surplus<br>Deposits (over)<br>$\$ 100,000.00$<br>$100,000.00$ $2,000,000.00$

We pay $4 \%$ on savings
The directors who control the affairs of this bank represent much of the strong and suc. cessful business of Northern Michigan.

RESERVE FOR STATE BANKS

## A New Will for New Conditions

That you "made your Will" some time ago should not deter you from bringing it up-to-date. Time alters every man's plans and obligations.
In the light of present-day conditions you, like other prudent men, may wish to safeguard your wife and children against financial hazards by re-writing your Will, and naming this Company as YOUR TRUSTEE.
Your new Will can provide that the property be held in trust by this Company during the lifetime of your wife, to go to other beneficiaries thereafter.

It can set apart funds to insure your children's support and education, or to insure that your daughter will always have independent means.
It can provide that your son's portion of the estate be managed for him until he reaches years of business discretion.
These are a few of the possibilities. We shall be pleased to discuss with you the business aspects of protecting your family's future.

# [rano PapiosTrustT [ampany 

GRAND RAPIDS, MICH.

OTTAWA AT FOUNTAIN BOTH PHONES 4391

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



RANSOM E. OLDS
Chairman of Board

## 

Offices: 4th floor Michigan Trust Bldg.-Grand Rapids, Michigan GREEN \& MORRISON-Michigan State Agents
known of Brazil in this country. To quote the famous "Charlie's Aunt" it was "the place where the nuts come from," there was a vague association of it with coffee or rubber or the Amazon River, but that was all. Today, to the contrary-and this applies to our West and Middlewest as well-there is a much more intelligent understanding and a keen desire for accurate and detailed information concerning Brazil and other South American countries. This may be partly attributed to the intense propaganda which was carried on for the extension of our trade to the Southern hemisphere, the dissemination of valuable news and information by the newspapers, press agencies and trade journals, the exhibition of interesting and instructive travel pictures in the motion picture show houses throughout the country. There is one element, however, which has recently played an important part in this expansion of ideas, and quite naturally so. Most of the South American external securities were formerly held in Europe particularly in England. Large parts of these issues have been coming to this country where they have found a good market, and new issues have been floated successfully in the United States. We have developed an investing public, which is enquiring enough to consider all of the facts presented when securities are offered, and not only does this enable the investor to study the country which is offering the bonds, but as long as he holds them, he unconsciously reads everything which falls into his hands concerning that particular country. Questions about Brazil have been asked me hundreds of times since my arrival in the United States, and in most instances (excepting where the person was directly trading with Brazil) I learned that they were prompted by the ownership of one or more Brazilian government bonds. Our further participation in financing countries will not only help to adjust the present unusual exchange situation, but, will also stimulate a greater individual interest in other countries, and create a public opinion on foreign policies.
H. J. R.

Unemployment Problem Will Soon Be Remedied.
After a National conference, a congressional investigation and an expensive survey, Government officials may understand the unemployment situation as clearly as the common working people do now, and will have arrived at the point where the public have for some time been waiting, namely: What can be done to remedy conditions?
If past experience warrants prediction, measures to relieve the situation will be makeshifts which in reality will only postpone hardship and suffering for those who most need relief. Public improvements which necessitate further burdens of taxation, while affording employment to some who cannot or will not try to solve their own problems, is in reality robbing those who are manfully struggling to hold their own until readjustment comes in a natural manner.
Scarcity of farm help continued for two years after the war closed. At
the same time men in shops and factories admitted that high wages and steady work in the factories would end soon; yet they continued living in crowded quarters, sleeping in tents and autos, while in the country were vacant farm and tenant houses, scores if not hundreds in single counties, and opportunities to secure permanent work at unusually high wages. But most of them held on to their jobs until the crash came and then stayed in the cities until all their money was used up before they would strike out and look for work.
In the year 1921, although farm laborers are beginning to return to the farms, they are still demanding higher wages than the selling price of farm products warrant. To carry on their farms with full equipment of machinery and ample help has resulted in a steady decrease of farmers' bank accounts or in increasing their indebtedness.
City, State or National aid to overcome unemployment should not be general. It should first aid those who own homes in the cities, those who have families to support and let the unmarried men and transient families seek work where it may be had.
The wages demanded by farm laborers, the low prices of farm products and the 'hold-up' prices of farm machinery by manufacturers and dealers has prevented farmers from planning to operate their farms to their highest capacity as they tried to do in the time of war.

By the spring of 1922 matters will have become so readjusted that unemployment problems will be largely self-remedied. E. E. Whitney.

## His Only Effect.

"Did the doctor I recommended loosen up your cold?"
"No, only my bank account."

## BANKS, BANKERS

 AND PRIVATE INVESTORS

ESTABLISHED 1853
Our Bond Department always has for sale SAFE BONDS yielding good returns. WE INVITE INQUIRIES

CLAY H. HOLLISTER PRESIDENT
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GEORGE F. MACKENZIE V.-PRES. AND CASHIER

# Grand Rapids National City Bank CITY TRUST \& SAVINGS BANK 

## ASSOCIATED

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

On account of our location-our large transit facilities-our safe deposit vaults and our complete service covering the entire field of bank ing, 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<br>Economical Management<br>Careful Underwriting, Selected Risks<br>Affliated with the<br>Michigan Retail Dry Goods Association,<br>OFFICE 320 HOUSEMAN BLDG.<br>GRAND RAPIDS, MICH.

## RATES

As low as is consistent with good business and safe underwriting.
Live Agents Wanted.
MICHIGAN AUTOMOBILE INSURANCE CO.
Grand Rapids, Mich.
A Stock Company.

## Special Attention:

Is called to our Federal Tax Department which is highly developed. We have experienced Tax Accountants to assist the business community and to represent you in all Tax matters.

Our Washington connection enables us to keep abreast of all rulings and changes in the Federal Tax laws-in itself a very important feature. Call us up on any point.
On your accounting problems we also consult confidentially without cost or obligation. We have a large force of trained Accountants to draw upon for special investigations or complete audits.

## "Oldest Trust Company in Michigan"

## MICHIGANTRUST Company

Grand Rapids, Michigan

The Weekly Half Holiday Closing
Grandville, Nov. 1-It depends from which side of the counter you view the matter, but from the outside it seems a little selfish for the dealer to make his summer half holidays a permanent condition.
The widow Hornby, who is suddenly overtaken with unexpected company and finds her larder rather scant in cerain articles for the getting together of a good meal, makes a hasty trip of half a mile down town to her
favorite store to find the door locked favorite sto
against her.
Right in her face grins the legend, We close Wednesday afternoon. Why, yes, to be sure, but she had forgotten this. Anything like a midweek half holiday seems awkward enough in the hot season, but to have it a part of every week in the year is different, and it truly is hard to get the hang of it.
The unexpected company, no doubt, will be accomodating and fail to notice any lack of variety and quantity in the menu, yet Mrs. Hornby feels a sort of humiliation all the same and crosses the street to the bake shop, confident of finding this open for customers. She tries the door, the mist in her old eyes blinding them to the fact that a similar notice to the one in the store window across the street leans against the pane
With a despairing gasp the good woman stands meditating. What shall woman stands meditating.
she do now? She remembers that the she do now? She remembers that the last loaflon bread has been reduced to a few slices, and she has not been doing any baking of late, prefering to patronize the bakery while her ill for some weeks now-does not imfor son
prove
"Gracious this is awful!"
The widow leans against the edge of the door jamb and feels a strange faintness stealing over her. While she stands thus a happy whistle echoes down the street and a small bov comes loitering along, his bright gray eyes noting the fact that only one door on the business avenue is open to the public and that a newly established delicatessen shop. Candy and peanuts aren't shut off anyhow and Jimmy is about to hie himself over and spend his dime, when his attention is called to the little old woman leaning dejectedly against the front door of the bakery.
"Everything's closed down, ma'am," he says cheerfully. "Forget something this morning?
"Oh, dear, yes," heaving a sigh.
"Out of bread, mebbe?"
"Just that, my boy, and I have company to dinner this blessed afternoon. I do wish somebody would open a store that wouldn't close every time the boss or one of the clerks wants to go fishing or rabbit hunting. Well, I suppose there's no help for it. I wonder if the cars have a holiday too?" "I reckon not," says the boy, "a though it'll come to that after a while.

My uncle drove in from the farm las week wanting to buy a lot of stuff. Got here jest after noon and found the stores all closed. He hadn't heard of the shutting down of business every Wednesday afternoon so he got left. Mad? Well, I should say he was, and the next time he went for supplies he drove over to Dodds' Corner. There is only one store there, but it is always open week days and the man keeps a good variety." Mrs. Hornby turned with a sorrowful little sigh to retrace her steps, trusting that by bare chance the little outskirts grocery might deal in bread. Luckily, the small grocery had bread in plenty. The face of Mrs. Hornby brightened when she crossed the threshold of the modest little store to find it well stocked with groceries, everything new and inviting.
"Mercy me!" exclaimed the widow, "and I never knew there was a store way out here. I hope you won't get the habit of shutting up shop every Wednesday afternoon, as the rest do Mr. Blank.'
The merchant assured her that while he was in business he expected to serve the public every day in the week Mrs. Hornby purchased several ar ticles of houschold necessity aside from the bread, and returned home ward, very tired, yet rejoiced over the outcome of her hour's shopping on a Wednesday afternoon. Nor did she forget the ittle grocery whose doors were never closed against customers "No matter how long the cusom lasts I shall always forget sometimes," declared the widow. "I make no doubt the store folks do get tired sometimes and feel like taking a rest. We all do that, but what are they in the store business for if not to wait on customers? Suppose the housekeeper stopped short one day at noon each week, where'd the feed come from for the husband and the children? Way I look at it the man in the sore owes the public a duty and he isn't any better than anybody else. If he wants ter loy off half a day through the summer months that isn't so bad, but to mer months the time winter and all keep little too much of a rood thing is a titue too the a good thing and the merchanch whill eye out before he starts any such performbefore he starts any such perform ance.
Perhaps the woman is right. Think about it, Mr. Merchant, and figure out what has been gained-or lost-by this half day closing idea being ex tended throughout the year.

Man and Dogs
A friend may smile and bid you hail, Yet wish you with the devil But when a good dog wass his tail

Time spent watching to see who visits your competitor might better be spent in getting up advertising to bring people to your own stcre

## MICHIGAN SHOE DEALERS <br> Mufual 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.

## The Finnish Mutual Fire Insurance Co. ORGANIZED IN 1889

OUR PLAN OF OPERATION.
To write all policies at established board rate.
To collect the full premium and renew the policy each year at full board rates. The SAVING or DIVIDEND is paid on policies which have been in force DIVIDENDS paid since organization never less than $50 \%$. Behind THIS PLAN is 31 years of successful insurance experience.

RESULTS TELL


SURPLUS TO POLICY HOLDERS

## 50\% Savings <br> TO POLICY HOLDERS.

are you one? If not, write.
. W. FRIMODIG,
Gencral Manager,
C. N. BRISTOL, Gen. Agt.
Calumet, Michigan.
For Lower Michigan

## SAFETY

 SAVINGSERVICE

## Class Mutual Insurance Agency

'The Agency of Personal Service'

CLASS MUTUALS ARE LEADING MUTUALS, Because they limit their lines to PARTICULAR CLASSES, Resulting in WIDE DISTRIBUTION of risks, LOW LOSS RATIO, and MINIMUM EXPENSE.

## WE REPRESENT CLASS MUTUALS THAT SAVE

Hardware, Implement and Sheet Metai Dealers $50 \%$ to $60 \%$.
Garages, Blacksmith Shops, Harness and Furniture Stores $40 \%$.
Drug Stores, Shoe Stores, General Stores, and Hotels $30 \%$ to $50 \%$.
ARE YOU INTERESTED IN THESE SAVINGS? Are your premiums paying you a THIRTY to FIFTY PER CENT DIVIDEND? If not, then it is up to you to see that they do, by placing your insurance with THIS AGENCY.
C. N. BRISTOL
A. T. MONSON
H. G. BUNDY

FREMONT,
MICHIGAN

## 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

## Fenton Davis E Boyle

michiaan trust building
Chicago
GRAND RAPIDS
Detroit
First National Bank Bldg. Telephones $\left\{\begin{array}{l}\text { Main } 656 \\ \text { Cltizens }\end{array} 4212\right.$
Congress Building

Recent Happenings in the Marquette District.
Marquette, Nov. 1-Construction of the new Queen City garage, corner of Fourth and West Washington streets, is about completed, work on the interior being already far advanced. August Libershal, proprietor, has announced the opening date as
Jan. 1. The garage will do all kinds Jan. 1. The garage will do all kinds of repairing, will be avallable for storage and, later, will take over is popular agency. The equipment is modern in every respect.
Percy Kimball, formerly expert mechanic and salesman for the Cloverland Auto Co., has taken over the Franklin agency for the city of Marquette

Mike Walin, dealer in electrical equipment, has added automobile accessories to his stock, West Washington street. He reports a lively trade. The city's newest baking establishment recently began business on South Third street under the name of the Superior bakery

The Thomas Market Co., South Front street, Marquette's latest butcher shop, reports a rushing demand for low-priced meats. The establishment has been in business about two weeks.

The Hi Flyer Cigar Co., recently opened on South Front street has employed the manufactured-in-the-window style of advertising. The cigars are rolled in plain sight of passerby and the feature has considerably stimulated the trade, according to the proprietors.
proprietors. Although recently "touched up" by midnight wayfarers, the Bowers confectionery, a week-old establishment at Hewitt avenue and Lake stree, reports a satisfactory business.
Gray \& St. Cyr have entered into a grocery partnership on North Third grocery with a line of fancy and staple
street, with groceries.
The Morris grocery, o-ened a month ago at 115 Champion street, caters to the South Marquette trade and the proprietors declare they are and the enraged over the outlook.
The King hardware, formerly situated on West Washington street has moved into one of the modern stores created by the remodeling of the Manhard block, on South Front street.

The Manhard block, formerly owned by M. R. Manhard \& Son has been sold to A. L. Huetter, Marquette women's furnishings merchant, and has been remodeled throughout. Two modern store fronts now occupy the site formerly taken up by the Manhard hardware.

Two new millinery establishments, Two new minatshop and Mrs. HadMrs. Willinery, have opened for busiricss in the city, the former on North Third street, and the latter on West Washington. The Kelly hardware, South Front street, has added a comple in trade.
Dallas \& Fleury, a month-old men's and women's tailoring establishment, located on the second floor of the Mining Journal building, is doing about all the business two tailors can handle at present. The new shop meets a long-felt want for quick and thorough tailoring jobs.

Arthur Meyers, proprietor of the Art shop, North Third street, has completed the remodeling of his establishment and has added wallpaper to his stock. The establishment is one of the most attractive of its kind in the city and reports a lively pre-holiday trade.

Mrs. George Leonard, dealer in Infant's wear, and who has built up a considerable trade outside of the city, has moved her workrooms to her home, in the Hargrave Flats, where home, in the preparing for the annual holiday rush.

The Cloverland Auto Co., estabished on Baraga avenue, is remodellished on Baraga armerly occupied by ing the garage formerly occen up the Asire \& Palmer, and will open up few new weeks. The new garage will cater

## NEW ISSUE:

Rarely does an opportunity present itself in an advancing bond market, through a peod of declining interest rates where the public may accumulate long term, non-callable, high-interest bearing bonds, such as:

## THE

## 20-Year Non-Callable First Mortgage Bonds

## of the

## Central Steel Company

## The Mortgage amounts to $\$ 5,000,000$ and is Closed at That Figure.

 The Coupon is $8 \%$If paid at $1071 / 2$, the first year the net return will be $17.42 \%$ and if held the full 20 years the return will be approximately $8.15 \%$.

There are $\mathbf{\$ 4 , 1 8 0}$ of net assets for each $\mathbf{\$ 1 , 0 0 0}$ bond of this issue so the Mortgage is at the rate of about $25 \%$.

The fixed assets alone (less depreciation) amount to $\$ 3,246$ for each $\$ 1,000$ bond of the mortgage.

The net quick assets alone slightly exceed this $\$ 5,000,000$ First Mortgage Bond issue; in other words, the Company has more than dollar for dollar of net quick assets as compared to the First Mortgage bonds an unusual statement.

Net earnings after depreciation but before Federal Taxes averaged for five years 5.91 times interest requirements. After Federal Taxes, earnings of five years and eight months averaged $\$ 1,721,786$ or $\mathbf{4 . 3 0}$ times interest requirements. Net profits available for interest charges for the year 1920 before Federal Taxes were $\$ 2,705,918$ or 6.76 times interest charges; after Federal Taxes, net profits were $\$ 2,197,757$ or 5.49 times interest charges.

The growth of this Company's business has been phenomenal, their gross having reached the imposing figure of $\$ 34,752,000$ in 1920 from $\$ 11,640,000$ in 1916, or an increase of over $\mathbf{2 0 0 \%}$ in the short time of 5 years.

The Company manufactures high-grade alloy steels and is equipped to manufacture over fifty different commercial grades under the trade name "Agathon" steels, which they supply hundreds of customers (whose demands are well diversified) all over the United States.

The Company owns 200 acres at Massillon, Ohio, upon which they have $\mathbf{3 0}$ modern brick buildings, including 10 open hearth furnaces and 20 different mills, whose combined annual production exceeds $\mathbf{5 6 0 , 0 0 0}$ tons, employing $\mathbf{3 , 0 0 0}$ people under normal operating conditions.

## SINKING FUND

Sinking Fund provides for purchase of $\mathbf{5} \%$ of issue if obtainable up to $1071 / 2$ first ten years, any unexpended balance reverting to the Company; thereafter, $10 \%$ annually if obtainable up to $1071 / 2$, if not available, funds to be applied to payment at maturity.

## CONCLUSION

From the above it will be readily noted that the Central Steel Company is not dependent upon any particular branch of activity to market its output and taken together with their wide distribution, their unlimited power of production, conservative management, and excellent banking connections places the Company in an enviable position in one of the most fundamental and necessary lines of industrial activity in the world.

Considering the ample security -a four for one closed first mortgage-average net profits for five years of approximately 6 times interest charges, keeping in mind that the steel industry is one of the basic industries of the country, evidence is sufficient that these bonds will command the attention of conservative investors. They carry our highest recommendations.

## Wire Orders

PRICE $98 \frac{1}{2}$, YIELDING 8.15\%

## Howe, Snow, Corrigan \& Bertles INVESTMENT BANKERS

GRAND<br>310 FORD BUILDING<br>DETROIT, MICH.

Statistics and information contained in this circular while not gelieve to be reliable.
to the trade "on the hill,' or North of the main business street in the city, while the Baraga avenue establishment will continue on the same basis as formerly.
Miss Mayme McCall, milliner, has moved her establishment from West Washington street to the first floor of the Longyear building, corner of Bluff and Front streets. The shop is the largest millinery establishment in the city and the new quarters have been attractively arranged throughout. Peterson's cafe, formerly located in the Hogan building, on West Washington street, has moved to one of the new Huetter store buildings in the old Manhard block. "Pete" is a favorite caterer for any and all casions.
J. L. Walton, exclusive tailor, has moved his shop from West Washington street to a new store building on South Front street, opposite the American Railways Express Co. The interior and exterior, making one of the most modern establishments of its kind in the city.
The Union National Bank has taken over all of the stock of the old Marquette National Bank, corner Front and Washington streets, in the heart of the business district. Capital
$\$ 100,000$. Surplus $\$ 100,000$. Fully $\$ 100,000$. Surplus $\$ 100,000$ Fuly paid. Officers are: J. M. Longyear, President; D. W. Powell, Vice-President; C. H. Schaeffer, Vice-President F. J. Jennison, Cashier; H. A. Fox, Assistant Cashier; E. A. Brown, Assistant Cashier. The new banking establishment opened for business Oct 7. "Loyalty to the interests of its patrons and friends will be the gov-
erning motive of the officers' of this erning motive of the
bank," says the motto.
bank," says the motto.
It is expected that work on the new hotel, the Kawbawgam, begun last year with the backing, largely, of local capital, will be resumed in the spring of 1922. The new hotel is located on Front street, between Bluff and Ridge streets. The foundation has already been completed.
The Upper Peninsula Motors Corporation, general auto repair work storage and distributors for the Hudson and Essex cars are contemplating the construction of a new garage, on West Washington street. The concern has enjoyed a rapidly increasing trade at its garage on Baraga avenue and feels the immediate need of expansion.
W. L. Katz, clothier, announces the plans for a new store building at Baraga avenue and Front street. Work will not begin until spring.
James Pendill, anticipating the possible needs of the hundreds of students who come annually to attend the Northern State Normal College, has erected a modern cafeteria just opposite the school on North Fourth street. The new establishment is designed to eliminate the noon-day bas-ket-luncheon among the students and also to stave off that omnipresent "hollow feeling" between classes.

Here and There
Joe Hutchins, druggist for the Pendill Drug Company, corner Front and Washington street, has built up local reputation for window displays. Joe's favorite stunt is to dig up "dead" seller from the recesses of the storeroom and arrange it in the window so that the most skeptical will look upon it as the latest in novelties. Carefully chosen backgrounds and attention to arrangement justify his "Keep the stock moving.
With the completion of the new Palestra, huge amusement building recently purchased from the city of cently purchased from the city of Laurium, Marquette will be a welcome haven for the tired drummer over the ahead rapidly, and an up-to-date skatahead rapidy, and an up-to-date skating and dancing pavilion is already assured for early winter. Local cap ital made the feature possible, after its epeated defeat at the hands of th taxpayers. More power to the loca A brisk demand for building ma-
terials, and certain prospects for a material increase in construction through out the Upper Peninsula of Michigan is reported by N. C. DeHaas, commission construction materials merchant of Marquette. "The past month alone," Mr. De Haas declared, "shows an increase of from 50 to 60 per cent. over the previous month, with an average increase of 50 per cent. over the past four months period, as compared with the same period last year "I estimate, "Mr. DeHaas continued "that the city of Marquette alone, including the work to be done on the Northern State Normal College train ing school and the new Hotel Kaw Baw Gam, will come well over the one million dollar mark.
Referring to Eastern demand, Mr DeHaas declared that enquiries in his office show the same marked upward trend in the situation there. One or der alone, he declares, calls for all o the material to go into the construc tion of twenty-five houses, including brick, lumber and cement. Orders for $1,000,000$ feet of fir are also included among the enquiries, Mr. DeHaas de clared, and enquiries for other kinds of lumber total as much, if not more. One order alone calls for over 770,000 feet of lumber, to be shipped by water Predicting the immediate future for construction throughout Upper Michigan, Mr. DeHaas declared, "So far as gan, Mr. Dellaas declared, So far as hand for the carpenters, and I do no hand for the carpenters, and of work The outlook for the building trade The outlook for the building trade throughout this region is very good, probably better than it has been in
"Furthermore," Mr. DeHaas continued, "there has been a material de crease in the price of almost all construction materials. Lumber. brick cement, hollow tile and the other materials have, during the past Six months, decreased from 15 to 40 per ennt. I believe, however, that the ex treme low level has been reached, and that whatever change occurs from now on for the next several months a least, will show a slight upward trend Even during the past two weeks the common grades of lumber have shown an average upward reaction of from $\$ 2$ to $\$ 3$ per thousand, and the bette grades of from $\$ 6$ to $\$ 7$ per thousand We are now shipping a quantity of white pine which averages about $\$ 75$ per thousand. Lumber has, in my opinion, gone about as low as it wil go for some time to come.'
As stated, the two biggest construc tion jobs planned for the city of Mar quette are the new training school for the Northern Statc Normal College and the city's new hotel, Kaw Baw Gam, named after a famous Indian chieftain who once was a familiar character about the city. It is conidently expected that work on both of these structures will begin early in the spring of 1922, the foundation of the hotel having already been completed. It has been reported, too, that plans are in progress for the building p of Marquette's most unsightly spot-the burned-out corner of Front and Washington street, where, six years ago, fire wiped out an entire office and store building. This prop erty has since been purchased from the Peter Frei estate by L. G. Kauf New York and Marquette President of the Chatham and Phoenix National Banks of New York, and o the First National Bank, Marquette. An energetic and intelligent publicity and advertising campaign, on the part of the manufacturer to offset the per sistent comment of those not directly connected and acquainted with the clothing business, is the suggestion of A. E. Archambeau, one of Marquette's veteran clothing retailers. The same principle, he declares, would apply to any other business.
"I believe that much of the apparent dissatisfaction with the cost of living-with the prices asked for the necessary commodities - could be avoided," Mr. Archambeau declared "if the manufacturers themselves

## FIRE

TORNADO

## BETTER INSURANCE <br> A $T$ LESS COST

During the year 1920 the companies operating through

## The Mill Mutuals Agency

paid more than $\$ 4,000,000$ in dividends to their olicy holders and $\$ 6,300.000$ in losses.

How do they do it?
By INSPECTION and SELECTION
Cash Assets Over \$20,000,000.00

## We Combine <br> STRENGTH and ECONOMY

## THE MILL MUTUALS AGENCY

120 W. Ottawa St.
Lansing, Michigan

Free From All Federal Income Taxation.
'We own and offer:

## \$105,000 Manatee County, Fla., 6\% School District Bonds

(Issued by City of Bradentown Special School District No. 1; including entire city of Bradentown and about $\mathbf{1 0 , 0 0 0}$ surrounding acres.)

Dated July 1, 1921. Due in 30 years from date, without option of previous payment. Principal and s. a. interest (Jan. and July 1) payable at Seaboard Nat'l Bank, New York. Den. $\$ 1,000$

Total value of property, est.
\$6,000,000
Assessed valuation for taxation 1921 _-_ $1,872,000$
The assessment of the School District is
abnormally low. Assessed valuation of
City of Bradentown, entirely within
School District No. 1
5,225,000
Bonded debt-this issue only
Population 4,500.
Manatee is one of the leading Counties in the State as to value of Citrus Fruit and early vegetable crops, officially valued at $\$ 4,500,000$ annually

These bonds are issued for a new School House, and full faith credit and resources of the District are pledged for payment of bonds
and interest.
Validated by the Circuit Court of Manatee County.
Eligible to secure Postal Savings Bank Deposits, in opinion of counsel.

Legality to be approved by our attorneys.
Price Par and Interest, Yielding 6\%
The Hanchett Bond Company, Inc.
(Incorporated 1910)
MUNICIPAL BOND HOUSE
CHICAGO
Dime Bank Bldg., Detroit
W. H. Dunham, Representative.
would assume the burden of informing the public of the factors which enter into the determination of retail prices. There seems to be a deplorable lack of understanding, on the part of the buying public, with regard to manufacturing costs, that, in recent months particularly, the burden has fallen entirely upon the retailer to go into the details and trace the manufactured ar ticle from the raw produre ticle from the raw product.
the clothing business the farmer knows full well that raw wool is down; that the price is around 20 cents per pound. He knows too that although the price knows, too, that although the price of clothing has decreased somewhat, the drop does not seem proportionate to the decrease in the raw material. Naturally, he cannot understand. What is the result? The retail merchant, upon whom the farmer vents his wrath, must, perforce, go into details and trace the product from the sheep's back to the mill; from the mill to the manufacturer; the manufacturer to the wholesaler and the wholesaler to the retailer. He must show how wage levels affect the retail price of clothing; he must emphasize the hundred and one other factors which bear upon the issue, and I have found that I can very easily spend considerable of my time, if I so choose, attempting to enlighten the public on these phases of the business.
"I do not believe this is entirely fair or just to the retailer," Mr. Archambeau continued. "I am sure that if the manufacturers themselves should avail themselves of the news columns of the daily papers and of the trade journals, this situation would the trade siderably relieved."

As concerns the outlook for clothing prices during the next six months, Mr. prices during the next six months, Mr. terial decrease of any kind. "The terial decrease of any kind. "The price may drop a dollar or two on
men's suitings," he declared, "but the mange scale for the tailors is already wage scale for the tailors is already established until 1922, and it is not likely that any great changes will occur during that period, unless it be with the higher grades of clothing materials only.
A candy salesman from an inland point appeared at the desk of the Clifton Hotel one morning recently and told "Charlie" Sams, the proprictor, that if he (Charlie) couldn't keep the cows out of the yard at night, he (the salesman) was through with that hotel. When told that the "cow" was none other than Marquette harbor's dismal foghorn, bellowing its warning to "ships that pass in the night," Mr. Salesman muttered some. thing about "oughta label them things," and "snuck" out. For proof and evidence, make Marquette on a foggy day. L. D. Tucker.

War Echoes For Armistice Day. Written for the Tradesman.
Standing before one of the windows of a bank one winter day not many weeks after the signing of the armistice was a woman dressed in black. She did not recognize me until I said that we were neighbors and gave my name. She grasped my hand and burst into tears saying: "You have lost your boy, too. But you have two sons left. He was all I had in the world."
They took this widow's only son and he died in the training camp. Somewhere, sometime, someone will have to answer for all the heartless, unnecessary and rigorous features of conscription and military training. Some day the American peope will demand an answer to the question if it is the deliberate intention of army men to kill off the weaklings by imposing extreme hardships upon recruits in training camps.

A Father.



Official Seal of the City of Grand Rapids

## The City of Grand Rapids Uses UNITED TRUCKS

F
IVE UNITED TRUCKS are doing the heavy duty hauling for this city.

These trucks were purchased after definite proof of their performance.

The City Government bought them with due regard to first cost, economy of upkeep and operation, and the convenience of the United factory service shop.

## All five are making good.

So are hundreds of other UNITEDS engaged in the hardest kind of hauling all over Grand Rapids and surrounding territory.
$11 / 2-21 / 2-31 / 2$ and 5 Tons.
$A$ size for every requirement.

United Motors Company<br>Grand Rapids, Mich.<br>FACTORY AND SERVICE 675 NORTH STREET Bell Main 770<br>Citizens 4472

## Quality/ <br> rather than quantity production



Michigan Retall Dry Goods Assoclation. Michigan Retail Wry Knapp, Lansins.
President-J. W.
First Vice-President-J. C. Toeller. First Vice-President-J. C. Toeller.
Battle Creek.
Second Vice-President-J. B. Sperry,
Second Vi
Port Huron.
Port Huron. Treasurer - W. O. Jones,
Secretary Kalamazoo.

## Wool Stocks and Woolen Goods.

The past week has shown a continuance of the strength in the wool markets which has been noted for the last two months. At all the auctions prices have been firm, and some increases were had in the coarser wools. The demand is from British manufacturers of woolens and from European and Japanese buyers. Apparently there is a desire to make up for the deprivation of wool during the war period and since. Last year's clip in Australia seems to have been disposed of and some of this year's will be offered at the sales next month and in December. There are still remaining about $1,500,000$ bales of the stock carried by the Bawra, as the British-Australian Wool Realization Association is called. More or less trading continues in domestic wool, but special features are lacking. The mills are still active and report comparatively few cancellations. More openings of dress goods for Spring occurred during the last week. They show little price change. A large business is reported in the cheaper lines, with improving prospects for the finer grades. Fall clothing of medium priced kinds has been moving fairly well, but retailers are somewhat shy in ordering for Spring. Tropical cloth suits, however, are said to have been ordered in large volume. The women's wear trade has been bettered by the cooler weather. Much interest attaches to the coming openings of rugs and carpets. Business in them has been quite brisk and it looks as though it would continue. It is a moot question in the trade whether or not the principal factor will stir up things with another auction sale.

## Dance Hat Trimmings.

Gold and silver laces, veiled sometimes with maline to dim their brilliance, are the "last word" in materials for dance hats, the coming bulletin of the Retail Millinery Association of America will say. Not a great deal of specializing on chapeaux for that purpose has been done since before the war, but fashion seems to have swung around to them again.
"There are a number of these charming little hats to be had about town," the bulletin will go on, "and one wholesaler has given particular attention to this mode. The cleverest of draped diadem toques, which closely swathe the head with scintillating gold cloth, combine with Oriental bands that sometimes run, with the gold material, into attractive little sashes. In
many cases a brim is added to lend softness to the model.
"There are hats of silver lace, for example, that have tiny upturned brims of royal blue velvet and large transparent crowns. Maline is often swathed about the brim and crown, too, trailing off into a long sash. A Dutch cap of lace of sheer mesh, with a very heavy flower motif of gold braid, is made with a full tam crown and small fitted brim, about which are laid black leaves. If a double side trimming is desired, a rose fashioned of cloth of gold is brought into use."

Prices of Cotton and Cotton Goods. Not only speculators but spinners noted with interest the publication, early last week, of the Census Bureau report on the amount of cotton ginned up to Oct. 18. The total-5,477,397 bales-is little below that at the corresponding date last year, when the crop was about $13,000,000$ bales. But the claim is made, and is apparently well founded, that never before was so large a percentage picked and ginned as this year at this period. On the basis of the figure given the estimates for the 1921 crop vary between $6,500,000$ and $7,500,000$ bales. There is every incentive this year to pick the plants thoroughly and leave no cotton in the field, as was done last year in many places. Demand has continued good from both domestic and foreign spinners. But the quotations of cotton have not risen to anything like the extent which was expected, but they have fluctuated without too wide a range. It is yet a question as to how the consumer will take to higher prices of cotton goods. Those now being sold at retail represent the lower levels of some months ago. In the primary markets there is a feeling of confidence which tends to sustain values as they have been increased, and such increase is greater than the rise in raw cotton seems to warrant. Some contracts go on well through December. Finished cloths are moving in fair quantity, some "at value." Fall knit goods are being gradually absorbed by the trade but there is still halting on the Spring offerings. Hosiery is moving slowly except in the silk varieties.

Don't hide away in the back of the store the goods that make people want them when they see them. See that they are where they can be seen.


THE MCCASKEY REGISTER CO.. ALLIANCE, OHIO

## Men's Duck Coats

We have a good stock of Men's Duck Coats. 32 inch Single Breasted. 32 inch Double Breasted.
Also Men's and Bjys' Mackinaws. Prices ranging from $\$ 3.75$ to $\$ 8.50$. Write for samples.

## Quality Merchandise - Right Prices - Prompt Service <br> PAUL STEKETEE \& SONS <br> WHOLESALE DRY GOODS <br> GRAND RAPIDS, MICH.

## Fourteen Styles

## "BURSON" Hose

"Full fashioned without a seam'
All grades on the floor
Daniel T.Patton \& Company Grand Rapids.Michigan -59-63 Market Ave. N.W. The Men's Furnishing Goods House of Michigan

## November Specials

We are sending out this week another pink sheet of Seasonable Specials for November including all kinds of wanted merchandise at prices under the market.

In view of the advancing prices and scarcity of wanted merchandise even at market prices, you should place your order early as these Specials are subject to prior sale and good only as long as each item is in stock.

See our salesman, send in your order by mail, or come in to the House and visit us.

Grand Rapids Dry Goods Co.
Wholesale Only
GRAND RAPIDS,
MICHIGAN

The "Boy" Did Not Come Back.
Written for the Tradesman.
"Good morning! I hear your boy is home from the war."
"News to me; I haven't seen him."
"Haven't? Someone was telling me about talking with him."
"That was a mistake. He didn't come back."
"We heard that he was wounded, but that he got well."
"That is news to me, also."
"Say, who is that across the street? Isn't that your son?"
"Certainly."
"And he went to the war, was wounded, recovered and came back?" "Substantially correct."
"Well, here he comes now."
"The key, Dad."
"The office is unlocked."
"Alright."
"And you were just telling me that your son hadn't got home from the war.'
"Think a minute. Did I say that?"
"You said you hadn't seen him and that he didn't come back."
"Correct. I said 'him'; I did not say ' my son'.'

But I asked about your son."
"Did you? Did you not say: 'I hear your boy is home from the war?'"
"Of course I did. Well, I guess I'll move on before we get into a dispute. I don't seem to understand you."
"Wait, it won't take a minute to get out of this muddle."
"Go ahead; I'm listening."
"You began talking about my boy and now you are speaking of my son."
"What's the difference? Boy and son mean the same."
"If they do, why do we have two different words?"
"This is something new, for you to be so particular. What does it mean?"
"It means I am learning exactness or preciseness from the ex-officer who sits at my table and tries to help in my office. But about the boy. My boy went to the war a care-free, happy, fun-loving lad. One who was not afraid to tackle hard jobs-either work or play. Straight as a needle, supple, abounding with life, health, hopes and plans. That boy did not come back. Did you notice my son? The stoop of his shoulders, his sunken eyes, the thinness of him? Why, he lost sixty pounds of weight in the hospital, and he is ten years older than the boy who went away two years ago."
"I noticed he did not stop to say Good-morning to his father's old friend."
"But he saluted you as he came up and as he passed on.'
"Yes, I did see his hand go up but I didn't think that was all he should have done-and I noticed his 'alright' was like a pistol shot, not very affectionate."
"Military training you see, brevity, no loitering over formalities or social etiquette. He was on his way to work -his post of duty."
"Well, it seems to me all the returned soldiers would be glad to see their friends; that is, if they realize how proud we are of them and how much we wish to honor them."
"But you-I mean all of us home folks, don't know how to treat the
boys and they sense it. We don't understand them. We cannot begin to realize-no matter how much we read or hear-what they have experienced. We are expecting the impossible when we think they can take up civilian life just as before-that is, immediately. Some are broken in health, their plans all disrupted, they have lost nerve power-especially those who were badly wounded, they have lost their former energy and ambitions. You did not see his crippled hand. That is only one of the several wounds. He tries to do the work he once did-but that hand-he can do a part and then he must ask someone to help finish the task. The asking of others to wait on him is humiliating; and it is more humiliating because he is no longer a boy. We are mighty glad he
got home alive, but we are just a little disappointed because we were looking for the boy who went away. We had not prepared ourselves for the change which must inevitably have taken place. No, the 'boy' did not come back." E. E. Whitney.

## 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.

## PRICES CURRENT ON STAPLE DRY GOODS.

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


in back --
Ladies' fleece
Men's 200 Hosiery-Men's.
hose
Men's 220 needle full merc. hose --
Men's 240
0 Men's 240 needle fiber silk hose
Men's pure silk hose --1.-.--
Nelson's Rockford socks, bdis. Nelson's Rockford socks, bdis,
Nelson's Rockford socks, bdls.

Nelson's Rockford socks, bdls. | Men's Sweaters. |
| :--- |
| 150 | Heavy all wool rope or shaker knit

for men
 Men's fashioned all wool shakers
Men's $1 / 2$ Cardigan stitch, according
to quality each
to quality, each, Sadies, Sweaters. 300 to 450 Style entering into price, it is impossible
to give specific quotations, but sweaters that may readily be sold can be had in $\$ 3.00$ variety of styles and combinations from Bathing Suits for Spring Delivery.
Men's all pure worsted, plain ---- 22
Men's all pure worsted with chest Men's all pure worsted with chest
stripes Ladies' all pure worsted, plain to 2500
Ladies' all pure worsted striped and
color combinations B. Athletic Underwear for Spring. 00 up B. V. D.'s, Men's union suits --- $12621 / 2$
Seal. Pax, No. 10, union suits 10 ( 50
Men's $72 \times 80$ Nainsooks, may be
 $\begin{array}{llll}\text { Men's Dress Furnishings. } \\ \text { Slidewell collars, linen or soft } \\ \text { Neckwear } & 160\end{array}$ Slidewell collars, linen or soft
Neckwear
Flannel night shirts
Fo,
Dress pants
Dren

Mufflers | Dress shirts |
| :--- |
| Laundered stiff cuff shirts, 80 sq. | percale

President and Shirley suspenders Mackinaws Work Furnishings. Mackinaws coats
 No. 240 overalls or jackets ---...---
No. 260 overalls or jackets
Stiefel rope stripe, Wabash stripe
Club or Spade overall or Stierel rope stripe, Wabash stripe
Club or Spade overal or jacket,
2 seam, triple stitched
2 seam, triple stitched
Coverall kahki
Winter pants
Black sateen work shirts
Nugget blue cham
Nugget blue chambray work shirts
Golden Rule work shirts
Piece dyed work shirts
Best Quality work shirts $--\quad 900$ to
Cherry Valley flannel shirts
Buffalo flannel shirts Buffaio flannel shirts
Domet flannel shirts
Standard flannel shirts
Harding flannel shirts
Shirley suspenders X Back work
Knickerbockeys' Furnishings.

## Mnickerboc

Mackinaws
Overalls, Brownies, etc.---------
6
Youths' Wabash stripe overa
Soverand flannel shirts
18x72 dress shirts
Caps and Umbrellas.
Black sateen shop cap, doz.
Dress caps, men's, doz. -- 7750 to 1900
Dress caps, boys', doz.
Men's
Middy Ladies
wool flannel, each green, or navy
wool flannel, each
Serge middy blouses, each ---.-.-.-.-
Voile waists, doz. Goile waists, doz.
Crepe De Chine waists, each ---

Bungalow percale aprons, dz. 7 Gingham aprons, doz. Gingham house dresses, dz. 2400 to Bathrobes, ladies' or men's, each
Best sateen petticoats, doz. 900 to Pettibockers, doz.
Bandeaux, do
Brassiers, do
Silk and
Silk and cot. Env. Chem, dz.
Outing gowns
8

# Blue Grass Butter Blue Grass Esvorated Milk Country Club 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



MILLER MICHIGAN POTATOCO. Wholesale Potatoes, Onions

Correnpondence Sollicited
Frank T. Miller, Sec'y and Treas.
Wm. Alden Smith Building
Grand Rapids, Michigan

We Are Exclusive Selling Agents For

## BREDNUT

THE NEW NUT BUTTER
Specify BREDNUT in your next order.

> PIOWATY

## M. J. DARK \& SONS GRAND RAPIDS, MICH.

Receivers and Shippers of All
Seasonable
Fruits and Vegetables
merchants through your esteemed paper, pro and con recording their opimions as to how we can conduct a campaign that will enable us to regain the confidence of the consumer, eliminate the continual harassing of the profiteering grocer and put all on an equal competitive basis.
Without standardized packages, you may buy a 12 oz . can of baking powder, thinking you are buying a pound, and it is just these methods in the past that has caused the consumping public to look with questioning eyes on all purveyors of foods.
I would also suggest that you publish continuously a column showing all advertised brands sold by the Atlantic \& Pacific Tea Co., the Grand Union Tea Co., Sears, Roebuck \& Co., the National Tea Co., Kreugger, Montgomery Ward, etc., that the grocers throughout the country may act understandingly in refusing to handle all brands placed in the hands of cutthroat competitors; also prices sold at if possible.

The house-to-house canvass by promoters of food products should be eliminated by the grocers refusing to accept orders, therby preventing the leverage they have to force a merchant to stock their goods
I would also like to see South Water street merchants standardize their packages. At present you order a crate of cabbage and it weighs 60 lbs. net. This may last a couple of days. Next time you order you think you want 300 lbs . and you order five cases, but they ship you five cases weighing 100 or 110 lbs . instead. Then you are overstocked.
I sincerely hope you will pardon this long letter and if there is any "meat' in it, you will pick it out and pass it along.
By the way, let's hear from the Cream of Wheat Co. and many others Why? Because I do not think it is fair for the manufacturer to still price Cream of Wheat at $\$ 9$ per case when wheat has dropped from $\$ 3$ to $\$ 1$ per bushel. Chas. J. Duffield,

Manager Economy. Cash Grocery.
Of all the letters the Tradesman has received from its hundreds of subscription patrons during the past two months-many of them so friendly and sympathetic that they will never be forgotten as long as time lasts-the Tradesman regards the above letter as the most suggestive of benefit to the retail merchant, because it deals very plainly and intelligently with a reform which has long been debated by thoughtful merchants and which can well be given the best thought and the most careful consideration of the trade. The Tradesman takes pleasure in inviting further correspondence on this subject-by retail grocers, wholesale grocers and manufacturers-and will cheerfully give place to any contribution which tends to throw new light on the topic, either pro or con. Let us make this subject the special order for the next month and see if we can reach a conclusion that will be a happy solution of the problem!

## New Counterfeits Out

Two new counterfeits of reserve notes have been announced by the local Reserve bank, one on the San Francisco Reserve Bank for $\$ 20$ and the other on the Chicago Reserve Bank for $\$ 10$. The former is a crude attempt in the form of a straight photographic reproduction on two pieces of poor-quality paper, no effort being made to color its seal or its numbers. The latter is printed from zinc-etched plates on two pieces of poor-quality paper, between which a few silk threads have been distributed.

Food As Safe In Tins As In a Bowl. Canned meats are packed all the year round and are not subject to sudden variation in values, as canners of meats put up large quantities at certain times of the year when supplies are abundant, and they adhere to their list prices except in case of heavy changes in the price of fresh meats. The packing of canned meats is done under such sanitary conditions that their wholesomeness and flavor are unquestionable
The convenience of canned meats for city people, especially those who live in kitchenette apartments, is admitted: and they can be served hot or cold. If wanted hot, the can immersed in hot water for a few minutes supplies the need. Canned meats do not have to be cooked, they are sufficiently cooked and have only to be warmed if desired. Chicago is the largest producing market for canned meats in the world, and they are produced under Federal Government inspection and are good, safe, wholesome, economical and tasty.

A fallacy common to the kitchen is that as soon as a tin of food is open the contents should be poured into some other receptacle
There are some prejudices, like planting early potatoes in the dark of the moon, wearing asafetida bags to avert measles and emptying tins of food as soon as open which must be corrected. Plain common sense should tell the housewife that if it is safe to use tin dishes to bake pies, tin pans for milk, tin spoons to use in the kitchen, tin in a hunderd forms for all sorts of purposes in the kitchen, that tin must be harmless. There is no more reason for pouring out the contents of a tin of tomatoes into another tin or enamel dish or china bowl, than there would be in emptying a glass package.

Canned foods will not keep any longer after opening than fresh foods under similar conditions, but they will keep just as well in the tin can after opening as in a dish. They will, of course, in time grow sour and mouldy when opened and exposed to the atmosphere, just as milk will sour and fresh foods spoil and mould; but no quicker in the tin can than in a dish or jar. $\qquad$ John A. Lee.

To say that a merchant who lays up money is a profiteer is unwarranted But because such intimations pass from customer to customer, it is best that a merchant should never become a money lender. That is, to loan money to customers on notes or mortgages. It will always hurt business. Better invest in real estate, municipal bonds or other safe securities.

Are You Stocked with Van Duzer's?
Thousands of thrifty housewives come
in your store who know this seal. O un advertising constantly reminds Van Duzer's CERTIFIED Flavoring Extracts They've been leaders for 70 years. attract the best
trade and give
$100 \%$ satisfaction.


## 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. <br> No. Ionia Ave. Grand Rapids

Store and Office Fixtures of All Kinds bOUGHT AND SOLD

Correspondence solicited. Call and see us when in town.


## We Specialize on

## Sunkist

 Oranges and LemonsThey Are Uniformly Good

The Vinkemulder Company


## In The Best Package

For The Best Trade

High grade merchandise, to justify the name, must possess something more
ne intact.
The whole value of coffee, its strength, fragrance and flavor lies in its aromatic oils. These require air-proof, moisture-proof protection. That is why SEAL better package is devised) it will continue to be packed-AND PROTECTED -in an all tin can. Only in tin does coffee reach the consumer at its best. In the absolute protec-
tion aftorded to freshness, flavor and aroma, it is a larger factor than is gen-
erally supposed in contributing to the prestige and reputation of SEAL erally supposed, in

The coffee cannot be too good or the container too perfect to satisfy those Tovers of the beverage who, in all communities, are seeking and demanding THE BEST. There is great, satisfaction and commensurate profit in commanding such trade. The essential thing is to supply "the best coffee in the best

## CHASE \& SANBORN'S SEAL BRAND COFFEE

Trade supplied by CHASE \& SANBORN
76 East Lake Street, Chicago, Illinois

# Brown \& Sehler Co. <br> "Home of Sunbeam Goods" Manufacturers of HARNESS, HORSE COLLARS 

Jobbers in

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

GRAND RAPIDS,
MICHIGAN

## Michigan Hardware Company

100-108 Ellsworth Ave., Corner Oakes GRAND RAPIDS, MICH.

Exclusive Jobbers of Shelf Hardware, Sporting Goods and FISHINGTACKLE

## Foster, Stevens \& Co. Wholesale Hardware

 chased in advance will, if desired, be held for delivery on Christmas Eve.A talk by personal or mimeographed letter along these lines, or a series of such arguments in your newspaper advertising, reiterated by means of show cards in your windows, will do a lot to induce some quiet and resultful thinking on the part of holiday shoppers.

In your regular advertising, run a series of these suggestions: "The early shopper saves worry," and so forth. Also, from day to day, revise the popular line: "Only 15 shopping days before Christmas,"

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

An Early Start For the Christmas Campaign.
Written for the Tradesman.
October is none too early for merchants to consider the matter of their holiday trade.
In the first place, the sooner the orders for the stock are given, the better the chance of getting the best lines shown on the market. Novelty exerts a large influence in the Christmas demand. A customer is naturally attracted by something entirely new. Now, a novelty is often first placed on the market only in a tentative way, in limited supply.

Again, lines get more or less broken as other merchants make their selections, and the dealer who leaves his buying until the last minute may not be able to make the sort of selection he desires.

The merchant must not be guided solely by price and stock up with articles merely because they are cheap. He must study the probable demand. Will these goods sell readily? Unless there is a ready, assured demand for them, he should buy very carefully. Here is where it pays for a merchant to study his customers and to learn to approximate their probable demands with a fair degree of accuracy.

Having attended to the stock, the merchant, even this long before Christmas season, will do well to make some other advance preparations.

One of the first considerations in preparing for the Christmas trade is to educate the public to the necessity of shopping early. Every dealer knows that the average shopper leaves everything to the last moment. Some even neglect to make their Christmas purchases until the very last day. Every dealer likewise knows that the customer is likely to get only half satisfaction and that the store is going to be crowded to the doors the last few days before the holiday. Thus both customer and merchant suffer.
On the other hand, a longer period of holiday activity means that the trade can be handled more satisfactorily. People will have time to look the stock over and make unhurried selections. This, too, will be fairer to the merchant and his staff.
In one town, in my experience, the merchants, by concerted effort, were able to appreciably extend the Christmas buying season. Originally it covered largely the last week or ten days. They were able to get Christmas buying nicely started by the first week in December, and spread it more evenly over the interval between then and
done, or is done in a new way, will help, of course. But humanity is selfish; and what will interest the average customer is the results he is going to get by doing his Christmas shopping early.
Along this line, one dealer gets out every year a personal letter to his regular mailing list of customers and prospects. He points out why it pays to shop early-that the customer can take time to look around, can make take time to look around, can make
a better selection from goods that have not been picked over, can get better attention from the salespeople, and can save himself or herself 90 per cent. of the worry that always accompanies Christmas shopping. And, finally, as clincher-all goods pur-
Christmas Eve. More than that, they did more business.
How was this done?
As I recollect, one of the first essentials was to start selling somewhat earlier.
That may sound trite and impracticable. But, immediately following the Thanksgiving holiday, they began to show their Christmas goods and to hint at the Christmas season in their interior and window decorations.
It is a pretty well established fact that the response of the public to any form of advertising, and particularly to seasonable advertising, is rarely immediate. You have to advertise, to show your goods, to talk them up, for, say, a week before you can look for any definite results.
Thus, to start the Christmas buying early in December, the selling-the advertising and display, that is-should commence the last week in November. Start to show your holiday goods then. Work the Christmas accessories into your displays. Introduce Santa Claus into your advertisements, and begin to suggest the advisability of early purchases of Christmas gifts.
Years ago, the time-honored method of stimulating early Christmas buying was to get the editor of the local newspaper to run a squib-a sort of sob-story-about the poor, overworked clerks tottering beneath the burden of the last awful week the burden of the last awful week.
That sort of thing, if it is not overdone, or is done in a new way, will selfish; and what will interest he is

This constant reiteration in a small way is more effective than a single advertisement on the same topic that occupies a great deal of space.
Thus, I recall the instance of a hardware dealer who stared as early as November 1 to insert in a corner of his advertising space a daily reminder of the approach of the holiday season. It read: "Remember that there are only 54 more days, before Christmas." This was left in the same corner of the adverisement right up to the last day, the number, of course, being changed daily. People were faced each evening with this reminder of the fast dwindling time for Christmas shopping. It had a good effect.
Although the best publicity mediums are the show window and the daily newspaper, some dealers have secured good results by using small catalogs and booklets, distributed through the mails. One small town dealer in November got out a neat little Christmas catalog and sent a copy before the end of November to every householder in his district. Besides listing timely goods, he embodied a few pointed suggestions regarding early shopping, such as:
"The shopper who puts everything off until the last day finds that the best of the stock has been selected.
"The customer gets more attention between Dec. 1 and Dec. 20 than in the few days after that date."

It should always be borne in mind, of course, that if the hardware dealer desires his customers to buy early, he must set a good example by being ready to sell early. Goods should be ordered and arranged in plenty of time. The dealer last referred to made a point of this also, saying: "Our stock is all ready right now, and we want you to come early and see everything." The catalog campaign in that instance at least proved very successful.
It is a good idea to have compiled beforehand a printed or mimeographed list of gift suggestions. The list should include suggested gifts for all members of the family, preferably with a few brief words of description and the price for at least the feature articles. Most people find the problem of selecting Christmas gifts a very perplexing one, and appreciate assistance of this sort.
Also, coach your salespeople and especially your extra or emergency salespeople, so that they can make intelligent suggestions to customers. The store which is in a position to give dependable advice is pretty sure to win a response in the shape of a largely increased trade.

Victor Lauriston.

Wise Investing is a Declaration of Independence"

> Buy Consumers Power Company $7 \%$ Preferred Stock
> - Yielding

Some Colors.
They were talking of their absent sons, and the fact that each of the fathers had a boy in a different college did not prevent them from amicably discussing their prospects.
"It won't be long," said one of the fathers, before the football season opens, and then I think we'll hear, something from the Orange and Blue."
"Yes," said another, "and there'll be some shouting done by the Blue and Gray."
"Of course," said the third father, "and as my boy has gone to Princeton, I'll have to put in a word for the Black and Orange; but it doesn't make such a great deal of difference. The boys are bound to come under the same colors in the end."
"No," said one.
"Can't be arranged," said the other.
"Oh, yes it can!"
"To which colors do you refer?"
"Black and Blue."
You would be surprised to know how far the influence of a pleasant speaking voice goes. See whether you can improve the tone of your own voice and so please customers more.
Telling the public that yours is the best store in town to trade in does not make it so, and it does not often make people think it is so.

## $8 \%$ <br> Cumulative-Participating <br> Preferred-Investment of the <br> PALACE THEATRE CORPORATION and OLIVER THEATRE

Send for Attractive Circular on a Growing-Going Proposition-now active.
Note-The Editor of the Trades-
man recently visited South Bend man recently visited South Bend our proposition that he handed us his subscription.

PALACE THEATRE CORPORATION
Oliver Theatre BIdg.
South Bend
Indiana


## 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. <br> General Office, <br> Petoskey, Michigan

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

Grand Rapids
Michigan


Signs of the Times Are
Electric Signs
Prodroasive merchants and manufacProdrossive merchants and manufac-
turers now realize the valae of Electrle turere now
Adrertising.
We furnish you with aketohes, price and operating cost for the asking.

THE POWER CO.
Bell M 797
Citizens 4261


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


Future Wars Should Be Made More Humane.
Grandville, Nov. 1-November 11 this year will possess greater interest than ever before, not even excepting that day three years ago when the world war came to a sudden termination with the Allies within shooting distance of the German Rhine.
It may well be regarded as a mistake that at the first yellow streak displayed by the Hun the Allies halted and accepted the abject surrender of the unlicked foe. That is past and gone now, however, and we have to deal with the present. Three years of peace has scarcely healed the wounds of that struggle for world democracy, the old wounds still bleeding in places, while smaller countries are still ratting the muskident desire to keep their hands in.
As an anniversary of the ending of the great world war, the 11th of this month is one of significance. As the date for the meeting of the great date for of the world at Washington, called together in the interest of world peace through a partial disarmament, it is still of greater moment. The past, with all its sorrows incident upon a state of war, lies buried.
future that all efforts for cessation of future that all
Much of good to this old world may come of this Washington meeting. At the same time it is not best to be too sanguine over the prospects. Disarmament in its full meaning is an impossibility. France, bordering on possibility. France, treacherous and hostile Germany, dare treacherree to disarm. Japan, with an not agree to disarm. Japan, with an pected to cut too deeply into her naval pected to cut too deeply in oasting the resources. Britain, long boasting the
super navy of the world, may well super navy of the world, may well
hesitate to disband her naval armahesitate to disband her mide territory o dement
Hope springs eternal in the human breast and we all indulge the hope that good may come of he getting together of the great powers of the world. So many questions are in the offing to be settled it may be that disarmament may prove the least of the problems thrust to the fore at that august table.
With all our hopes for reduction of armament, that all nations may not enter upon new wars at the drop of the hat, is another great question; how shall future wars be carried on, if we are to have them. The complete extirpation of war isn't to be seriously considered, although pretexts for such last resort may be lessened.
Nearly all the wars America ever engaged in were carried on in a manner supposedly civilized and enlightened. Making war upon women and children was strictly forbidden as between civilized nations. During our Civil War no town or city was bombarded without time being given for the removal of non-combatants. It was a part of the code of war that it should be carired on in a civilized manner, and women and children were always exempt from injury at the hands of enemy soldiery.

It remained for the kaiser to outNero ancient Rome with his devilish contrivances for the taking of human life. It remained for the ingenuity of the kaiser and his German fiends, to invent cruelties which would bring the
blush of shame to the naked savage of our Western frontiers. The merciless slaying of women and babes, in horrible torture at times, wis coun Cenanced by the brutal leaders of empire. None of these miserable doings had ever been heretofore known in all the annals of civilized warfare. Since the close of the world strug gle new machinery is being invented for the sole purpose of exterminating human life. All the ingenuity of our inventors is at work seeking new weapons of destruction, none of which were permitted in former wars. The German onslaught against humanity bred devilish methods never before imagined possible, and now that peace has come we are still concocting schemes for murder on a scale that it is frightful to contemplate
Knowing as we do the propensities of the human animal how wickedly insane is this idea of using the inamat imagination for purposes of magnifying body destroving instruments of war.
November 11 may well usher in a new era in methods of warfare. Let the several nations assembled aroun the council board at Washington designate that which is proper to use in time of war. Cut out the frightfulness which characterized the kaiser's war. Let it be known that he who
invents new modes of torture and invents new modes of torture and destructiveness, new machines, new gases for the disfigurement and blinding of soldiers shall be held to a strict accountability, and when war shall terminate that nation, that general, crowned head or otherwise, who has resorted to uncivilized methods shall be adjudged a felon and suffer death for his temerity.
One may say that war cannot be civilized.
This is not true in the sense that its hideousness may not be in a measure ameliorated by manly and humane methods, even though the killing of one another is not forbidden. The blinding gas used first by the Germans was certainly unjustified, uncivilized and in no sense defensible. Let those who refuse to be guided by lawful warfare as directed by the nations of earth in council assembled feel the weight of condign punishment immediately on capture
mediately on the abolishment of war in
Although its entirety is impossible, that it may be less heathenishly carried on is at tainable, and this much at least we have a right to expect of the representatives of the great nations when they shall have come together on thi anniversary of the close of the world war-to formulate humane rules for the future guidance of all nations of
the earth. Old Timer. Old Timer
The season for flipf ing cigar stubs on the awning downstairs has been closed, but the season for storing hot ashes in a wooden box in the back end of the store will soon be open.

## CUSHMAN HOTEL

 PETOSKEY, MICHIGANThe best is none too good for a tired
Commercial Traveler. Try the CUSH. MAN on your next trip and you will feel right at home."

## Western Hotel <br> 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, Proprs.

## HOTEL WHITCOMB

St. Joseph, Mich.
European Plan
Headquarters for Commercial Men ST. JOSEPH AND BENTON HARBOR Remodeled, refurnished and redecorrated throughout.
Cafe and Cafeteria in connection where the best of food is on Rooms with running water $\$ 1.50$, with rivate toilet $\$ 1.75$ and $\$ 2.00$. With
private bath $\$ 2.50$ and $\$ 3.00$. J. T. TOWNSEND, Manager.

## HOTEL RICKMAN

KALAMAZOO
One block from Michigan Central Station Headqu Barnes \& Pfeiffer, Props.
OCCIDENTAL HOTEL
FIRE PROOF
GENTRALLY LOCATED
Rates $\$ 1.00$ and up
EDWARD R, SWETTT, Mgr.
Muskegon $\quad:-: \quad$ Michigan

PARK-AMERICAN
HOTEL
Near G. R. \& I. Depot Kalamazoo

European Plan $\mathbf{\$ 1 . 5 0}$ and Up

ERNEST McLEAN, Manager

## Beach's Restaurant

Four doors from Tradesman office QUALITY THE BEST

The Newest
Well Known for
HOTEL BROWNING
Three Short Blocks From Union Depo Grand Rapids, Mich.
150 FIRE PROOF ROOMS-All With
Private Bath, $\$ 2.50$ and $\$ 3.00$ E. HAGER, Managing-Director

CODY HOTEL


IN THE HEART OF THE CITY Division and Fulton

## RATES $\left\{\begin{array}{l}\$ 1.50 \text { up without bath } \\ \$ 2.50 \text { up with bath }\end{array}\right.$

CODY CAFETERIA IN CONNEGTION

## New Hoter Meriens

GRAND RAPIDS

Union
Station


Rooms without bath Rooms without bath
$\$ 1.50-\$ 2.00$; with show. $\$ 1.50-\$ 2.00 ;$ with show
er or tub, $\$ 2.50$.
Meals, 75 cents
a la carte. Wire for Reservation.


Gabby Gleanings From Grand Rapids. Grand Rapids, Nov. 1-The Grand Rapids Trust Co. has sold the last remaining mercantile stock of the Universal Stores Corporation, at Cassopowned the grocery stock which was the necleus of the Universal store at that place. All of the mercantion
properties of the defunct corporation have now been disposed of. The estate still has an unsold equity large amount of notes and accounts, some of which are collectible and some of now has upwards of $\$ 40,000$ in cash now hand. The claims thus far received aggregate $\$ 106,000$. Judge has extended the time for filing has extended the after which the Master in Chancery will take up the work of passing on the validity and invalidity of the various claims filed by creditors and alleged creditors.
Percy H. Lewis is installing new fixtures in his drug store at Watervliet. They were furnished
Hazeltine \& Perkins Drug Co
R. L. Farnum, the Ashley druggist whose store building was recently destroyed by fire, has purchased a ne \& Perkins Drug Co to install in the new Puilding he is now erecting.
The Hazeltine \& Perkins Drug Co has sold a new fixture outfit to the Karsten Drug Co., Bangor
C. C. Byers has purchased the grocery stock of George E. Ryder, 1654
Monroe avenue, and will continue the business at the same location.
Ed. Martin, who has been employed as prescription clerk nine years by the drug business on his own ac count on Burton street, West of Division. The Hazeltine \& Perkins Drug Co. has the order for the stock
The management of Post Tavern (Battle Creek) has greatly improved by brightening the brick walls. The py work is to be given attennside and receive a much-needed tion next and receive a much-needed keeping is superb, the table and table service excellent and the atmosphere of the hotel very restful and alluring.
Under existing rules and practices of the Michigan Inspection Bureau, it is small satisfaction a pracitcally fire merchant store building, so far as getting any concession in rates is concerned. A merchant in a near-by town erected such a building some years ago, only to find that he must pay a higher rate
than that charged the ramshackle wooden structures on both sides of him, because his building "has exposure on both sides. He called at reau one day this week to protest against such injustice, without result. He learned, however, that he could reduce his rate 5 cents per $\$ 100$ by installing $21 / 2$ gallon chemical fire extinguishers and secure a similar reduction by using a gasoline can with a spring top, instead of a plain cork stopper.
Major Harry Rindge, who was for merly credit man for Rindse. Kalmbach \& Logie Ca., but who has been in the employ of the Red Cross in Esthonia, Finland and other European countries for the past thre eyears, has returned to Grand Rapids to secure employment in keeping with his experience and ability
Jay Cowing, the honey producer of Jenison, has returned from the Upper
Peninsula with his 400 hives of bees and 30,000 pounds of white honey made from the honey weed so common the other side of the Sraits. Mr Cowing takes his bees to the Upper Peninsula every spring and bring them back to his home near Jenison every fall. It requires two box cars to transport the bees to and from their summer location and a third car in the fall to convey the product of
he summer's work to headquarters, where it is boxed and shipped to market. Mr. Cowing's bees are not the common black variety, but are yellowe Italian bees. He goes the Upper Peninof taking his bees to the Upper Peninsula because he finds that access to the honey flower--sometimes erronables the bees to produce finer honey ables the bees to produce of which he has any knowledge. The product is has any knowledge. The product commands a premium among discriminatmands a premium among because of its superior ing buality.
The girls once sent their younger brothers into the store to buy cigarettes. Nowadays the fellows send their younger sisters into buy cakes
The flower of the family may turn to be a wallflower
The profiteer's favorite confection is all-day suckers.
The fellow who has a poor opinion of himself may be a good judge of human nature.
There are four so-appellated devils that have in the past haunted salesmen a great deal. They still worry the mediocre and indifferent, but not the good. They are good to know
and good to avoid. 1. "No use trying and good to avoid. 1 . "No use trying to see your first man before nine-thirty-got to give him time to open
his mail." And if a salesman as much his mail." And if a salesman as much as waver for a moment, this one straightway eats into the beginning of
the morning. 2. The next evil spirit gives this reason for a non-woring on the part of the salesman "It is now a quarter to twelve. If you see a man now, he's likely to go to lunch any minute, and he'll hustle you, through to get rid of you and get out. If the salesman "falls for that suggestion, the second demon waits unil he gets the former comfortably seated at luncheon, or in a hotel lobby and then says: "You can't see him efore two o'clock now-he won't be back from lunch." Before the field epresentative is aware of the fact two and one-quarter perfectly good hour have been wasted. 3. When the shadows begin to conceal the sun in the autumn, a third mischief-maker greets the salesman. "It is getting dark," he mournfully sings; "you can't start a new talk now. Your man won't be in a good mood to listen." And, heeded this hint takes away the last part of the afternoon. 4. The fourth little devil usually comes at tervals, generally on Saturdays. in on Saturday. They're too busy to on Saturday. And the salesman is swallisten." And entirety. These little devils are plausible, and if caution is devils are plausible, and if caution is not practiced, th.
sciously adopted.
Since so many activities are so closely bound up with salesmanship it is but natural that salesmen occasionally become a bit to think that the other man has a little better thing than his. The thing to remember is that while The thing to remember in one activity that activity engaged receive first call, and every efshould receive forst should be put forth to do justice to that activity. When a salesman finds that he cannet conscientiously render the best service, he by all means ought not stay in that senother but should look around for another
line in which he can become more interested. Look up all possible arguterested. Look ip in of your proposition ments in behalf of your proponsers that objections. Talk favorably about your proposition at all times. "Wirte out new sales talks and talk with men in kindred lines. It is important that you should know your proposition from Alpha to Omega and no phase of it should escape your notice. Keep plugging on the positive side and do not allow your opponent to unsell you. The chances are that just as soon as he unsells you, he has nothing whatever to offer you. Even if he did have, it would be nothing worth while,
since it was secured by unworthy
methods. Keep plugging at the old game of calling at the people and
keep continually sold on your fine proposition."
The best salesmen are invariably careless when it comes to establishing the credit rating of a customer. Their main idea is booking orders and they seem to have no idea how the credit department is run. Any concern that is in a prosperous looking condition is to them a good credit risk. Always there is a certain class of houses that are awaiting the green salesman, who has no conception of credit matters, to place a large order and see if they can get away with the game. Any good f that has a rating to about its financial affairs and what arrangements it can make to pay for its order. Oftentimes the mercantic ratings have for some reason neglected to bring their ratings up to date. It is essential, therefore, that the can obtain about the financial standing of the concerns he sells. Banks are a reliable source of information and a quick resume of the status of a and a quick may be obtained from them. If a concern is not rated there is really some good reason and it should be looked upon with suspesman. should find out the reason. He is on should find out the reason. He on on
the ground and can make a close-up the ground and of the matter

A queer quirk in the philosophy of business is the fact that contracts for merchandise are easily broken while ing ethically are sacred in the tenets of the parties. Frequently the motto of the parties. Frequently the motto
of the buyer has been, "Let the seller beware." In times of stress buyers were clamoring for goods and would go to almost any end to obtain them Now the times have changed. Many buyers were caught with orders in the process of being filled. Many of them in times of stress would send out orders in duplicate or triplicate and let all of them stand for fulfilment. These blanketed orders the buyer did not hesitate to cancel leav ing the goods in process of manufacture or on the makers sheles. It slant of mind on the ethics mercial contracts. In France and England in particular no responsible house would think of repudiating this kind of an agreement any more than they would of putting in a false claim or undershipment. Most American houses follow the same school of ethics, but there are some who think he commercial contract is merely formal procedure and that there is no eason why it can not be conscien tiously broken. There is here an op portunity for a bit of ethical education for the American business man.
The importance of a good opening slighted. But frequently a good be ginning and a good talk are entirely spoiled by a bad attempt to get the dotted line signed. The Todd Protectograph Co. salesmen are advised to lay their order book alongside of their machine, where the prospect cannot help but seeing it. This little action puts the prospect in the to buy or not buy frame of mind." He is made to think of signing, whereas he would not have entertained such a thought had the order book been left in the salesmen's case and brought out suddenly. It is natural for one to accept what is intended. When the actual demonstration is complete, the salesman is advised to hand the prospect a pencil or pen. He will follow pect a phal impulse to take it. Unskilled salesmanship at this point is liable to make the prospect shy at the signing. Any display of timidity on the part of the salesman will certainly cause the prospect to reconsider, and perhaps result in the salesman being turned down flat. If the salesman is enthusiastic, sincere and positive in his request, but without any display of
abruptness, the signature will doubtless be forthcoming
There's no credit in being an op-
timist when life flows along like timist when life flows along like a
song. Show your mettle by being one just now.
"Women's Dress Shields." announces an advertisement. Not much, however
Nate Rosenbaum has engaged in the shoe business at Belding under
the style of the Belding Bootery. the style of the Belding Bootery.
The Hirth-Krause Co. sold the stock. Hirth-Krause Co. have sold two shoe stocks to go to Muskegon Heights during the past week-one o Ben Jonker and one to Paul Antal. Oliver W. Clements has engaged The Worden Grocer Company fur nished the stock.
The C. W. Barnhard Co. has engaged in the dry goods business at
Mt. Pleasant. The Grand Rapids Dry Goods Co. furnished the stock. chuyler M. Raber, who was bookkeeper for the Hirth-Krause Co. for eleven years, but who has been credit man, sales manager and house salesman for the Marietta Stanley Co. for he past four and a half years, has it man

Eleven Additions To Saginaw CounSaginaw, Nov. 1-The regular meet-
ing of Saginaw Council No 43 was held under very auspicious circumstances. The Council was honored by the presence of Councilor D. P.
McCarty, of the Supreme Executive Committee, Grand Counselor A. W. Stevenson, of Muskegon, Past Grand Counselor John Hach, of Coldwater, Past Counselor H. D. Ranney, of No. 43, and Grand Treasurer B. N. Mer-
cer, also of No. 43. Eleven good men and true were ushered into the mysteries of the order.
The guests were entertained by the officers of No. 43 at an informal dinner at the East Saginaw Club and from there went to the lodge rooms. proved style. After the work was completed the meeting was addressed completer MeCarty whe gessed very complete and concise resume of the objects and benefits of the order. Brother McCarthy was followed by Grand Counselor Stevenson, who discussed present day problems confronting the organization.
Brother Hach gave a short and inspiring talk on salesmanship
The class of candidates should be an impetus to all those members who did not have a candidate to go out
and dig up some candidates. Remember one thousand by June is our goal. The writer recently had occasion to travel into the Southern part of the State and this old Saginaw Valley sure looks good to a fellow. Business conditions may not be at a topnotch point but they are a great deal better than in many other localities. Councilors Brown and Rutherford will leave this week for the North country and we all wish them the best of luck. Past experience has taught us that when Rutherford and Brown buy horse meat they choose nothing but the best and tenderest morsels. We also know that when a certain number of councilors read this article they will start dieting until the time the two hunters return.
Directly after the close of the business session of the next regular Council meeting, the ladies will entertain the men at a card party. This will be a good opportunity tor and poker artists to try the horse and poker
We want everybody possible to be present. The proceeds will be do nated to the flower fund of the Ladies Auxiliary. The meeting will be started early enough so have your wife meet you at the Elks temple after the meeting and try your luck at our card sharks, and don't forget to bring candidate.
O. M. Leidlein.

Surtaxes on Earned and Unearned Incomes.
With the House fixing the maximum rate of the surtax on incomes at 32 per cent., and the Senate voting in favor of a maximum rate of 50 per cent., it is probable that the rate in the law as finally enacted will be a compromise between these two points. The only thing that is certain is that there will be a reduction from the present maximum of 65 per cent. This reduction will not have any appreciable effect on the Federal revenues, as the productivity of the surtaxes is steadily diminishing with the flow of capital into tax-exempt securities. The disappointing feature of the new revenue law is that the lowering of the rate of the surtaxes will not be sufficient to check this tendency of the larger incomes to seek such an avenue of escape. What business interests have been clamoring for is a sufficient easing of the burden to tempt this capital back into the field of productive enterprise. It is argued that whether the maximum rate of the surtax is 32 per cent or 50 per cent. such a high levy will continue to force active business to shoulder an undue share of the tax burden, while the fixed income of the wealthy investor, derived from Federal, State or municipal securities, will be exempt.

Some authorities on taxation take the view that when it is practicable "earned" income-that is, income derived from active participation in busi-ness-should not be taxed so heavily as income which is "unearned," or derived merely from invested funds. It is pointed out by critics of the present revenue system that the chief burden of the income tax falls upon the earned incomes, while those that are classed as unearned are evading taxation to an increasing extent every year. If taxes are to be imposed in accordance with ability to pay it is argued that an income from securities may conceivably bear a somewhat heavier rate than an income due to individual effort. Indeed, before the war the State of Prussia endeavored to make such a distinction when it taxed the income of its subjects. This was done by the ingenious device of taxing all incomes whether earned or unearned, at a progressive rate and then imposing an additional tax at a very low rate on income-yielding property. In this way a taxpayer deriving his income from, say, real estate would pay more tax than the individual receiving the same amount of income as a salary. The merits of such a scheme are debatable, but at any rate there are constitutional difficulties in the way of its adoption by our Federal Government.

Without arguing for such a radical innovation as the taxing of unearned incomes at a higher rate than the others, the point may be made that with earned incomes now bearing a proportionately heavier burden in actual practice, something should be done that will more nearly equalize the taxes on the two classes of incomes. With the repeal of the excess profit taxes on corporations and the retention of high surtaxes on individual incomes, it is evident that partnerships and other non-corporate forms of business organization will be
taxed more heavily than corporations whenever the total income goes into the so-called "higher brackets." The raising of the tax on corporate earnings from 10 to 15 per cent. will not overcome this discrimination when the total net income goes above $\$ 32$,000 . The Taxation Committee of the Investment Bankers' Association of America has therefore presented a plan to the Senate which is designed to equalize tax burdens by allowing the taxpayer a credit of 30 per cent. of his income derived from a trade, business, or profession, or from salaries or other compensation for personal services. This is claimed to have the advantage of eliminating the discrimination in favor of large corporations, as compared with non-incorporated organizations, and of more nearly equalizing the surtaxes on earned and unearned incomes.
Biggest Single-Day Trade Event in Petoskey.
Petoskey, Nov. 1-The confidence reposed in local merchants by the people of this region was again demonstrated on the occasion of Fall Dollar Day here, Saturday, Oct. 29. Trains, wagons and automobiles filled the city with visitors long before business hours and they remained for shopping and for the entertainment features until midnight. This was the biggest single-day trade event ever experienced here.
Frank French, of the Eckel Drug store, has returned from an outing trip to Grand Rapids and other points bringing with him greetings to Petoskey people from friends in the Furniture City.
ture City.
George McCabe, hardware merchant and long time city official, retires from the City Commission, much to the regret of a host of friends; but much pleasure is expressed in the fact that he will continue to serve the community on the Public School Board
Nov. 8 will see an exodus of Petoskey business and professional men who, after the strenuous work of the summer months, seek elusive Bucks
and Birds in Ontonagon and other Northern counties.
The Galster-Davis Hunting Club, one of the oldest bands of deer slayers in Emmet county, about thirty in number, will make their annual trip in special Pullmans provided by the Pennsylvania System officials. Friends are even now preparing to hear the adventures and accomplishments to be related on their return. "Then let the stricken deer go weep-the hart the stricken deer go weep-the hart ungalled play-for some must work world away." J. Frank Quinn.
To get, give.

Mutual Benefit Association To Meet at Middleville.
Middleville, Oct. 28-Kindly insert in the next issue of your paper the following notice:
The Merchants Mutual Benefit Association will hold its annual meeting and election of officers at Middleville, Thursday evening, Nov. 10. Supper will be served at $6: 30$ in the K. P. hall. All members of the Association are urged to be pesent to make this a lively meeting.

Verne Congdon,
Sec'y Business Men's Association.
Self-esteem is wasted steam.

## Citizens Telephone $7 \%$

 BONDS NET 720\%annual returns. With 24 years' continuous dividend record behind them can you ask for anything better. Inquiries cheerfully answered.

Citizens Telephone Company



Mother Nature made no secret of the fact that she put milk into the coconut shell.
But it was left for Baker to discover that the natural coconut milk when CANNED with the meat made it possible to retain indefinitely the fine rich flavor of the freshly picked nut!
THAT is why Baker's Fresh Grated Coconut-the canned-in-its-own-milk coconut-is the choice of discriminating housewives everywhere.

THE FRANKLIN BAKER COMPANY
Philadelphia, Pa.
THE FRANKLIN BAKER COMPANY
Philadelphia, Pa.

Herbert Hoffman's New Duties at Lansing.
Herbert H. Hoffman, for several years president of the State Board of Pharmacy, has, in the reorganization of the work of enforcing the laws relatime to the purity, misbranding and fake advertising of drugs and drug preparations, taken on duties as the director of drugs and drug stores.
For many years two forces were, in some essential details, enforcing these laws, one the Food and Drug Deparment, the other the State Board of Pharmacy. The Department of Agriculture, created this year, took over the work of the Food and Drug Department. Commissioner Halladay, of the new department, disapproved these duplications. So all the work of the bureau of the old Food and Drug Department charged with the enforcement of every drug law was, by the Administrative Board, transferred to the Board of Pharmacy, together with the force of inspectors.
Director Hoffman now is in charge of them all, and there is no longer duplication of work. Mr. Hoffman was for many years a druggist at Sandusky, Sanilac county, and represented that county in the Legislature at the session of 1915. He moved last week from Sandusky to Lansing. His new duties will occupy all his time.

## Palatable Castor Oil

The following methods for administering castor oil are not altogether new-they appeared in the Annales de Pharmacie several years ago-but what is good cannot be repeated too often.

1. Press into a glass the juice of half an orange. Upon this pour the prescribed quantity of the oil, and then add the juice of the remaining half of the orange. The oil, thus taken "between two juices," excites little repugnance.

## 2. Put the castor oil into a cup

with hot milk, sweetened with sugar and add orange-flower flavor. Beat the mixture as when making a mayonnaise, and let the patient swallow it hot, before giving the oil time to separate. The taste of the castor oil is said to be completely masked.
3. The following is Liebreich's method: The oil is mixed, in a cup with a fruit syrup, or syrup of chocolate; seltzer water is added in strong stream. The mixture is shaken and is to be swallowed by the patient before the carbon dioxide has escaped. 4. A glass is half filled with beer. The oil is now carefully added so as to float thereon. A small quantity of beer is beaten to a thick foam and poured on the oil, and the mixture is ready to be taken.
5. Professor Bondet, of Lyons, gives the oil as follows, with the assurance that patients "find pleasure" in taking it
Castor oil ---------------- 20 grams Orgeat syrup $\qquad$ 0 grams Peppermint water -------- 20 grams 6 A method which has been found satisfactory is to make an emulsion by beating up 2 to 10 grams of castor oil with the yellow of an egg, and adding to this, in small quantities at a time, a mixture consisting of 80 cubic centimeters of warm water and 20 cubic centimeters of orange-flower water. The emulsion may be taken in one or two doses, and is especially adapted where the oil is to be given to children.
Other formulas are:
For Children.
Castor oil ------------ 4 to 10 grams

## Glycerine Peppermint

$\qquad$ Oil of peppermin ---------- 5 grams位 For Adults.
Castor oil ------------- 30 grams Cognac ------------------ 7 grams Saccharin $\qquad$ 0.25 gram

Oil of anise
0.25 gram

## 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



## GROCERY PRICE CURRENT

These quotations are carefully corrected weekly，within six hours of mail ing，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 <br> Cheese <br> Oats <br> Perfection Kerosene <br> Veal <br> Lard |
| :---: |
|  |
|  |

 BAKING POWDERS Calurn
Calume
Calum $\begin{array}{lll}\text { Calumet，} & 16 & \mathrm{oz} \text { ．，doz．} \\ \text { Calumet，} & 1 & 95 \\ 5 & \mathrm{lb}, \text { doz．} & 35\end{array}$


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

| Cracked Wheat，24－2 | 485 |
| :--- | :--- | :--- | :--- |
| Cream of Wheat | 8 |
| 00 |  | Cream of Wheat Cer＇1 2

Pillsbury＇s Best Quaker Puffed Rice－ 5 Quaker Purfed Biscuit 18
Quaker Brst
Quaker Corn Flakes 2 Quaker Corn Flakes 2
Quaker 2
Ralston Purina
Ralston Branzos
4 Ralston Fran，large－ 3
Ralston Food，small
Saxon Wheat Food
Sis
Shred Wheat Biscuit 4 Shred．Wheat Biscuit



 | Pointed | Stove | 1 |
| :--- | :--- | :--- |
| No． 1 | 10 |  |
| No． 2 | 1 | 10 | No．



## BUTTER COLOR

 Dandelion， 25 c size - －$_{2}^{285}$Perfection，per doz．
1
75


Rhubarb，No． 10 －－－－
CANNED FISH．
Cla
Claa
Cla
Cla
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Co
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Lo
Lo
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 Tuna， $1 / 2$, Albecore－－
Tuna， $1 / 2$, Rekent
CANNED MEAT． CANNED MEAT．

## Baco Baco Beef， Beef， Beef， Beef， Beef， Beef， Beef， Beefs Chili Devil Devil Ham On Potte Po

 －1でびー Potted Beef， 4 oz－．．． 3Potted Meat， 1,14 Libby
Potted Meat
5
 Derby Brands in Glass．
Ox Tongue， 2 lb．

## $\xrightarrow{\text { Sli }}$

 LaLa
Lu
De Lamb Tongue，No，Wh． 1.2 is $^{6} 6$
Lamp Tongue，sm．sli． 2 Lunch Tongue，sm．sili．

 Boneless Pigs Feet，qt．
Sandwich Spread， $1 / 2$

## $\begin{aligned} & \text { Baked Beans．}\end{aligned}$ $\left.\begin{array}{c}\text { Beechnut，} \\ \text { Campbells }\end{array}\right]$ oz．

 Campbells $-\ldots$ oz．－－－－Climatic Gem， 18 oz．


Van Camp，Smanl Med．－－－－ 130


## B－nut，Large

 B－nut，Large Libby， 8Van Can
Van Can
Lilly Va Van
Van
Lilly
Lilly

| cocoanut <br> 1b．case Dunham 50 |  |
| :---: | :---: |
|  |  |
| $1 / 488.1 / 2 \mathrm{~s}, 15 \mathrm{lb}$ ．case 49 |  |
| Bulk，barrels．．－．－．－ 24 |  |
| 482 oz ．pkgs．，per case484 oz pkgs．，per case |  |
|  |  |
|  |  |


|  |
| :---: |
|  |  |
|  |  |

> COFFEE ROASTED

## Santos Maracaibo

 MaracaiboMexican
Guatemala

## Java an Bogota Peaberry

Mocha
Libert
Reno
Nedro
Quake
Package
Nend $-\cdots-\quad-$
Quaker－－
Royal Club
Royal Club
Morton House
White House
McLaughlin＇s $\times \times \times \times$
McLaughlin＇s XXXX age coffee is sold to retail－
ers only．MMall all orders
direct to w ．McLaugh－ direct to W．W．McL
lin \＆Co．，Chicago．


Hummel＇s 501 lb ．－－ 09

MILK COMPOUND
Hebe，Tall， 4 doz．－－
Hebe，Baby，


Chili sauce．

 Sniders， 8 oz．－－－
cheese．

## Roquefort Kratit tins Kramall tins Kmerican

 Kraft AmericanChili，small tins
Pimento，small ti
 Camembert，small tins $2{ }^{25}$
Rrick
Wisconsin Flats Wisconsin Flats New York
Michigan Full Cream－－－－－－－－－ 24
Sap Sago

## CHEWING GUM

## 

ChOCOLATE．


$$
\begin{array}{ll}
0 \\
5 & M \\
5 & M
\end{array}
$$



> Worden Grocer Co．Brands

\section*{| K |
| :--- |
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| D |
| $\mathbf{P}$ |
| $\mathbf{P}$ |
| $\mathbf{F}$ |
| F |
| W |}

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$$
\begin{gathered}
\text { Perfectos, } 258----195 \\
\text { Rosenthas Bros. } \\
\text { R. Londres, 50s, } \\
\text { Tissue Wrapped }
\end{gathered}
$$

$$
\begin{aligned}
& \text { R. B. Londres, 50s, } \\
& \text { Tissue Wrapped } 5800 \\
& \text { R. B. Invincible, 50s, } 7500 \\
& \text { Foil Wrapped --- } 7500
\end{aligned}
$$

$$
\begin{aligned}
& \text { Union Made Brands } \\
& \text { E1 Overture, } 50 \mathrm{~s} \text {, foil } 75 \text { on }
\end{aligned}
$$

$$
\begin{aligned}
& \text { El Overture, 50s, foil } 7500 \\
& \text { Ology, } 50 \mathrm{~s}
\end{aligned}
$$

$$
\text { La Yebana, } 25 \mathrm{~s} \text { Manila } 7000
$$

$$
\begin{aligned}
& \text { Our Nickel Brands } \\
& \text { New Currency, 100s_- } 3750 \\
& \text { Mistoe, } 100 \mathrm{~s} \\
& \text { Lioba, } 100 \mathrm{~s}
\end{aligned}
$$



Old Virginia， 100 s －－ 2350


## $$
\begin{aligned} & \mathrm{Hy} \\ & \text { Ya } \\ & \text { Su } \\ & \text { Nu } \end{aligned}
$$ <br> Ya Nu Ne



November 2, 1921


Scotten Dillon Co. Brands Dan Patch, 10c, doz.
Dillon's Mixture 10 c G. O. P., 35c, doz.
G. O. P., 10c, doz. Loredo, 10c, doz. $\overline{\text { Peachy, }} \mathrm{Do}$ eachy, Do. Cut, 10c
Peachy Scrap, $10 \mathrm{c}, \mathrm{dz}$.

Peninsular, 10 c , doz | Peninsular, 88 oz,., dz. | 396 |
| :--- | :--- | :--- | :--- |
| Reel Cut Plug, | $30 \mathrm{c}, \mathrm{dz}$ |
| 1 |  | Reel Cut Plug, ${ }^{10 \mathrm{c}, \mathrm{dz}}$ Union Workman Scrap,

 Pinkerton Tobacco Co. American Star, 10c, dz
Big 9, Clip., 10c, doz.
Buck, Shoe Scrap, 10c
Pinkerton, 30c, doz.
Pay Car Scrap, 10c, dz
Pinch Hit Scrap, 10c

Red Man Scrap, doz. $\begin{array}{ll}\text { Red Morse Scrap, doz. } & 96 \\ \text { Rerap, doz. } & 96\end{array}$ Broadleaf, 10 c Co. Brands. | Buckingham, 10 c, doz. |
| :--- |
| 9 |
| Buckingham, 15 c tins | Gold Shore, 15 c, doz. 1

Hazel Nut, 10 c doz

 Independent Snuff Co. New Factory, 5c, doz. 78
New Factory Pails, dz 760
Schmidt Bros. Brands
 R. J. Reynolds Tobacco Co. George Washington,
$\begin{array}{ll}\text { 10c, doz. } & \\ \text { Old Rover, } \\ \text { Our Adver, doz. } & 96 \\ \text { Our }\end{array}$
 tins, wibert, 8 oz.
Pince Albert, $8 \mathbf{~ o z . ~}$
and
 Whale, $16 \mathrm{oz} .$, doz. -- 480 Block Bros. Tobacco Co.
Mail Pouch, 10c, doz. Falk Tobacco Co., Brands. $\begin{array}{llll}\text { American Mixture, } & 35 \mathrm{c} & 3 & 30 \\ \text { Arcadia Mixture, } 25 \mathrm{c} 2 & 40\end{array}$ Champagne Sparklets,
30c,
doz. Champagne Sparklets,

 | Serrene Mixture, | 16 c dz | 160 |
| :--- | :--- | :--- | :--- | $\begin{array}{ll}\text { Serene Mixture, } 8 \text { oz. } \\ 7 & 60 \\ \text { Serene Mixture, } \\ \text { R }\end{array}$ tareyton Lundon Mixture, $50 \mathrm{c} .$, doz. $-1-4.400$

Vintage Blend, 25 c dz. 2
Vintage Blend, 80 tins
7 Vintage Blend, 80 tins
Vintage Blend, $\$ 1.55$ tins, doz. -...-....- 1470 Sammy Brands. Scrap, dz 96 Havana Blossom, 10c
Havana Blossom, 40c 3
 W. O. W., 6 oz., doz. 300
Royal Major, 10 c, doz. 96
Royal Major, 6 oz. dz. 300 Royal Major, 6 oz., dz. 3300
Royal Major, 14 oz. dz 720
Larus \& Bro. Co.'s Brands. Edgeworth Ready RubEdgeworth Ready Rub-
bed, 8 oz. tins, doz Edgeworth Ready Ry, ding-
bed, 16 oz. tins, dz, Edgeworth S. Slins, dz. Plug,
17e tins, doz. 35 c tins, doz.


Hard Goods.


CRISCO
Less $\begin{aligned} & 36 \mathrm{~s}, 24 \mathrm{~s} \text { and } 12 \mathrm{~s} \text {. }\end{aligned}$ Five cases
Ten cases
Twenty-five cases ------- $1818 / 4$ Less than 5 cases Five cases
Ten cases


50 COUPON BOOKS
 1.000 Economic grade 3750
Where 1.000 books are ordered at a time, specialfurnished without charge. CREAM OF TARTAR 6
3
3

DRIED FRUITS
Evap'd Choice, blk
Apricots
Evaporated, Choice
Evaporated, Choice -.- 38 10 lb . box Citron Currants Package, 14 oz. $-1 \mathrm{l}---18$
Boxes, Bulk, per 18 Evap. Choice, Unpeeled 1 Evap. Fancy, Unpeeled 18
Evap. Fancy, Peeled _- 20 Lemon, American Ralsins
Fancy S'ded, 1 1b. pkg. 20

Thompson Seedless. Fancy Seeded, bulk --- 19 | Fancy Seeded, bulk |
| :---: |
| Thompson Seedless. |
| bulk |

Callfornia Prunes


MICHIGAN TRADESMAN
 Pure, 30 lb. pails
Pure, 7 oz . Asst., doz. 1300
Pure, 15 oz . Asst.. doz. 200
Buckeye, 22 oz., 2 doz. 425
O. B., 15 oz ., per doz. 275 8 oz IELLY GLASSES MATCHES. Bearchlight, 144 box. 8850
Seare Home, 100 boxes 550
Safe $\begin{array}{lll}\text { Old Pal, } 144 \text { boxes }-8 & 00 \\ \text { Domino, } & 720, & 1 \mathrm{c} \text { boxes } 5 \\ 50\end{array}$ $\begin{array}{ccc}\text { Safety Matches. } & \\ \text { Red } & \text { Top, } & \text { Syo. case } \\ 5 & 75 \\ \text { Red Cross, } & 1 & \text { gro. cart } \\ 1 & 10\end{array}$

MINCE MEAT.
None Such, 3 doz. -- 5435
Quaker, 3 doz. case -- 400
Gutches, 3 doz. case 400
Libby Kegs, Wet, lb. MOLASSES Fancy Opw Orleans Kettle
FLOUR AND FEED Lily White. $1 / 3$ Pader

| sack |  |  |
| :--- | :--- | :--- | :--- |
| Harvest | Quen |  |
| Light |  |  |
| $1 / 2$ | 8 | 60 |

Light Loaf Spring Snow Flake, $241 / 2 \mathrm{~s}-\overline{1}-780$
Graham 25 lb . per cwt 350 Golden Granulated Meal, Rowena Pancake Com-
pound, 5 lb. sack pound, 5 lb. sack $-\overline{4}$
Buckwheat Compound,

Watson Higgins Milling New Perfection, 1/8s_ 780 Meal
Gr.
Grain M. Co. Bolted
Golden
$-\cdots r a n u l a t e d ~--2 ~$ 25

 | Carlots Oats |  |
| :--- | :--- |
| Less than Carlots |  |
| 46 |  | $\begin{array}{ll}\text { Carlots Corn } & \\ \text { Less than Carlots ---- } & 60\end{array}$ $\begin{array}{lll}\text { Carlots Hay } \\ \text { Less than Carlots-_ } & 2300 \\ 00\end{array}$




Prime
No.
No. 2

## Wool

Unwashed, medium 15 ®16
Unwashed, rejects
Market dull and neglected.
Market dull and neglected.
HORSE RADISH

$\begin{array}{llllll}\text { Semdac, } & 12 & \text { pt. cans } & 3 & 20 \\ \text { Semdac, } & 12 & \text { qt. } \\ \text { cans } & 4 & 60\end{array}$ PICKLES
Medium Sour Marrel. 1,200 count Barrel. 1,200 count -
Half bbls.. 1300 count 1750
5 gallon kegs _-3 $00 @ 550$ Sweet Small
Barrels
Half Half barrels
5 gallon kegs

## 1200 Dill Pickles.

 1200 Size, bbls. ------- 14501850
1400 Size, bbls.
2400 Size, bbls. ------
19
50 PIPES Cob, 3 doz. in bx $100 @ 120$

## PLAYING CARDS

 POTASH
$\qquad$

## FRESH MEATS.

Beef.
rs and Top Steers and $\begin{aligned} & \text { Heifers } 13 \\ & \text { Good Steers and Heifers } 12\end{aligned}$ Good Steers and Heifers 12
Med. Steers \& Heifers 10
Com. Steers \& Heifers 08


Top Veal
Medium


Good
Medium
Medium
Mutton.
Good --
Medium
Poor $\qquad$

 Hams, $\begin{aligned} & \text { Hried beef } \\ & \text { Ham, } \\ & \text { sets }\end{aligned}$ @39 Catifornia Hams
Picnic Boiled
 Bacon -------- 20 © 42
 Condensed No. 1 car. 200
Condensed Bakers brick
M1 Moist in glass ......- 800

 Hogs, per lasings Beef, round set
Beef, middles, set
en (75@200 Uncolored Oleomargarine
Solid Dairy
Country Rolls ------- $24 @ 26$ RICE


ROLLED OATS Monarch, bbls. -...-. 650 Steel Cut, 100 lb . sks.
Monarch,
90 Quaker, 18 Regular Quaker, 18 Regular -
Quaker, 20 Family
Mothers. 20 s , family Nilters, 20 s, family ${ }^{-2}-610$
Silver Flake, 18 Reg. 150
Silver Flake, 10 family 190 SALAD DRESSING Columbia, $1 / 2$ pints --225
Columbia, 1 pint -400 $\begin{array}{lll}\text { Columbia, } 1 \text { pint } & -1 & 40 \\ \text { Durkee's large, } 1 \text { doz. } & 660 \\ \text { Durkee's med. } & 6 \\ \text { doz } & 7 & 10\end{array}$
 Snider's large, 1
Snider's small, 2 doz. 350
doz. 235 Arm and Hammer Granulated SODA
 packages -.-.-.--
Middles COD FISH.
 Holland Herring Standard, bbls. Y. M., bbls.
Standards, keg
Y. M., kegs


K K K K, Herring | 8 lb. pails | $\cdots$ | 10 |
| :--- | :--- | :--- |
| Cut Lunch | $-\cdots$ |  |
| Scaled, per | box | 10 |
| Boned, 10 | lb. boxes | 17 | Lake Herring

$7 / 2$ bbl., 100 lbs. ---- 70 Tubs, $\begin{gathered}\text { Mackerel } \\ \text { count }\end{gathered}$
$\left.\begin{array}{ll}45 \\ \text { Pails, } & 8 \\ \text { lb., No. } & 7 \\ \hline\end{array}\right)$ No, 1, 100 Trout. $10 \boldsymbol{l b s}$





## Blackine, per doz. Black Silk Liquid, Black Sik. Eack Sik Paste, doz. Enamaline Paste, doz. Enamaline Paste, doz. E . E Z Liquid, ner do Radium, Rising s 654 Stove Enamel, dz. Vulcanol, No. 5 , doz. Vulcanol, No. 10, doz. Vulcanol, No. 10, doz Stovoil, per doz.

 $\xrightarrow{\text { SOAP. Family, } 100 \text { box } 6}$ Frake White, 100 box 5
Fels Naptha, 100 box 6
Grdma White Nap. 100 s Grdma White Nap. 100s 580
Kirk White Nap 100 s 580 Rub Nu More White
Naptha, 100 box Sunny Monday, 100 bx
Swift Swift Classic, 100 box
Swift Pride, 100 box Swift Pride, 100 box
20 Mule Borax, 100 bx
Wool, 100 Wool, 100 box
Fairy. 100 box Fairy. 100 box
Jap Rose, 100 b
Palm Olive, 14 Lava, Olive, 1400 box
Pummo, 100 bo Pummo, 100 box box
Sweetheart. 100 box Grandpa Tar, 50 sm
Grand Pa Tar, 50 Lg Frairbank Tar, 50 Lge Williams Barber Bar, 9 s 50
Williams Mug. per doz. 48 Proctor \& Gamble.
5 box lots. assorted
 Ivory Soap Flks., 50 s 4
Ivory Soap
Lenox. 140 cakes
P. \& G G Star, 100 No. 11 cakes 57
Star Nap. Pwdr., 100 s 3
Star Nap. Pwdr., 24 s _ 5 Tradesman Brand.
Black Hawk, one box 450
Black Hawk, five bxs 425 Black Hawk, five bxs 42 Box contains 72 cakes. It and most remarkable dirt
out injury to the skin. WASHING POWDERS.
Bon Ami Pd, 3 dz .
Bon Ami Grandma, 4 doz. ${ }^{3}$ dz. Grandma. 24 Large Gold Dust, 120 s Large Golden Rod, 24 Large

 M1d Dutch Clean., 14 dz .
Old Dueen Ann, 60 oz.
Quen Quee Rub No More, 100,10 Rub. No More, 100,14 oz.
Rub More, 18 Lg.
Spotless Cleanser, 48
48, Sani ${ }^{20}$ oziush, 1 doz--- $-\frac{4}{2} 20$

80 can cases, $\mathbf{\$ 4 . 8 0}$ per case


##  Sunbrite, 72 doz. - ---- Wy 500 50 <br> K ITCHEN LENZER



 Chili Powder, $\begin{gathered}\text { Seasing } \\ \text { Celery }\end{gathered}$ Chili Powder
Celery Salt,
Sage.
Onion Saz.
oalt
Carlic Sage, 2 oz. -
Onion Salt
Carlic Ponelty, $31 / 2$ oz
Kitchen
Bouque Larch Leaves
Marjoram, 1 oz. Marjoram,
Savory, 1
Thymer, 1
Tumeric, 2 Tummeric


## Barrels Half <br> $\qquad$ <br> Barrels Half B Blue K

Blue Karo, No. 11/2,
Bloz 193
Blue Karo, No. 5.1 dz 29 Blue Karo, No. 5 , 1 dz 270
Blue Karo, No. 20. Red Karo, No. $11 / 2,2$ doz. Karo, No. 5.1 , 1 dz
Red Karo, No. $10,1 / 2$ Karo, Maple Flavor.
 Maple and Cane Kanuck, per gal.
Sugar Bird, $21 / 2$
ib., Sugar Bird, 8 oz., 4
doz. 1200
1300

## Maple, Johnson Jurpity, Pal. 250 Purity,

Joh
Joh
do
Joh



TABLE SAUCES. Lea \& Perrin, large-
Lea \& Perrin, small
Pepper
Roval Mint Royal Min
Tobasco



Mouse, wood, 4 holes -- 60

Mouse, wood, 6 holes -- 70 Mouse, tin. 5 holes Rat, wood | Rat, spring |  |
| :--- | :--- |
| Mouse, spring | 100 | $\begin{array}{lll}\text { Large Galvanized } & 8 & 80 \\ \text { Medium Galvanized } \\ 7 & 00 \\ \text { Small Galvanized -- } & 650\end{array}$ Small Galvanized Banner Globe

Brass, Single
Bra
Glas
Diou
Sing
Double Peerless Northern Queen Northern
Universal
 14 in.


WRAPPING PAPER Fibre, Manila, white $051 / 2$
No. 1 Fibre
 Magic, 3 doz. CAKE Magic, 3 doz.
Sunlight, 3 doz.
Sunlight, $11 / 2 \mathrm{~d}$ Sunlight, 3 doz.
Sunlight, $11 / 2$ doz.
Yeast $\begin{array}{ll}\text { Yeast Foam, } 11 / 2 \\ \text { doz. } & 135\end{array}$
YEAST-COMPRESSED
Fleischman, per doz. 28


Indulgence Is Not a Kindness To the Children.
I have been trying to comfort a broken-hearted mother and father whose only son has missed public disgrace by a very narrow margin. Only the intervention of old friends who fortunately were in a position to help has kept the young man and his family from suffering a good deal more definitely than mere publicity. We have managed among us to help him to a new footing, and all of us are hoping that the experience will awaken the boy to a sense of what he has escaped and, what is more important, will awaken in him the latent character and powers of self-control which ought to be down there somewhere in him.
It was a bank affair. This young man came out of college as so many boys do-"just got by," as he said to me-and after a trip around the world and a few months more to "rest up," one of his father's old friends gave him a place in the bank of which he is president, and his mother waited impatiently to see him swim right up to the top, so as to be ready to take the presidency when that place became vacant by the well-earned retirement of father's friend.
It didn't work that way. The young man was not used to any sort of effort except as it suited his convenience. He bought a lot of new good clothes, watched stock quotations and did other things of that kind that he imagined belonged to the activities of bank officials; but he didn't work very hard when he got there. He didwhat all his life he has done-just what he pleased.
At last, and it wasn't very long, after he had been warned and reprimanded and threatened with discharge because of indolence and irresponsibility, he thought he saw a chance to get some money he needed and he helped himself. To his great surprise he was caught instantly, and the business of getting him out of trouble so far as jail was concerned was both difficult and distressing.
I am not sure that even now he realizes where the blame lies, so far as he is concerned. I am sure that his mother and father do not understand, and never will understand how far back in his life or how much at their own doors lie the causes that have brought their natural results now when he is well advanced in manhood. It would be only harrowing to them to talk about that, because it is too late for them to do anything about it.|

The boy was only about three years old when I first saw him; a strikingly beautiful child, with big, trustful eyes
that looked up at you in most winning fashion and disarmed every sort of rebuke or instruction. People turned round in the street to look after him. He had his own way from littlest babyhood. Whatever he wanted he got. If there was any delay about it, he went into a tantrum which frightened his mother. He bullied his nurses.
His father was his slave. Indeed, his father regarded his uproars as rather a good joke and a sign of dominating character hich would bring him success in after life.
At table it was his custom to demand the largest piece of cake, or anything else. He got it. Everything about the house was conducted with reference to him, and he knew it and took it as the nature of things. The fact that he wanted anything was the reason why he should have it.
At school he behaved in just the same way. He was always in trouble with his teachers; his parents always blamed the teachers and several times took him to other schools where he would have "more considerate and appreciative treatment."
Although his parents are of very moderate means, he had almost unlimited money to spend. Many times I have known his mother to give him money that she could not afford; when he came out of college his father was seriously embarrassed by his bills and debts he had accumulated. He never had the slightest opportunity to learn the value of money, or to deny himself any sort of gratification because he could not afford it.
In the bank he recognized no opportunity to win his way forward by hard work; he never had done any hard work. And the money that surrounded him was like all the money he ever had seen at home-merely a means for him to have things that he wanted. All his life had taught him that anything that he wanted was his

Any day of babyhood is the dayperhaps even the decisive day-to setthe the question of what kind of man or woman your child will be long, long afterwards

Prudence Bradish.

## [Copyrighted 1921.]

Shelby Going To Muskegon One Hundred Strong.
Shelby, Oct. 29-Our Commercial Club, one hundred strong, is going to be the guests of the Muskegon Commerce next Friday. Nov 4. with a banquet at the Occidental. We are going to take our band of twenty prices, several floats and celebrate the opening of our new concrete highway. Eusiness is fine. We would highway. lost without the Tradesman. With best wishes to you and yours.

President Shelby Commercial Club.

How the Housewife Should Order Canned Foods.
Every housewife at this season of the year should have stored away in her kitchen or pantry a goodly stock of canned foods. What an ideal assortment is, depends upon the size of the family, and its individual preferences.
It is not wise to lay in a stock to last longer than one season. Some grocers might buy surplus stocks when goods are cheap, but it is no part of housekeeping to play the market, not even in canned foods. Buy at the end of each canning season, as soon as the new pack is ready for distribution, as many cases of each variety as you can reasonably expect to use before fresh fruit and vegetables are again at hand. Buy by the case of two dozen tins and save several cents a can. The grocer prefers to sell by the case, for it lessens his delivery charges and is much less labor at the store.
Of course the leading item in the order will be tomatoes. A family of five should have at least three cases. That is not a can and a half a week for the year. The order should include two cases of peas, divided up into three grades, the cheap but good early Junes, the sifted early Junes and the fancy extra sifted Junes of sweet early Junes.
Sweet corn should be purchased in two or three-case lots, and at least of two grades, one a good standard and the other the fancy Maine, or fancy Country Gentleman, or fancy Minnesota Crosby.
Th soup order should be large and
diversified, as you can obtain many kinds. Then there is evaporated milk -it is always advisable to have at least a dozen or two cans of that item. Then there is hominy, kraut, pumpkin, squash, green and wax beans, green lima beans, red kidney beans, spinach and sweet potatoes.
In fish, two dozen tins of salmon are always a good asset. Purchase any grade of red, either Alaska red or Puget Sound, or Columbia river.
In fruit, the line is so diversified that it is hardly necessary to mention blackberries, blueberries, red and black raspberries, cherries, Royal Anne, red and black; peaches, pears and plums. There are many other items that would well and easily enable you to make assortments.
The convenience of having a stock of canned foods at hand is apparent. The housewife is then always prepared to furnish a meal in an emergency, should the butcher or the grocer or the milkman fail to arrive in time or forget to come at all. This is the most favorable time to select a supply, as the new 1921 pack is now a vailable.

## John A. Lee.

Don't bank on the verbal promises of the traveling salesman. If you want those promises made good see that they are down in writing on the order blank before you sign it.

When you learn about some new display fixture that will sell more goods than the devices you are using, sell the old and buy new, and do it right away.

## Petoskey Transportation Company

Have you had the latest information regarding this Company?
Do you know that this Company is not in the common carrier business, but has all of its business guaranteed in advance?
Do you know what earnings the Company is already making?
Do you know what dividends this Company has paid, and the date on which the next dividend will be paid?

Let us give you this information. Simply mail us the coupon.

## F. A. SAWALL COMPANY

313-314-315 Murray Building GRAND RAPIDS, MICH.

## Gentlemen <br> Without any obligation on my part, send me full particulars regarding an investment in the Petoskey Transporta-

 tion Company.Name
Address

## 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. Smialidisplay advertisements in this department, $\$ 3$ per inch. Payment with order display advertisements in this department, $\$ 3$ per inch.

A GOOD OPENING for a BAKERY in HUSTLING town. Add
EXPERIENCED SALESMAN-Familiar with grocery and confectionery trade in Michigan, Ohio and Indiana. Good connection for right man, with fast growing concern. Addre

MEN'S FOUR BUCKLE ALL RUBBER RCTICS $\$ 2.00$. Sizes six to twelve, perfect goods. Hoods, Wales first
only. Dade
Davis Bros., Lansing, Mich.
534 Wanted-A set of second-hand revolving doors comp
mouth, Mich.
Wanted-I have an improved farm three miles from good town. gravel road, three miles from good town, gravel road, I will exchange at cash value for established general merchandise store in In-
diana or Michigan. Box 252 . Pierceton, diana or Michigan.
WANTED-Salesmen now traveling to sell pipe cleaners, pipe cases and tobacco sell pipe cleaners, pipe cases and. E. T. Gouches. Liberal Co., 230 South Avenue, Rochester, N. Y.
Want To Buy-Store building, small
town. William Sweet, Bendon, Mich.
538
Wanted-An experienced dry goods, clothing and shoe clerk. Ardis Brothers,
For Sale-Cash register and store fix-
Fures. Dale-Cash register and Dick, Muskegon. $\quad 520$
WANTED-Distributor for the Sterling improved battery. Good proposition. Address Sterling Storage Battery Co., ${ }_{521}$ Inc.
DOUBLE STORE with general housefurnishing stock for sale. Fine locatalled and well-established locate in Kalamazoo Price, terms, and information regarding stock can be ascertained by writing Allen \& Marks, 606 Hanselman Bldg., Kalama
zoo, Mich.
For Sale, or Trade for General StoreGoor eighty-acre farm, good buildings. Near Lansing, on paved road, near Mich igan Tradesman.
Exchange- 280 acres, eight-room house Exchange- 280 acres, eight-room house
barns, silos, orchards, etc. Want stock barns, sios, business proper
of goods or bum
dres, Bloomingdale, Mich.

FOR SALE-Stock of groceries and fixtures. Inquire Hrocer Co., Grand Rapids, Mich For Sale-Real estate and insurance
business. Fine office. Might trade. Adbusiness. Fine office. Might trade. Address No. 526, Care Michigan Tradesman
WANTED-Stock of merchandise for 390 -acre improved farm Kalkaska county, Mich. Write me details of stock.
Phillips, South Boardman, Mich.
527
Wanted-Reminton pump, 16 or 20 gauge. Must be a good one at right
price. Ithaca Oil and Gas Co., Ithaca,
Mich.
FOR RENT-Fully equipped vulcanizing shop, with established trade, $\$ 20$, month. Ithaca Oil and Gas Co., Ithaca

Want To Buy-An eight-foot silent salesman showcase. Must be in A-1 con
dition. 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 Trades nan.

For Sale-Well established grocery
business in a thriving town of 2,000 . Will sell or in a thriving town of 2,000 . Win sell or rent store building. Address
Strong Bros., Vicksburg, Mich.
514 For Sale-Best grocery store in in inna
county. Address No.
Ins, Care Michigan
515 Tradesman.
For Sale-Good established grocery business. Reason for selling, death of Tradesman.
ATTENTION MERCHANTS-When in ATTENTION of duplicating books, coupon books, or counter pads, drop us a card. We can supply elther Prices on application. Tradesman Company, Grand Rapids.
Corset Salesmen-Sideline. new article. No trouble to handle, liberal commission. Write for territory.
Coopersville, Mich.
FERRETS FOR SALE. PRICE LIST FREE-Book on ferrets, 10c. Ferret
muzzles, 25 c each. BERT EWELL, Welmuzzles, 25 c e
lington, Oho.

For Sale-Good, established grocery and dry goods business. Leading store in thriving Southern Michigan Tradesman.


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

Pay spot cash for clothing and furnish ng goods stocks. L. Silberman, 274 Fiast Hancock, Detroit.
Bell Phone 596 Citz. Phone 61366 JOHN L. LYNCH SALES CO. SPECIAL SALE EXPERTS

Expert Advertising GRAND RAPIDS, $\begin{aligned} & \text { 209-210-211 Murray Bldg. } \\ & \text { MICHIGAN }\end{aligned}$

If you are thinking of going into business, selling out, or making an exchange, place an advertisement in our business in touch with the man for whom you are looking-THE BUSINESS MAN.

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

NOW IS THE TIME FOR


Menthol-Horehourd 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.
would think from the poetry he writes that he made a specialty of that art.
Wallace Lundlay, President and manager of the Raymond Furniture Co., will resign about Nov. 1. Mr. Lundy, in servering his connections with the business gave his reasons as a desire for outside work. The close confinement of office work is not the life for him.
life for him.
John Sayers, the well-known clothing salesman, has accepted a position with the Boston Store.
Ex-Governor Osborn, our wellknown townsman, has been secured as the principal speaker of the Armistice day program on Nov. 11. Many of his friends here will enjoy the treat in store for them.
The many friends of A. M. Sharpe, for many years conductor on the Soo Line, mention of whose serious illness was made in the last issue of this paper, will be sorry to know that he pas passed into the great beyond. Death took place last Wednesday.
Death took place. T. Easterday celebrated his 84th birthday last Thursday and is still hale and hearty. He is on record still hale and her being the Soo's marrying here for being the sarson. He called upon us to-day, inparson. He called upon us to-day, incidently mentioning that he was only ten shy of his three thousandth marriage. His last marriage was to-day at 11 o'clock that he married a couple on the steamer Elva before the latter left for DeTour. He also had a couple waiting to be tied as soon as the arrangements were complete. Mr Easterday still rides his bicycle, the same as a young man of 18 . He is still the Soo's grand old man, having been on our educational board for the past fifty years.

If there is anything that makes a farmer mad, it is to sell a cowhide and then buy a pair of shoes

William G. Tapert.
Review of the Produce Market.
Apples-Wagner, Wealthy, Spys
Baldwins and Alexanders command \$7@8 per bbl.; cooking apples, \$6 per bbl. Box apples from the Coast command, $\$ 3.75$ for Jonathans and Spit zenbergs.

Bananas-7c per lb
Beets-\$1 per bu.
Butter-The market shows a some what firmer feeling the last day or so. Quotations, however, remain unchanged. Receipts of strictly fine butter are somewhat lighter and the average quality is still showing up very well. Under-grade creamery is in slightly better demand at prices anging about the same as they have been for a short while past. Local jobbers hold extra creamery at 43 c 63 lb . tubs and 44 c in 40 lb . tubs. Prints 45 c per lb . Jobbers pay 20 c for packing stock.
Cabbage- $\$ 1.25$ per bu
Carrots- $\$ 1$ per bu.
Celery-40c for ordinary and 60c for Jumbo.

Cranberries-Late Howes command $\$ 19$ per bbl. and $\$ 9.50$ per $1 / 2$ bbl.
Cucumbers- $\$ 2$ per doz. for Illinois hot house.

Eggs-The market is very firm, particularly on fancy stock. Fresh eggs have advanced 5 c per dozen during the last week and the demand has been heavy, with a very light supply. Medium eggs and storage eggs remain barely steady at unchanged quotations. Local dealers pay 50 c for strictly fresh, candled. Cold storage are now moving out on the following basis:
Firsts
Firsts in cartons
$\qquad$ 38c
Seconds
32

Checks

Egg Plant- $\$ 2.50$ per doz.
Grape Fruit-Florida fruit is now in market, selling at $\$ 5.50$ per box for all sizes.

Grapes-California Emperors command $\$ 3$ per 24 lb . crate.
Green Onions-Silverskin, 20c per doz.

Honey-40c for white clover in bout 20 lb . boxes.
Honey Dew Melons- $\$ 2.50$ per ate of 8 to 9
Lemons-Sunkissed are selling on the following basis:


240 size, per box ----------
Choice are held as follows:
size, per box ------------ $\$ 7.25$
300 size, per box7.25

Lettuce-Hot house leaf, 14 c per
lb.; New York head, $\$ 3.25$ per crate.
Onions-California, $\$ 6$ per 100 lb .
sack; home grown, $\$ 5$ per 100 lb .
sack; Spanish, $\$ 2.50$ per crate.
Oranges-Fancy California Valen-
cias now sell as follows
90 and 100 ----------------------\$. $\$ 7.25$
150, 176 and 200 -.-.-.-.-.-.-.-.-- 8.00
216 ------------------------------ 8.00
252 --------------------------------1.50

------------------- 6.0
Parsley-75c per doz. bunches.
Pears-Kiefers, $\$ 2$.
Peppers-Home grown, $\$ 1.25$ per bu. for green; 30 c per doz. for red.

Pine Apples-\$9@10 per crate fo Florida.

Potatoes - \$1.10@1.15 for home grown. Buyers all over Michigan are paying $\$ 1.50$ per 100 lbs ., which is equivalent to 90 c per bu.

Poultry-Local buyers pay as fol-
lows for live:
Turkeys 28c
Geese --...13 c
Choice Ducks 20c
Light fowls 14 c
Heavy fowls 14 c
Light Chickens ----------------------------140
Heavy Chickens ------------------ 16c
Pumpkin-\$225 per doz.
Quinces- $\$ 3$ per bu.
Radishes-75c per doz. bunches for home grown.
Squash- $\$ 2.75$ per 100 lbs . for Hubbard.
Sweet Potatoes-Virginia command
$\$ 1.60$ per hamper and $\$ 4.25$ per bbl.
Tomatoes- $\$ 1$ for 6 lb . basket from California.
Harrison Parker's proneness to commit perjury on the least provocation appears to be shared by nearly all the witnesses summoned in his defense. They positively swear to one thing one day and go on the stand later and recant their testimony. No more ghastly spectacle of breach of faith and betrayal of trust has ever been presented than that brought out by Parker and his co-conspirators in the disclosures they are forced to make in the bankruptcy court in Chicago.
There is nothing to be said in favor of having an overstock of goods unless in an advancing market, but on the other hand, if you do not have the goods you cannot sell them.

# What about the GASOLINE you use? 

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

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

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

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

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

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

It is a universal fuel.

STANDARD OIL COMPANY (INDIANA)<br>U. S. A.



## The Finest Towels

 of the
## Greatest Towel Manufacturer

$T$ ME complete Cannon line includes every kind of cotton huck and turkish towel. Cannon Towels always represent the finest values that you can buy.

For Cannon Towels are made of high-quality cotton. They are bleached and finished by a Cannon process that gives each towel an exceptionally fine appearance. Cannon 'Towels are unusually absorbent.

Cannon huck and turkish towels are suited to the most carefully appointed homes - yet you can sell them at prices that will appeal to every woman Cannon Towels will increase your towel sales with generous profit to you.

Cannon Towels are made by the Cannon Manufacturing Company, the largest producer of towels in the world. They come packed one dozen turkish and two dozen huck towels to a bundle, with the blue Cannon trade-mark label on every package-look for it.

Cannon Towels are distributed only through jobbers. Write your jobber for prices and complete information.

CANNON MILLS, Inc., 55 Worth Street, New York City


