
Clise

## "YEAST IS NO FAD"

$\qquad$

As an alert, wide-awake grocer, you're certain to glean no end of valuable As an alert, wide-aware on the attitude of your customers toward the products you hale. If you over-hear any one calling yeast-eating a fad, tell them what Science says-show it to them in our leaflets.
Fresh compressed yeast, rich in life-giving vitamines, increases appetite, im. proves digestion,

## Fleischmann's Yeast

guarantees absolute freshness-the big essential in yeast. Our advertisements are telling the world that its use means more zest, more life.

The Fleischmann Company

## Penn Yan Buckwheat Flour <br> JUDSON GROCER CO. <br> GRAND RAPIDS <br> MICHIGAN



You Make Satisfied Customers when you sell
"SUNSHINE" FLOUR
Blended For Family Use The Quality is Standard and the Price Reasonable

Buckwheat Flou
Genuine Buckwheat Fiou Graham and Corn Meal
J. F. Eesley Milling Co. The Sunshine Mills PLAINWELL,


Mark This Pure


Make a pyramid of
Franklin Golden Syrup
Mark it-An absolutely pure, delicious Cane Syrup and you will sell large quantities of it because it is made by
The Franklin Sugar Refining. Company pHILADELPHIA


## Petoskey Portland Cement

## A Light Color Cement

Manufactured on wet process from Petoskey limestone and shale in the most modern cement plant in the world. The best of raw materials and extreme fine grinding insure highest quality cement. The process insures absolute uniformity.

ASK YOUR DEALER FOR IT.

## Petoskey Portland Cement Co.

 General Office,Petoskey, Michigan

Thirty-Ninth Year

MICHIGAN TRADESMAN rank, Free and Feariess for the Good Each issue Complete in itself. DEVOTED TO THE REST INTERESTS

Published Weekly By
TRADESMAN COMPANY Grand Rapids.
A. STOWE, Editor

## Subscription Price.

Three dollars per year, if paid strictly
n advance. in advance. Four dollars per year, if not paid in advance.
Cance. Can subscriptions, $\$ 4.04$ per year, payable invariably in addvance. Sample copies 10 cents each. 10 cents; issues a month or more old, 15 cents; issues a year or more old, 25 cents; issues解
Entered at the Postoffice of Grand
Rapids under Act of March 3, 1879 .
DEAL FAIRLY WITH JAPAN.
If there is to be disagreement at the world's table at Washington the main factor in the indecision will be Japan. This was to be expected, although the demand put forth by that power for a larger navy than Secretary Hughes has formulated for the different nations to the expected pact cannot be granted.
It would have been remarkable if there had been no hitch to the proceedings and everything had gone forward smoothly to the end.
It is likely that the Eastern power will concede the United States contention and peace in that quarter located. There are other questions which are of even more importance that Japan, in her desire to become a greater world power and to make for herself a place among the nations of the world, may insist upon.
Since Japan is the England of the orient, we must expect her to dehas been for so long granted toain mand every right in the East that has been for so long granted to Britain in the West. The British have im pinged upon the Far East as well, much more so than has Japan in the West. It would, indeed, be strange if the Japs did not insist upon their own right to national development, nor can the other powers interpose obstacles to this without stultifying their own records and messing up things generally.

The delicacy of the situation is plainly in evidence.
We should hold to the Hughes demands on naval construction, yet in other things something must be granted to Japan if we would make success of this all important assemblage at the world's table at Washington.
Japan occupies a few small islands in the Pacific, now fully peopled, with the mainland not too far away to be worth considering as a place for the extension of Japanese settlement and exploitation. Without this opportunity the Japs will never be anything
but a small island nation, utterly without opportunity for national growth.
We would not think of binding down any of the European nations to such contracted quarters; in fact, we could not do it and expect to live in peace right along thereafter. A square deal is essential to the maintainence of peace in the world. Japan demands this-she may demand more -but we must see that she does not put any unrighteous deal over on her white neighbors. Perhaps she has no such intention.

China is the nearest point of vantage for the Japs and no doubt they are speculating on getting a firmer foothold in that child-like empire. To his we need not consent. Siberia, however, grants a chance, and unless we do permit Japan to settle up some of that wild country we may find out when too late that we missed our golden opportunity in this year 1921.

## Some Inside Facts About "Wolcott's

 Detective Agency.In March of this year H. A. Wolcott, of Howard City, rented two rooms in the Porter block, Grand Rapids, and began writing membership contracts in "Wolcott's Detective Agency" at the rate of $\$ 25$ per year. He was subsequently joined by J. R. Wilson, a retired farmer who still owns a forty acre farm near Alma. In June Wilson asserted that he was not pleased over the manner in which Wolcott was conducting the business-he used much stronger language than this in describing the situation to his landlord-and assumed entire ownership and control of the business. Wolcott was permitted to continue in the employ of the agency and write membership contracts for $\$ 25$ per year, all of which he absorbed himself. He covers the territory in his automobile and appears to be a free lance, in that he is permitted to go anywhere he pleases, without let or hindrance. The attention of the Tradesman was called to Wolcott's activities and some of his peculiarities some months ago, at which time an investigation was started to determine the character of the man and the kind of service (if any) rendered by his so-called "agency.' Enquiry disclosed the fact that Wolcott is about 32 years of age and that he resides at Howard City, where he has a wife and four children. Previous to taking up his residence in Howard City, he was located at Cadillac, where he failed in the automobile accessory business. He has never gone through bankruptcy, so the indebtedness incident to the failure still hangs over him. A year or so ago he inveigled the agent of the American Railway Express Co., at Lakeview, to
cash his check for $\$ 140$. The check was dishonored and Wolcott was arested and taken to the county seat of Montcalm county, where some of his friends came to his assistance and ecured his release Several month ago he gave the agent of the Amercan Railway Express Co., at Rock ord, a check for $\$ 175$ in exchange for C. O. D. package. This check was not honored by the bank on which it was drawn and it was a long time before it was taken care of-and then by a friend of Wolcott, who himself borrowed the necessary money to take up the note. Wolcott has coninued to induce merchants and others to cash his checks without first seeing to it that he had money in the bank to meet them. Only about two weeks ago he induced two Trufant merchants to cash his checks for $\$ 10$ each. Those checks were not paid until pressure was brought to bear on Wole tt and the friend above referred to came to his assistance by borrowing a'out $\$ 250$ at the Grand Rapids Savi ges Bank to enable him to meet these and other dishonored obligations.

While Wolcott was located at Rockford, a few years ago, he uttered checks on a bank at Sparta which were dishonored. When he removed from Rockford, he left many unpaid bills, some of which are reported nev er to have been liquidated. Whenever he leaves a town-and he appears to change locations frequently-he leaves behind him a trail of indebtedness and a reputation for broken promises and bad faith. If such a man is qualified to act as a detective or conduct a "detective agency" on other people's money, the Tradesman's definition of "qualifications" is all wrong.

A representative of the Tradesman has called at the office of the alleged "agency" in the Porter block several times a day for the past three weeks, but found it locked every time but twice. Once a young lady was pres ent who apparently knew very little about the business. The second time Mr. Wilson was present and was interrogated as to the condition of things, but refused to reply to any enquiries. Calling the reporter into private office, he assumed a belligerant attitude and threatened the Tradesman with prosecution if it printed anything about him or his business. This is about the last thing man with any horse sense should resort to in dealing with the Tradesman and no person of ordinary intelligence would make such a mistake. The threat falls flat, so far as the Tradesman is concerned, because "barking dogs never bite" and nothing is ever permitted to appear in the Tradesman which cannot be fully sus-
tained in a court of justice. The Tradesman invariably meets any man who imagines he has a grievance more than half way, providing he conducts himself in a gentlemanly manner, but boors and bluffers never get a hearing, because life is too short and time too precious to waste any consideration on such cattle. Mr . Wilson has not a single qualification for a successful detective and the sooner he shuts up shop and gors back to his forty-acre farm the so 31. er he will be in an atmosphere in keeping with his ability and experience. From the fact that he carries no bank account in Grand Rapids, but still keeps a personal account in a bank at Alma, it would seem to be the natural thing for him to gravitate back to the scenes of his early exploits as a tiller of the soil.

The Tradesman makes this plain statement of the origin, ownership and conduct of "Wolcott's Detective Agency" without malice or prejudice. Any merchant who thinks it would be an advantage to him to ally himself with such an organization is at liberty to do so. So far as the Tradesman is concerned, it would not give 5 cents for a dozen memberships in such a concern.

## Clay Hollister in an Entirely New Role.

Men who have known Clay Hollister since boyhood and recall him as a seriously minded youth who never stepped aside from the beaten path of rectitude and decorum can hardly believe their ears when they note the penchant he has developed of late to indulge in repartee and sarcasm. Members of the Rotary Club, of which he is President, assert that some of his finest accomplishments as the head of that organization have been along this line. The Tradesman gracefully acknowledges the master hand of the artist in the following letter, recently received from the President of the Old National Bank:
Grand Rapids, Oct. 22-I have your letter and suggestion of October 1 that you would like to have ue indicate to you how you could make the Trades man more interesting and readable.

What I have noticed in the past is the unwillingness of your paper to take a position on important matters and its lack of personality. If you would only get somebody on your staff who is fearless and who could express opinions upon matters without equivocation, I am sure it would improve the character of your paper. We have always noticed its lack of spice and direct statements.

I have felt at all times that there is plenty of ability in your office to think straight and to save time in the discussion of public questions, so am sure after you have received this letter, you will immediately take pains to discuss things fairly and freely, and your readers will thereby be stimulated to do their best and to make the most of their business opportmities.

Clay H. Hollis.er.

## Why More Legislation to Regulate the

## Hotel?

Grand Rapids, Nov. 22-Regulating hotel rates by legislation is the subject of a communication by Fair Play in a recent issue of the Tradesman which interests me exceedingly and merits the consideration of the hotel man particularly and the traveling public generally. That many hotels are charging rates for accommodations much in excess of what the service justifies is, no doubt, true, but this is a matter which I do not propose to discuss, at least at this time, because ${ }^{\top}$ believe it will, in the final analysis, adjust itself through the rule of "survival of the fittest" and the conscience of the public purveyor, coupled with the moral suasion of discriminating patrons.
In any profession or occupation there is always found to be a few selfish units who will, by their actions, cast a stigma on such a profession or industry, therefore it develops upill advised actions of the former. A campaign of education such as is contemplated by the Michigan State Hotel Association may do much toward accomplishing this.
But regulating rates of this charBut regulating rates of this char-
acter by law is a very comprehensive proposition and requires something proposition and requires somenting
beside the simple legal enactment to make it effective. Again, placing the hotel in the list of public utilities, is a rather complex idea and would undoubtedly, prove barren of results. especially when we consider the ourely perfunctory manner in which various perfunctory manner in which various
legislative enactments applicable to legislative enactments applicable to
hotels have been enforced in the past.
hotels have been enforced in the past.
For instance, it is a violation of the For instance, it is a violation of the State code to permit the use of a
roller towel in any hotel general wash roller towel in any hotel general wash
room. The intent of the law is rearoom. he intent of the law is reasonable and the idea desirable, but
not one hotel in ten observe it, and not one hotel in ten observe it, and
the traveling man, for whose protection it was made, allows the abuse to tion it was made, alloy.
exist uncomplainingly.
Another section makes it a misdemeanor to use sheets of less than a certain dimension-large enough to cover and fold under the mattress completely-and to provide bedding that is sanitary, clean and free from vermin. The better grade of hotels do observe this rule, but there are too many who do not, yet who ever heard of a landlord ever being brought to the bar of justice for this violation?
Again, the law makes it obligatory for hotels to supply a rope fire escape, $5 / 8$ of an inch in diameter, in every room on the second floor of his establishment, and where his building s more than two stories in height, a netallic fire escape as well. This is practically a dead letter, so far as a large percentage of hotels is concerned.
These are all reasonable requirements and the hotel man ought to be made to carry them out, but who is to take the initiative in compelling him to do so?
Suggestively, here is the inspector sent out by the State Labor Bureau, who is supposed to see that these regulations are in force. He visits the hotel, secures a written admission from the boniface to the effect that he is tight, makes no individual inspection dle seam, and short at both ends continues to function. The filthy comforter or blanket remains in evidence and the law is vindicated.
Upon whom, then, does the further esponsibility rest? Why, the "victim" who "pays the freight." He is cognizant of the dirty roller towel; he it is ho awakens in the morning with a rner of the filthy aforesaid comiorter crammed in his mouth because of the skimpiness of the top sheet. but who, seeking the channel of least resistance, pays his bit and goes ahead to his next stopping place, leaving others to pass through similar experiences because an example has mot been made of this malefactor
Now with this showing of ineffect-
1 results from laws already on Qur
statutes, how are you going to accomplish the much greater undertaking of regulating the charges made by these disregarders of reasonable regulations? In the first place, before fixing rates you must grade your hotels. Who is going to do this? Some brioken-down relative of some department head who cannot distinguish between the merits of dehydrated roasted sawdust and palatable Mocha coffee, who follows up his meal with pepsin tablets. or some commercial man who cares ittle about his "eats" and less about his other accommodations, so long as he "hits the pike" with reasonable regularity and
rapidity? This would be only one of rapidity? This would be only one of
the problems which would confront the problems which "would confront
the authorities in "regulating" the rates.
In the past the hotel man has distinguished, hismelf by rendering a "personal" service. He, it was, who assumed the responsibility of supplying bodily comfort to the man away from home. Why not use moral suasion-plenty of it-to convince him that there are certain ethics in his profession that should be faithfully observed, the principal one of which is to give his guests a fair return for their investment and not satisfy himself with the thought that the "house pays the expense" and no injury is done?
I am
I am happy to observe that quite a number of so-called country hotel keepers are becoming cognizant of the fact that the making of big proing the good will of their patrons in getting back to a pre-war basis and are henning about it. I believe many will follow this example in the near future and avoid the necessity of "State Cultivating Your Memory Will Pay Your Memory
Big Dividends.
Kalamazoo, Nov. 22-It may be a gift, classifying and indexing the ordinary events of everyday life so that they can be taken from the proper ed, but according to Ernest McLean. ed, but according to Ernest McLean. manager of the Park-American Hotel. of this city, it is a it will help a man in his business or profession
in his business or profession. possessing a memory for facts, figures and fancies," said Mr. McLean, now convalescing from the results of injuries received when he was thrown from his riding horse a few days ago. Ordinarily Mr. McLean is a busy man about his hostelry, but physicians have ordered him to be quiet for a time.
"I have heard people say with an air of pride that they could remember nothing. I never considered it a thing to brag about.
"It seemed to me that the person making the statement merely lacked the knack of concentration and that being unable to remember things was a form of mental laziness.
"In my business I found the time I gave to cultivating my memory paid me dividends. There are so many details in the hotel business that a man that if he depended upon his files he would spend almost half of the time looking them up.
looking them up.
We have many business men's luncheons at the Park-American Hotel and I can tell a man off hand when each meets, who the officers are, where they can be located, and
menu will be for each day.
"When it comes to remembering prices paid for supplies, the knack of prices paid for supplies, the knack
recalling charges is invaluable. It recalling charges you to buy at what is a fair helps you to buy at what is a fair
price, and when a man sees that you price, and when a man sees without looking details. remember, without looking up details. he is m
to you.

## to you.

Asked what was the oddest experience he had had because of his cultivated memory, Mr. McLean replied:
"When I was in a somewhat similar position at a hotel in another city one of the guests left, owing a bill of
$\$ 28.75$, This was about ten years ago.

He was a somewhat slim chap, smooth shaven and dapper. Recently one of our guests here wished to have a check for $\$ 100$ cashed, and just in the ordinary routine of things he was reerred to me. When he came up to before he mentioned his name, I recognized his voice. Yes, he later paid the bill, calling it an over sight
"I don't pretend to do the fancy stunts that the memory courses advertise, but I have worked out my own system, that is serviceable and efficient enough for my needs and re quirements. That's all a business wants."

## Wholesale Prices Lower. -- --

Washington, Nov. 22-Wholesale commodity prices for October fell 1.3 per cent. below their September level according to the Bureau of Labor Statistics index number, and now stand just 50 per cent. above the 1913 average. This is the first decline shown by the index since June. Groups which contributed to the general decline were farm products, food building materials, house furnishing goods, and miscellaneous commodities Cloths and clothing, fuel and lighting. and metals and metal products showed advances.


Don't fail to let Lily White be an important guest at your Thanksgiving and Christmas Day feasts. Lily White pastry is light, tender and flaky-never soggy or sad. Because Lily White is the best flour for all baking it can be depended upon.

## Excellent Flavor

Look for the ROWENA trade-mark on the sack

Lily White flour is made of America's finest whiats. It is cleaned, washed and scoured EIGHT TIMES. It is milled by the six-break system and ever! : urticle of inferior grade is car ried away from the finished product Lily White has the right balance, color, flavor and granulation. That's why it has been a Michigan favorite for three generations.

## Use LILY WHITE Today

## VALLEY CITY MILLING CO.

grand rapids, michigan
"Millers for Sixty Years"
Ads like these are being run regularly and continuously in the principal papers throughout Michigan. You will
profit by carrying Lily White Flour in stock at all times. profit by carrying Lily white Flour in stock at all times. we are helping to create for Lily White Flour.

Petoskey Kéyed Uup To High Endéavor.
Petoskey, Nov. 22 -Come North for the winter! No snow in Petoskey as yet.
yet. Twenty of our business and professional men, members of the local Trade Extension Committee, together with about thirty high school glee club girls, drove to Clarion Nov. 15 and held another popular "Get Acquainted" meeting. Interesting talks, music and refreshments made up a very enthusiastic meeting, and Clarion merchants and residents declared today that "Petoskey somehow seemed nearer than ever."

The directors of the Northern Michigan Chamber of Commerce recently igan Chamber of the Council Chamber at Mackinaw City for completion ber at Mackinaw and consideration of of organizationters. By unanimous financial matters. L. McManus, Jr., was made permanent President and J. Frank Quinn Managing Director for the current fiscal year. The new organizarent fiscal year. The its purposes and proposed methods, has struck a responsive chord, centralizing, as it does, the interests of the most important resort communities of the Middle West.
The Federation of Women's Clubs here recently assumed the leadership here recenty charity work in Petoskey and vicinity and announce that a thrift shop is to be maintained at the new community rooms. This organnew commun is in receipt of a beautiful Victrola, the gift of Mrs. Joseph Magnus, of Oden.

The Petoskey free city market continues to function and large numbers of buyers and sellers throng the market place every Saturday and Wednesday. J. Frank Quinn.

Eliminate Guess Work in Your Accounts.
The merchant who must wait until after the annual inventory to determine whether or not his business has made him a net profit is taking a long chance. His records should give him this information at the close of each day. He should provide himself with a cost book in which is listed every article carried in stock with the cost price. A loose-leaf book, with alphabetical guide sheets, is best. Then the merchant should see that a sales-slip is made out for every sale, regardless of the amount, cash or credit. On this sales slip should be entered the name of the article, together with the unit, that is pounds, yards, etc. At the close of the day's business these salesslips should be totaled to see that they tally with the amount registered. A special form upon which these figures are recorded may be provided on which strict account of all expenses may also be kept, thus facilitating the records. This form should be so ruled as to provide for the entry of these figures for each day during the month and a new form used each month. Goods thrown out because of breakage or damage should be recorded on a sales-slip with all entries made except the amount which should be left. Thus all such losses are tallied, and may be deducted from the day's profits.

Teach Child To Chew.
The child must be taught to chew his food. Yet, no matter how much pains are taken in this respect, mastication is very imperfectly done by all children; hence, up to the 7th year, at least, all meats should be finely cut, all vegetables mashed to a pulp and all grains cooked very soft.

## The Survival of the Fittest

Individuality is the keynote of our merchandising and this zeal is stimulated by a realization of what the trade has reason to expect and demand at our hands.

A complete and well-balanced organization and a disposition not only to be up with the times, but even a little ahead of them is all that makes history possible. Consistent fairness in all dealings and maximum efficiency are apparent throughout our entire organization.

We are always ready to serve you in a score of different ways We especially feature courtesy and attention. With shipping conditions as unstable as they are at present, we believe that our ability to deliver the goods will be appreciated Unvarying qualityalmost invariably delivered. We aim to have what you want when you want it.

## Worden Grocer Company

Grand Rapids-Kalamazoo-Lansing

## The Prompt Shippers.

## MOVEMENT OF MERCHANTS.

 Springport-Clarence Houseman has opened a restaurant and cigar store.Wyandotte - The Lincoln Park Hardware Co. has engaged in business.
Harbor Springs-Frank Reynolds will open a grocery store here about Dec. 1.
Ypsilanti-L. E. Shipman \& Co. is closing out its stock of millinery and will retire from trade.
Adrian-The Blissfield Mutual Oil Co. has increased its capital stock from $\$ 1,2000$ to $\$ 20,000$.
Adrian-The Monroe Mutual Oil Co. has increased its capital stock from $\$ 20,000$ to $\$ 30,000$.

Ltichfield-Henry Stoddard has sold his grocery stock to Clark Hutchens, recently of Jonesville, who has taken possession.
Vermontville - Leonard Reynolds, recently of Wayland, has opened a modern bakery.
Jackson-Fire damaged the millinery stock of Anna Ziegenbein, 262 East Main street, entailing a loss of about $\$ 5,000$.
Detroit-The Commercial Bond \& Mortgage Co., 801 Vinton building has increased its capital stock from $\$ 50$,000 to $\$ 100,000$.
Muskegon-The Muskegon Produce Co. has increased its capital stock from $\$ 18,000$ to $\$ 75,000$ and changed its name to the Piowaty-Muskegon Co.
Mason-D. G. Barr is erecting a modern garage and store for automobile supplies and accessories, which he will occupy as soon as completed.
Adrian-S. W. Raymond will build an addition to his garage here, where a light weight farm tractor on which he holds patents will be manufactured.

Alma-D. A. Leslie, recently of Middleton, has leased the Arcadia Hotel and the Tiffin cafe in the same building and assumed the management Nov. 21.

Kalamazoo-A. G. Haas has leased the Portage Hotel and assumed the management thereof. He is remodeling and refurnishing the house throughout.
Traverse City-C. S. Coxe, meat
Travheut.
dealer has purchased the Union Cafe dealer, has purchased the Union Cafe building and is remodeling it and will occupy it with a modern meat market as soon as the work is completed.
Coral-Fire destroyed the store building and hardware and harness stock of Henry Greenberg Nov. 16. The loss on building and stock was sbout $\$ 3,500$, with $\$ 3,200$ insurance.
Michigamme-Albert J. Belzer, formerly of Salo \& Belzer, dry goods, clothing and shoes, at Negaunce, has opened a clothing and men's furnishings goods store in the Murray building.
ing. ern Michigan, has purchased the stock of the Economy Store Co., the business block occupied by it and an adoining store building, taking immedate possession.
Ann Arbor-The Ann Arbor Implement Co. has been incorporated with an authorized capital stock of $\$ 50,000$, of which amount $\$ 25,500$ has been subscribed and paid in, $\$ 3,000$ in cash and $\$ 22,500$ in property.
Roscommon-Charles H. DeWaele, cashier of the Roscommon State

Bank, was badly injured at a hunting camp by the upsetting of hot grease on a stove. He was badly burned about the face and right arm.

Detroit-The Kastlite Co., 3359 Gratiot avenue, has been incorporated to deal in aluminum utensils and articles, with an authorized capital stock of $\$ 25,000, \$ 15,000$ of which has been subscribed and paid in in property.
Jackson-Mrs. G. J. Oldacre has purchased the interest of her partner, Mrs. Murray in the dress and men's shirt stock of Murray \& Oldacre and will continue the business under her own name at the same location, 212 Rogers building.
Caro-William Kinde, who has conducted a meat market here for the past ten years, has sold his stock, equipment and buildings to Isaac Belknap and William Mote, of Mayville, who will take possession January 1.
Battle Creek-Robert J. Bolster, dealer in women's ready-to-wear clothing and Joseph C. Grant, department store, have consolidated their stocks under the style of the BolsterGrant Co. The company will open its store for business Jan. 1 .
Detroit-The Brownie Stores has been incorporated to deal in confectionery, cigars, drug sundries, toilet articles, etc., at wholesale and retail, with an authorized capital stock of $\$ 100,000$, all of which has been subscribed and paid in in cash.
Saginaw-The Brenner Motor Sales Co. has merged its business into a stock company under the same style, with an authorized capital stock of $\$ 150,000$, of which amount $\$ 75,020$ has been subscribed and paid in, $\$ 20$ in cash and $\$ 75,000$ in property.
Flint-The Sturdevant-Hyer Sales Co., 713 East Saginaw street, has been incorporated to deal at wholesale and retail in autos, parts, supplies, and accessories with an authorized capital stock of $\$ 10,000, \$ 5,000$ of which has been subscribed and paid in in property.
Chesterfield-The Chesterfield Oi1 \& Gas Co. has been organized to deal in all kinds of gasoline, oils and byproducts thereof, automobile supplies, accessories and parts, with an authorized capital stock of $\$ 10,000, \$ 6,000$ of which has been subscribed and $\$ 1,500$ paid in in cash.
Kalamazoo-The William G. Finch Co. has been organized to deal in liquid weighing devices, filters, dairy machinery, etc., with an authorized capital stock of $\$ 20,000$, of which amount $\$ 12,200$ has been subscribed and paid in, $\$ 1,200$ in cash and $\$ 11$,000 in property.

Ann Arbor-The Cannon Electric Service Corporation, 115 West Liberty street, has been organized to deal in automobile supplies, accessories, and parts, electric appliances and fixtures, with an authorized capital stock of $\$ 25,000$, all of which has been subscribed and $\$ 20,000$ paid in in cash.
Saugatuck-Saugatuck proposes to have a direct boat line to Chicago, operated by home capital. The Fennville Fruit exchange and some of the large individual shippers of that section have pledged support. A committee has been appointed to sell stock composed of Manager Bour, of the Chicago, Duluth \& Georgian Bay

Transportation Co., W. R. Takken, R. Zeitsch. C. E. Bird and Capt. L. S. Brittain.

Coldwater-Frank M. Rudd, former banker in Bronson, and for years president of the Wolverine Portland Cement Co., died Monday in Johns Hopkins hospital, Baltimore. He was senior member of the Douglass-Rudd Manufacturing Co., at Bronson, also owned large interests in the peppermint oil business in various parts of the State.
Cadillac - The Michigan Potato Growers' Exchange did a business during the past season amounting to $\$ 2,384,229$, according to the report of the auditors just made public. The exchange shipped 3,622 carloads of potatoes and other farm produce as against 2,953 carloads shipped the preceding season. The business for the previous year totaled $\$ 4,815,103$, the difference being that 1919 was one of the best years in history for potatoes, the market going to near $\$ 10$ a hundredweight at one time.
Saginaw-Olaf Seagren has been appointed general manager of the D. A. Bentley Co. Mr. Bentley having given up active direction of the organization because of ill health. Mr. Bentley, for years a prominent figure in the local produce business, will take a complete rest for perhaps the entire winter. He will retain his interest in the company and continue as its President. Mr. Seagren, who has been assistant manager for eight months, came here from Minneapolis, where he had charge of the branch for Armour \& Co., with which concern he had been affiliated for 16 years.

## Manufacturing Matters.

Detroit-The Automotive Engine Parts Co. has changed its name to the Automotive Parts Co.

Saginaw-The Saginaw Medicine Co. has increased its capital stock from $\$ 125,000$ to $\$ 175,000$.
Pontiac - The Kitchen Appliance Corporation has increased its capital stock from $\$ 50,000$ to $\$ 550,000$.
Lansing-The Paragon Refining Co. has broken ground for a new warehouse and offices, 60 by 120 feet.
Springwells-The George H. Clippert \& Bro. Brick Co. has changed its name to the Clippert Brick Co.
Detroit-The Mangus Co., Inc., 945 Griffin street, foundry and brass castings, has increased its capitalization from $\$ 100,000$ to $\$ 150,000$.
Port Huron-A. B. Carlisle is building a new ice cream plant in this city, which will be in operation April 1, with capacity of 5,000 gallons daily.

Yale-The Yale Creamery Co. has been organized with an authorized capital stock of $\$ 10,000$, all of which has been subscribed and $\$ 5,000$ paid in in cash.
Ludington-The Ludington Basket Co. is erecting a new factory here. The building will replace the old structure which has long been considered a fire menace.
Detroit-The Superior Radiator Co. has been incorporated with an authorized capital stock of $\$ 1,000,000$, of which amount $\$ 10,000$ has been subscribed and $\$ 1,010$ paid in in cash.
Jackson-Edwin Larrabee has purchased a brick business block on

Francis street and is remodeling it for a garage and automobile supplies and accessories store which he expects to open about Dec. 1.
Grand Rapids-The Ransford Furniture Co. has been organized to manufacture and sell furniture, with an authorized capital stock of $\$ 100,000$, of which amount $\$ 50,000$ has been subscribed and $\$ 14,000$ paid in in property.
Belding-The Belding Gas \& Oil Co. has been incorporated to deal at wholesale and retail, in gasoline, greases, lubricants and by-products, automobile supplies and accessories, with an authorized capital stock of $\$ 20,000, \$ 14,000$ of which has been subscribed and paid in in property.
Howell-The Universal Spraying Corporation, which was recently incorporated at that place, has elected the following officers: President, Herbert R. Gillette; Vice-President and Manager, F. R. Bayliss; SecretaryTreasurer, Ralph J. Hall.
Hillsdale-The Shiel Manufacturing Co. has been incorporated to manufacture and sell at wholesale and retail, sheet metal goods, plumbing and heating goods, with an authorized capital stock of $\$ 10,000, \$ 6,600$ of which has been subscribed and paid in in cash.
Ionia-From fire truck driver to superintendent of the Finch Brothers Manufacturing Co.'s plant which will probably be located in Grand Rapids or Kalamazoo, was the step taken by Leon Finch of Ionia recently. He and his brother have patented a liquid weighing device for ice cream freezers, soft drink machines, and similar equipment and have capitalized at $\$ 20,000$.
Muskegon-The Browne-Morse Co. will go ahead with its plans for a large addition to the factory, which will mean an additional 150 feet, three stories. The combined production of the wood and steel plant as they stand to-day has a capacity of about $\$ 1,750$,000 worth of completed products. With the new plant extended, the capacity will be well over the $\$ 2,000,000$ mark.

## Protecting American Fur.

Legislation relating to fur-bearing animals, the general trend of which was to safeguard these animals and insure prime condition of peltries, has been enacted by half of the State Legislatures this year. The need for such legislation is apparent in the light of estimates by raw fur buyers that the decrease in the supply of peltries during the last ten years has been from 25 to 50 per cent.

Summarizing the new legislation in part, the Department of Agriculture states:
"The season on beavers was closed for a term of years in Indiana, Michigan, Nevada and South Dakota, and on otter in Indiana and Nevada. Muskrats were protected until 1924 in North Dakota. Open seasons for taking furbearing animals were shortened in Idaho, Indiana, Kansas, Maine, Massachusetts, Pennsylvania, Rhode Island and Vermont; houses, dens or burrows of fur animals were protected in Kansas, Maine and Michigan. Open seasons were slightly lengthened in Michigan, Ohio, South Carolina and locally in New Hampshire."

Essential Features of the Grocery Staples.
Sugar-The market shows no change since the last report. The price of granulated in the five zones in Michigan is as follows:
Grand Rapids
5.80@6.00
 Saginaw ------------------ 5.95@6.15
Detroit
Southwestern 5.90@6.10

Tea-The week in the local tea market has been active, with jobbers finding little difficulty in disposing of practically all kinds of teas at advancing prices. There is no longer any doubt of there being a serious shortage in Japan teas, probably 10 ,000,000 to $15,000,000$ pounds, and while teas are available in moderate supply indications point to a shortage of at least $2,000,000$ pounds there. Even at a 40 per cent. higher than pre-war basis Japan teas are being eagerly sought.

Canned Fruits-The demand is quiet except in a very few exceptions, but the local market has begun to show sympathy with the very strong Coast market now that some of the surpluses have been absorbed. Several classes of pineapple, notably standard and ex-standard $21 / 2$ s, sliced, are up to $\$ 2.60$ and $\$ 2.80$, respectively. Apple deliveries are better and in a quiet way this fruit is going into distribution. Considerable canned apples have been sold ahead, and sellers are awaiting replacement demands.
Canned Vegetables-Slightly more interest is being manifested in tomatoes, but trading as a whole is still dull. Prices retain all of their firmness and packers assert in a body that lower prices are not expected. That a break is due any time is the opinion of leading brokers here, who point out that this vegetable is now beginning to go into consumption. Tomato puree, packed in California, is developing an encouraging demand in New York, according to those brokers who are making offers. Corn is still very dull, in spite of which, however, prices are firm. Southern packers report confidentially that the demands of other markets are not in agreement with their expectations. Peas find a demand mostly in cheaply offered lots, which are not plentiful, and the time when all the high grade peas obtainable could be sold is now reversed.

Canned Fish-Canned fish generally shows little but routine trading. Pink salmon perhaps remains the strongest of the group at the moment. Because stocks are short here and the demand is fair brokers are holding the price firm. Red salmon, on the other hand, fails to gain strength, and while most brokers are asking $\$ 2.35$ for No. 1 talls, some business has been done at 5c under that price. With the Maine pack over sardine canners are shading prices in some instances in anticipation of forcing business. Spot stocks are not large. Betterment in this field is not expected, in local opinion, until a bigger demand absorbs some of the canned fish weakly held. The Coast reports short holdings all around on tuna fish. The
local demand is quiet and prices hold unchanged for weeks. Halves are still quotable at $\$ 7.25$, spot, and 25 c cheaper on the Coast. Blue fin, which is very short, is quoted at $\$ 5.50$. The Florida shrimp pack is over and is reported short. Deliveries here, however, are more liberal. Japanese crabmeat continues to go into distribution upon arrival.
Dried Fruits-The market shows more strength than a week ago and the Coast reports prunes in a very firm position. On spot there have been charges and counter charges of price shading to force business, but this is not expected to last with prunes shaping up so firm. Several brokers report they have now disposed of all cluster raisins on spot but have further shipments which shold arrive here not later than the 25th. In all probability these will be the last shipments of cluster raisins and we do not believe there is anywhere near enough to take care of the Christmas holiday requirements. Thompson seedless raisins unchanged. Stocks here are cleaning up in good shape and a higher market is anticipated. More interest is being shown in apricots and with only limited quantities of Blenheims available it is doubtful if the 1921 yield will last much after the first of the year. An occasional offering is being received from the Coast, but prices are somewhat higher than the spot quotations. The Coast reports considerable activity in prunes, and while there have been no radical advances in the market, prices are expected to go somewhat higher very shortly. Stocks are very closely held, and in some quarters it is estimated that the total holdings do not exceed $30,000,000$ pounds, and it has been said that the entire crop of 1921 will be cleaned up by March of the coming year. Currants are advancing in the Greek market.
Spices-There were no pronounced developments at the week end, although the firmness that has characterized the tone of the market for such commodities as cloves, ginger, nutmegs and mace was even more pronounced as the steady demands of consumption together with light arrivals keep spot stocks at a point approaching exhaustion.

Molasses-The grocery trade is buying more freely as the requirements of consumption expand, but is not anticipating even the near future. The market has a somewhat uncertain undertone, but there has been no quotable change in prices.
Corn Syrup-Orders were based on the indicated wants of current consumption, but in the aggregate a fair amount of business is being done and prices are maintained.
Sugar Syrups-Quiet conditions persist and the situation presents nothing that calls for special comment.
Nuts-The demand for the entire line has been heavy and stocks of all sorts are greatly reduced. Almonds are firmly held at list. New crop Cornes walnuts arriving are cleancd up on a 22c basis. On spot Sorrentos and Grenobles find a strong de-
mand. Sicily filberts are fairly well cleaned up and for prompt shipments are quoted at 12c. Brails are moving freely, as are pecans, which stocks are limited.

## Review of the Produce Market.

Apples-Wagner, Wealthy, Spys, Baldwins and Alexanders command \$7@9 per bbl.; cooking apples, $\$ 7$ per bbl. Box apples from the Coast command, $\$ 3.75$ for Jonaathans and Spitzenbergs.

Bananas-7c per lb.
Beets- $\$ 1$ per bu.
Butter-The market is weak and a decline is by no means unexpected. Local jobbers hold extra creamery at 42 c in 63 lb . tubs and 43 c in 40 lb . tubs. Prints 44 c per lb . Jobbers pay 21c for packing stock.
Cabbage- $\$ 4.50$ per 100 lbs .
Carrots- $\$ 1.40$ per bu.
Celery-40c for ordinary and 60 c for Jumbo.
Cranberries-Late Howes command $\$ 21$ per bbl. and $\$ 10.50$ per $1 / 2 \mathrm{bbl}$.
Cucumbers-Illinois hot house command $\$ 2.75$ per doz., for extra fancy and $\$ 2.50$ per doz. for fancy.

Eggs-Local dealers pay 58@60c for strictly fresh, candled. Cold storage are now moving out on the followirg basis:
Firsts .-.-.-.--
Firsts in cartons
Seconds
39 c

Checks
33
Checks ------------------------- 32c
Grape Fruit-Florida fruit is now in market, selling at $\$ 4$ per box for all sizes.

Grapes-California Emperors command $\$ 3$ per 24 lb . crate.
G̈reen Onions-Shalots, 75 c per doz. bunches.
Honey-40c for white clover in about 20 m . boxes.
Honey Dew Melons- $\$ 2.50$ per crate of 8 to 9 .

Lemons-Sunkissed are selling on the following basis:
300 size, per box -------------- $\$ 6.00$
300 size, per box ------------------------6. 6.00

Choice are held as follows:
300 size, per box -------------- $\$ 5.50$
270 size, per box --------------- 5.50
240 size, per box -------------- 5.00
Lettuce-Hot house leaf, 19c per 1 b .; Iceberg from California, $\$ 7.50$ per crate.

Onions-California, $\$ 6$ per 100 lb . sack; home grown $\$ 5.50$ per 100 lb . sack; Spanish, $\$ 2.65$ per crate.
Oranges-Fancy California Valencias now sell as follows:
90 and 100
\$7.25
150, 176 and 200 -------------------------7. 7.50

252 ---------------------------------1.50
288 6.50
6.00

Parsley- 75 c per doz. bunches.
Peppers-Florida, 75 c per basket.
Pineapples-\$9@10 per crate for 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 follows for live:
Turkeys
Geese
30@32c
17

Choice Ducks
Light fowls
Heavy fowls
Light Chickens
Heavy Chickens
Heavy Chickens .------------ 16c Dressed turkeys, 5 c more than live; dressed chickens, 3 c more than alive. Pumpkin- $\$ 2.25$ per doz. Radishes-75c per doz. bunches for home grown hot house.

Squash- $\$ 2.75$ per 100 lbs . for Hubbard.
weet Potatoes-Virginia command $\$ 1.60$ per hamper and $\$ 3.75$ per bbl. Tomatoes-\$1.25@1.50 for 6 lb . basket from California.

Status of the F. D. Travis Co. Failure. At a meeting of the creditors of the F. D. Travis Co., held at Kalamazoo last Wednesday, it was decided to vest the management of the business in the hands of seven trustees, who will act in accordance with a trust agreement. The trustees selected were as follows:
H. W. Spindler, Michigan Hardware Co.
J. H. Colby, Brown \& Sehler Co. Frank V. Blakely, G. R. Credit Men's Association.
J. G. Finkbeiner, United Engine Co. W. R. McCal!um, American Seeding Machine Co.
J. H. Standart, First National Bank of Allegan.
G. W. Seybold, Oliver Chilled Plow Co.
Mr. Standart was elected chairman of the trustees and Frank V. Blakely was elected secretary.
At a special meeting of the stockholders of the Travis Co.-there are 900 stockholders, holding $\$ 150,000$ in stock-held at Plainwell last Thursday, the action of the creditors regarding the disposition of the assets was sanctioned.

According to an appraisal made by the Michigan Trust Co. Sept. 30 the assets of the company are approximately $\$ 305,000$.

The stock in the company which has been sold to farmers at par up to a short time before the failure was the personal stock of Mr. Travis. The proceeds of these sales did not, therefore, go into the treasury of the company.
The five stores conducted by the company are being closed long enough to make a complete inventory of the assets of the estate.


I've feared a thousand failures
And a thousand deaths I've died
Ive had this world in ruins
By the gloom I've prophesied,
By the gloom I've prophesied,
But the sun shines out this morning
But the sun shines out this morning
And the skies above are blue,
And with all my griefs and troubles, I have somehow lived em through. There may be new cares before me, Death will come some day and take me, But Ain'

$$
\begin{aligned}
& \text { n't } \\
& \text { Dead } \\
& \text { Yet! }
\end{aligned}
$$

After man came woman-and she has been after him ever since.

Recent Proceedings in Grand Rapids Bankruptcy Court.
Grand Rapids, Oct. 29- On this day was held the final meeting in the matter
of Peter Timmer, Bankrupt No. 1907. The bankrupt was not present or represented. ditional claims were allowed against the
estate. The trustee's final report and estate. The trustee's final report and order for the payment of additional administration expenses was made and a
first and final dividend declared. The first and final dividend declared. The objection to the bankrupt's discharge.
The final meeting of creditors was then The tinal without date. final meeting of creditors in the matter The bankrupt was not present, but rep-
Tesented by Raymond Starr. The trus-
resen tee was present in person. Additional trustee's final report and account was
received and approved and allowed. supreceived and approved and allowed. Sup-
plemental first dividend sheets of 10 per
cent, were filed and final dividend sheets of 17.9 per cent. were filed. An order
was made for the payment of administration expenses and for the payment of
dividends. The matter of discharge was left open to permit testimony to be
taken, the time of which is to be fixed On this day also was held the first
meeting of creditors in the matter of the Kent Fuel Company, Bankrupt No. 1994. The bankrupt was present by its secre-
tary and by George B. Kingston, attorney for the bankrupt. Creditors were
represented by Clapperton \& Owen, M. represented
Thomas Ward. David Warner and George
S. Norcross. Claims were proved against S. Norcross. Claims were proved against trustee and the amount of his bond fixed
by the referee at $\$ 5,000$. The secretary of the bankree at company was sworn and examined before a stenographer, the tes-
timony to be transcribed and filed. The first meeting of creditors was then adjourned without date.
of assets in the matter of Fred E. Male Mil-
ier. Bankrupt No. 1973. The bankrupt er, Bankrupt No. 1973. The bankrupt
was not present. The trustee was present in person. Various trustee was pres-
ent. No one being willing to bide present No one being willing to bid higher sold to Chas. Sawterle, for the original
hid of $\$ 400$. Several additional claims were allowed against additional claims
special meeting was then adjourned without date. On this day was held the special meeting and sale in the matter of
William A. McFarlind, Bankrupt No. 1992. The bankrunt was not present in person or represented. The property was
sold to Baxter \& Reide, for $\$ 500$. Several sold to Baxter \& Reide, for $\$ 800$. Several
additional claims were meeting was then adjourned without date. In the matter of Rhoda Richmond-
Bankrupt No. 2004, funds have been adBankrupt No. 2004, funds have been ad ing of creditors has been called for Grand Rapids. Nov. 14-On this day
was held the first meeting of creditors in the matter of Kassak S. Jones, Bankrunt the matter of Kassak S. Jones, Bankrupt
No. 1997. The bankrupt was present in
person. No other appearances. No claims person. No other appearances. No claims
were proved against the estate. From the were proved against the estate. From the
fact that there are no assets to adminster and no further business to be conrustee be appointed and also an order closing the estate, and allowing the bankrupt his exemptions. The case has been
closed and returned to the district court On this day also was held the firs meeting of creditors in the matter of bankrupt was present in person and by attorneys. Robinson \& Den Herder. Gaffner \& Miltner, of Lake City, were pres-
ent for creditors. Henry Miltner was
elected trustee and the amount of his elected trustee and the amount of his
bond fixed by the referee in the sum
of $\$ 500$. The bankrupt was then sworn and examined without a reporter. ApThe first meeting was then adjourned on this day also was held the final meeting of creditors in the matter of
Stanley J. Danleski, Bankrupt No. 1979. The bankrupt was not present or rep-
resented. The trustee was present in
person. The trustee's report and account person. The trustee's report and account
was approved and allowed. An order was made for the payment of administration
expenses, there being insufficient funds expenses, there being insufficient funds objections were made to the discharge of the bankrupt. The meeting was then remains to be done to this estate except to make the several formal orders and
return the same to the district court. On this day also was held the first
meeting of creditors in the matter of Christopher J. Renihan, Bankrupt No. 2002. The bankrupt was present in person and by attorney, itors. Several claims were proved against the estate of the bankrupt. Frank V. amount of his bond fixed by the referee then sworn and examined without a reporter. The meeting was then adjourned
without date. On this day was held the first meeting
of creditors in the matter of Laura Ba-
ker, Bankrupt No. 2000 . The bankrupt ker, Bankrupt No. 2000. The bankrupt
was present in person. Several claims was present in person. vere proved. Frank Dlakely was
we
elected trustee and the amount of his $\$ 500$. The bankrupt was then sworn and xion of Turman J. Swart to reclaim certain of the fixtures of the estate was considered and it was determined that the same were not a part of this estate The first meting of creditors was then adjourned to Nov. 16.
On this day were received the sched-
ules, order of reference and adjudication in bankruptey in the matter of Gordon in. Bankruptey in the mankrupt No. 2005. The bankrupt is a resident of Traverse City. The proceedings have been referred to Benn M. Corwin as referee in bankruptcy. The not been set, from the fact that tne
not
estate contains no tangible assets, and estate contains no tangible assets, and the court has written for funds. When
funds have been furnished the date of funds have been furnished the date of schedules ansets in the sum of $\$ 100$ and liabilities in the sum of $\$ 1,499.12$. A list
of the creditors of the bankrupt is as of the
Mrs. L. B. Rogers, Clarksburg, R. J. Lydiatt, Calgary, Alberta--
Enterprise show Print, Rouleau, Sasketchewan Eddie Barrows, Regina, Canada Eddie Barrows, Regin, Seatte Lake,
Pioneer Show Print, So Gardner Printing Co., Salt Lake, Utah
Variety
rublishing Co., Chicago--Gould \& Bancroft, Hastings , Mort 210.40
210.00 285.00 Mr. and Mrs. Victor Levitt, Port- 229.00
land, Ore. nov. 15. On this day were received adjudication in bankruptey in the matter of E. Kosenthall, doing business as the
Parisian shop, Bankrupt No. 2007. The bankrupt is a resident of Grand Rapids and has conducted a ladies retail ready kapids. The proceedings have been referred to Benn M. Corwin as referee in bankruptey, and who also has been appointed recelver.
sets in the sum of $\$ 13,660$ and liabilities in the sum of $\$ 20,864.08$. The first meeting of creditors in this matter will be held at the otrice of the referee Dec. 1 .
A list of the creditors of the bankrupt is as follows:
City of Grand Rapids-amount not known
Ben F. Levis, New York City Ben F. Levis, New York City
National Cash Register Co., Grand R. Bids Rubin, New York Booth, Bergman \& Sumberg, New
York Govertz Mfg. Co., New York
G. L. G. Inc.... New York
Ronel Hat Co., New York
Mildred Hat Co Mild. Dostiliator \& Son, New Yo Morris Millard, New York
Majestic Costume Co., New York Samuel Katz, New York New York I. Sperber, New York
Hinnes \& Wagner, New York Kaplan Bros., New York Yourk
Michelson \& Davies, New York Monarch Garment Co..
S. B. Cassidy, New York --......
Simpson Bros., New York Simpson Bros, New York
M. E. Cohen \& Son, New York
Joseph Kreinick. New York Bromson Bros.:. New York
H. Klavens \& Co., New York
Fairmont Dress \& Costume Fairmont $\left.\begin{array}{l}\text { New York } \\ \text { Tip Top Dress Co., New York }\end{array}\right]$ Tip, Kulnick,
Fe-Kay-Fur
H. Brookman,
Century Dress
 The Quiteright Skirt Co., New
 Aron \& Homes, New York Samuel Meadow, New York


York Dattie Dress Co.. New York Rascliffe Dress Co., New York Merrian Dress Co.. New York Spraivagen \& Marks, Ne
Jacob Cohen, New York
 Asenof Delora \& Asinof, New Yor Trio Knitting Mills, New York
Theo, Reel \& Co., New York Hoffman Waldner Feather Co New York
Uightening Hat Co., New York
Wiesen \& Goldstein, New York Sobul Garment Co., Chicago Lippman Bros. \& Joffes, New York Jress, Grand Rapids
Lewis Electric Co., Grand Rapids
Michige
50.00 Michigan Trust Co., Grand Rapids
Duro Paper Product Co., Chicago
416.66 $\begin{array}{lll}\text { Duro Paper Product Co., Chicago } & 52.00 \\ \text { Consumers Power Co., Grand Rap. } & 78.10 \\ \text { Peter Pan Dress Co., New York- } & 17.75\end{array}$ Peter Pan Dress Co., New York 17.75
Nov. 17. On this day was held the first


#### Abstract

reeting of creditors in the matter of bankrupt was present in person and by attorney, E. A. Maher. Dilly, Souter \& Dilly were present for creditors. R. J. Cleland: M. Thomas Ward and Smedley, Lindsey \& Shivel were present also for creditors. creditors. Claims were allowed against trustee and the amount of his bond fixed by t $\$ 2,000$. Appraisers were by t e referee at $\$ 2,000$. Appraisers were appointed by the court. The bankrupt was then sworn and examiner without reporter. The first meeting of creditors a reporter. The first meeting of creditor was then adjourned without date. on this day was also held the firs on this day was also held the first meeting of ereditors in the matter of Harry Vander Veen, Bankrupt No. 2003 . marry Vander Veen, Bankrupt No. 2003. by attorney, Dilly, Souter \& Dilly. But terfied, Keeney \& Amberg were present for creditors. Claims were allowed against t'e estate. Charles H. Warden was t'e estate. Charles H. Warden was elected trustee and the amount of his bond fixed by the referee at $\$ 500$. The first meeting was then


Plan For an International Bank.
Mr. Vanderlip's plan for an international reserve bank, with a capital of $\$ 1,000,000,000$ in gold, which shall serve as an agency for aiding Europe to recover from its present economic chaos, has received a great amount of publicity on both sides of the Atlantic, but so far it has made very little appeal to either American or European bankers. The inability of bankers in this country to raise the $\$ 100,000,000$ of capital for the Foreign Trade Finance Corporation has made them skeptical concerning the possibility of raising an international fund of ten times that amount. The idea is not a new one, as Senator Hitchcock of Nebraska has already proposed the incorporation of such an institution and presented the plan to the Senate in the form of a bill. Mr. Vanderlip for a long time has been known to entertain very bearish sentiments concerning the outlook in Europe, and his project represents an earnest effort on his part to prescribe for the ills from which that part of the world is now suffering. All the countries of Europe are afflicted in varying degree with the same malady, namely, a disordered currency. In

Central Europe, although the results of the present policies are clearly foreseen by the political leaders, it appears to be virtually impossible to check the movement toward further currency inflation, unless substantial aid comes from external sources. The international bank is proposed by Mr. Vanderlip as the instrument for extending such assistance.

## cAvoid This $50 \%$ Penalty

TAXPAYERS who used appreciated or inflated values in determining invested capital on tax returns for past years, have until the 24th of this month to file corrected returns-no longer!
Unless such corrected returns are filed within the time specified, a penalty of $50 \%$ will be imposed in addition to the increased tax due.
This ruling is definite. It is of particularly wide application. Misinterpretation of the law was fairly general. The inference is obvious!

SEIDMAN \& SEIDMAN
Accountants \& Tax Consultants Grand Rapide Savings Bank Bldg. GRAND RAPIDS
New York $\begin{gathered}\text { Washington } \\ \text { Newark }\end{gathered} \begin{gathered}\text { Rockford } \\ \text { Jamestown }\end{gathered}$

"Hold Tights" stand the most severe tests. Every "HoldTight" hair net guaranteed to be perfect or a new one freed Handsomely designed packages, containing single or double mesh nets. Write for a sample dozen.

Mail orders shipped same day received.

## A. KROLIK \& CO. <br> DETROIT, MICH.

# WE OFFER THE UNSOLD PORTION OF $\$ 300,000$ <br> Citizens Telephone Company 

GRAND RAPIDS; MICHIGAN

## First Mortgage Gold Bonds

YIELDING $7 \%$<br>(Tax Exempt in Michigan)

Due Dec. 1, 1936
Dated Dec. 1, 1916
Interest payable June 1 and Dec. 1 at the Michigan Trust Company and the Grand Rapids Trust Company, trustees. Coupon Bonds in denominations of $\mathbf{\$ 1 , 0 0 0}, \$ 500$ and $\$ 100$.

Bonds callable by lot at the option of the Company on 60-days' notice at 102. However, following the law of aver age the fact that the Company would have to call more than $\mathbf{3}$ of its $5 \%$ bonds to each $\mathbf{1}$ of the $\mathbf{7} \%$ bonds practically eliminates the possibility of ever having these bonds called. In addition to the $\mathbf{5} \%$ annual interest coupons attached to these bonds, as provided by the Trust Indenture, the company has affixed interest coupons calling for the payment of an additional $\mathbf{2} \%$ payable semi-annually on the usual interest dates.

## THE COMPANY

The Citizens Telephone Company was organized under the laws of Michigan in 1895. The Company owns and operates exchanges in 58 cities, towns and villages in Western Michigan, and has connections with long distance lines and exchanges of other Companies, which enable it to reach more than 300,000 telephones in Michigan.

## SECURITY

These First Mortgage Bonds are secured by an absolute first mortgage on all the property of the Company. Total assets as of Dec. 31, 1921, were $\$ 6,115,022.81$. The Grand Rapids Exchange alone represents an investment of $\$ 2,067,403.12$.

## EARNINGS $\quad \underset{\text { Year Ending }}{\substack{\text { Yec. } 31,1920}} \begin{gathered}\text { Mo. Ending } \\ \text { Sept. } 30, \text { 1921 } \\ 1920\end{gathered}$ <br> Net Earnings, after deducting all operating expenses, taxes, and setting aside $6 \%$ <br> Depreciation Reserve were <br>  <br> Balance Net earnings now at the rate of approximately $31 / 2$

CAPITALIZATION
Authorized Outstanding

First Mortgage 5\% Bonds
First Mortgage 7\% Bonds 300,000

## DIVIDENDS

The Company has paid quarterly cash dividends regularly and uninterruptedly on its capital stock for the past 24 years. The present annual rate is $4 \%$.

## TELEPHONES IN OPERATION

June 1, 1918



The legal details of this issue have been handled by Messrs. Travis, Merrick, Warner \& Johnson, and the additional $\mathbf{2 \%}$ interest payment has been approved and authorized by the Michigan Public Utilities Commission.

Price 100 and Interest to Yield 7\%

# Fenton Davis E Boyle <br> A. E. Kusterer \& Co. 

CHICAGO GRAND RAPIDS DETROIT MICHIGAN TRUST BUILDING Citizens 4212 Main 656

[^0]VALUE OF MEAT INSPECTION.
Within the last year the value of competent inspection of meat animals and meat products has been sharply stressed. A combination of circumstances seems to have brought about a condition that has tended to increase the output of many village and community slaughter houses where inspection either does not exist at all or is very lax. Most recently the public has shown a decided disposition to buy as cheaply as possible. In some communities there are persons who are being forced to peddle meat to make a living; whereas a year ago they could find no one to buy the stuff they had to sell.

There are some farmers or raisers of stock in these days of depressed farm values who, perhaps, are not quite so conscientious as they have been in days of prosperity and who would rather dispose of an ailing cow or pig to their local slaughterer, with whom it does not have to pass a too rigid inspection, than to have the animal die on their hands. The small slaughterer, naturally, does not have to pay a very high price for such raw material. In many cases he is his own operating force. He knows absolutely the limitations of his market and he frequently is his own distributing system; therefore, he can afford to sell his sometimes questionable product at a figure which is considerably below that which must be obtained for properly inspected and properily prepared meat.
It would not be proper to give the impression that every animal slaughtered in an uninspected house is diseased or unfit for food, but it is a moral certainty that a very considerable percentage of the animals and meats so handled are unfit for food. The absolute necessity for proper inspection is quite adequately evidenced by the fact that the United States Government expends an average of three million dollars annually to maintain its inspection service through the Bureau of Animal Industry, which inspection service is taken advantage of by all packers who engage in interstate commerce. The Federal Government has no control over the business that is done solely within a State or within a municipality and, therefore, it cannot extend forcibly its supervision over a great number of slaughterers and small packers who have not the facilities with which to do an interstate business.
It is estimated by the Government that only 66 per cent. of all the meat consumed in the United States is Federally inspected. That means that one-third of all the meat eaten daily in the United Staets is subjected to the presence of bacteria, which can be conveyed from the meat of a diseased animal into the systems of human beings. It means that a considerable portion of all the slaughter houses in the United States do not maintain that high standard of sanitation such as is found in establishments where competent inspection exists. A packing house, after all, is nothing but a large kitchen. The slaughtering operation is a very small part of the processes which an animal must undergo before it emerges as food for people. Ade-
quate inspection of those animals begins before they are slaughtered and follows throughout the processes until the product is wrapped, labelled and made ready for shipment.
The dealer who sees to it that he buys from none other than a competently inspected establishment is assured that the meat products which he is to sell to his trade are the utmost in wholesomeness. In the first place, most efficient veterinarians inspect the live animals carefully as soon as they are unloaded from the cars into the stock yard pens. Any that show traces of disease are quarantined at once. Through that ante-mortem inspection the risk of the packers buying imperfect animals is greatly lessened; but, added to that is the expert knowledge that the buyers themselves have concerning the necessary physical condition of the animals they buy. Those buyers know that after the animals they buy are slaughtered, another and a most rigid inspection by skillful veterinarians takes place and that the carcass and every portion of any diseased animal is discarded from the lot which is to go on to be made into meat. That is another safeguard that the dealer has who purchases inspected meat.
Then comes the various kinds of inspection-inspection of head, cheek, tongue, liver, kidney and various other portions of the carcass, every one of which is an added assurance to the retailer who does not buy from the uninspected houses that he is going to pass on to his customers meat which healthy animals; meat which has been prepared under the most sanitary conditions that modern science can evolve; meat that has been inspected along every step of its progress through the packing house to his door; meat which is not going to affect his customers and drive them from his door; and, last but not least, meat which is going to stand up better in his cooler or on his block.

The dealer who handles properly inspected products has a superior advantage over the dealer who buys from the local uninspected slaughter house, which, in most instances, is located outside the city limits, away from local regulation, where water supplies and other sanitary agencies are sadly lacking.

## AN ECONOMIC PARADOX.

## It is one of the economic paradoxes

 that the more of a good thing we have the less we value it. A practical application of this is seen in the efforts to estimate the loss in dollars and cents which cotton planters have recently sustained from the boll weevil. Senator Smith of South Carolina estimates the damage wrought by this pest to the 1921 crop at $7,000,000$ bales. This appears to be excessive, but for the purposes of our argument it may be accepted as correct. Senator Smith next assumes that as cotton was bringing 20 cents a pound when the marketing season was at its height these 7,000,000 bales could have been disposed of at that price. At 20 cents per pound cotton will bring $\$ 100$ per bale. The total loss from the boll weevil is thus placed at $\$ 700,000,000$. This may begood mathematics, but it is bad economics. The fallacy in the calculation obviously lies in the assumption that these extra $7,000,000$ bales could have been placed on the market without causing any fall in the price. The present crop apparently will be something like $7,000,000$ bales. It has not all sold for 20 cents by any means, but let us assume again for the sake of argument that it has done so. Now if the other bales which the weevil destroyed were thrown on the market the chances are that the price of all the cotton would be nearer 10 cents than 20 cents. This again is only an assumption, but it is more reasonable than the others we have already accepted. But the $14,000,000$ bales at 10 cents will bring no more than the $7,000,000$ at 20 cents. In such an event the loss to the farmers as a whole in dollars and cents, would be nothing.
There are, of course, several other sides to this calculation. While a short crop may bring no loss to producers as a whole, there is no uniformity in the losses which individuals sustain from the ravages of a pest. Some will make no crop at all and thus lose everything, while others will almost escape the trouble and thus derive a considerable profit from the higher prices due to their neighbors' misfortunes. From the social point of view such an outcome is highly undesirable, as the rewards of effort should be more equitably distributed. The consumers' point of view is also to be considered. While $7,000,000$ bales of cotton may bring as much money to the producers as $14,000,000$ bales, the consumers' wants will not be nearly so well cared for when the smaller amount is marketed. Weevils should not be allowed to eat the fiber that consumers need to wear. Hence, Senator Smith is right in stating that the cotton pest is not a sectional but a National problem, and the loss to producers in dollars and cents, whether large or small is not the sole consideration. Whatever raises the price of a necessity to consumers and tends to affect their standards of living is a matter of National import.

## THANKSGIVING DAY.

From the day, 301 years ago tomorrow, when the Pilgrim Fathers of Massachusetts set apart a day for special Thanksgiving for being rescued from starvation by the timely arrival of a supply ship from England, to this, our Nation has had a multitude of occasions for which to be thankful, and the spirit of acknowledgement of our manifold blessings is ever kept green in the memory. In these three centuries the most wonderful evolution of human society has taken place on this continent, that has ever been witnessed in the history of the race. The scattered fringe of weak colonies on the Atlantic coast has developed into the greatest free Nation of the world. It would seem that Providence has conspired to turn the stream of good fortune upon America. Nature provided a great expanse of fertile soil, with all the favorable climates, as the suitable foundation for the building of a nation. Our very remoteness from the older continents has been a bene-
ficial barrier, in that it provided a natural selection for the people who would come across to settle the new land. Only those of intrepid spirit, strong purpose and determined perseverance, would brave the terrors of such a journey to an unknown land. Thus the seed of the new people was of selected stock that has shown good fruitage. Favored in land and people, the evolution of events has done the rest. Times of severe trial like war and pestilence have not been lacking but the Nation has always emerged from them with undiminished strength.

There is scarcely any need of recounting the lists of our National advantages. They make a showing too great to be a fit subject for vulgar boasting. But it would all be of no account unless the National spirit was a quality fit to be the guardian of such a vast trust. History has seen vast riches melt away with no benefit, and proud nations have fallen because they were weighed in the balance and found wanting. The highest duty of America is to use its good fortune for the benefit of the world.

## UNDERWEAR DEPRESSED.

While the hosiery trade is concerned over handicapped competition with cheap German goods, underwear manufacturers and jobbers with substantial stocks of domestic merchandise are complaining of heavy arrivals of United States army underwear sold in France after the armistice at 40 per cent. of the cost and entering this country recently free of duty. Close to 500,000 dozen of this low cost underwear have already glutted the market, and it is thought that additional appreciable quantities are destined for American consumption. This is another example of difficulties confronting the knit goods trades.
The underwear trade has not enjoyed good business lately because of unseasonable weather. Mill factors and jobbers have been hoping for an early cold snap, but it appears that they will have to make the best of a bad situation. Three or four weeks ago retailers opened a brisk demand for heavy underwear, but buying declined rather than increased as the winter approached.

The fact remains that jobbers were pretty well stocked under the condition of curtailed purchases and the manufacturers found a narrower outlet for their fall underwear than they anticipated. The warm weather of the past few days has added to the dullness of the market. The mills are turning out little heavy underwear and increasing the output of spring goods.

While authorities say that operations continue around 85 per cent. of normal sales are still far below that level. Reorders for spring are coming very slowly, buyers being reluctant to commit themselves far ahead This has made the manufacturers uneasy and it appears that none of the mills will settle their fall 1922 policies until after the turn of the year. All the seasons seem to be destined for a two months' advancement under this pressure.


By Emanuel G. Frank.

There's a wondrous thrill of pleasure When you see the form and face,
Of some loved one in whose presence you rejoice;
But the joy there is in seeing
Can't compare with what takes place,
When you hear the magic music of her voice.
Be it mother, wife or sweetheart,
Be it sister, daughter, friend,
Als within your waiting vision each appears; While your heart may leap to see them
What is better in the end,
That their eager voices sounding in your ears.
But remember as you listen
That these sweet and nameless thrills,
Find an echo and an answer rich and true,
In the hearts of cherished loved ones
Which alone your voice fulfills;
For when all is said, your voice is really you.
So when travel takes you from them
Let them feel how much you care,
I et them know you haven't left them all alone;
Let them feel in fullest measure
You, yourself, are standing there;
Let them hear the voice they cherish through [the 'phone.

Doyle permitted photographers to take pictures of her foot, but she would not let them snapshot her face.-New York Herald.

People are most useful when doing -something at which they excel, or which they at least enjoy doing. A fat man (obviously fond of food) nearly always takes great pride in his ability to order a good dinner. Girls who enjoy dancing are rarely the poor dancers. No wonder we are not at our best when we fail to get fun out of our daily occupations.

9 to 11 pound Oak Bends 55 clb .

## SCHWARTZBERG \& GLASER

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


New Method of Increasing Business. In certain parts of Michigan business was affected in just about the same measure the depression hit other sections of the country during the past several months. Shoe dealers in Michigan were rather hard hit because of the extraordinary slump in the automobile business, one of the chief industries of the State. There is quite a lot of unemployment and added to this is the fact that the farmer has not been getting as much money for his products as he figured they were worth. So Mr. Farmer stays out of the market, and the mechanics and tradesmen of Michigan are pulling tight on their purse strings, making it quite a problem for most shoe retailers to put ginger into their business and show an increase.

Not so, however, with Harmon \& Smith, of Charlotte, who took the bull by the horns some time ago, figuring that there was business to be had, if properly gone after. They argued that savings banks contained just as much money as ever before, and that the people would respond if properly approached and offered merchandise of the right character and price.
So Harmon \& Smith launched a "campaign for one thousand new customers." This was given wide spread publicity in the papers. A great deal of direct-by-mail advertising literature was also sent out. The company, in its advertising, laid its cards on the table, stating that this was a time when price, quality and service would rule as never before; that the company was cognizant of the fact and was going to use the three levers to put one thousand new names on the books of the concern.
The store was properly dressed up for the occasion and the local papers carried the announcement of the campaign forthwith after the campaign was fairly well under way, Harmon \& Smith ran local items in the aper, telling of the progress of the campaign. These locals were really paid advertisements, although they appeared as editorial comment.

It was necessary to get up some very attractive show cards and also to use extraordinary copy in the newspaper advertisements. Following is the text of the copy of one very attractive show card, and which was also the copy for one of the most successful advertisements in the local paper: Our campaign for 1,000 new customers is on. Quality and Price will do the trick. The more you buy the cheaper we can sell, and the cheaper we can sell the more you save.

## Are you with us?

"Naturally we did not expect to get one thousand new customers," said E. C. Harmon, "but the psychological
part of this goes over, producing a favorable effect upon the minds of the public. It is rather easy for the average person to sell himself the idea that something unusual is going on in the way of quality and price if a store such as ours, with a good reputation is putting on a campaign for so many new customers. The public figured that we were offering something unusual and that their pocketbook was going to be materially benefited by favoring us with their patronage. At least that is the way it has worked out. It has been one of the most successful sales stimulating plans that we have ever used. The old time sale is a dead letter at this particular time. The public is tired of sales. People do not believe that values are forthcoming even though talked about in a most entertaining and attractive way. This campaign for customers goes over in great shape when properly applied. At least that has been our experience."

Nurse Declared To Have Most Perfect Foot.
New York can boast of one perfect foot-no, two of them-for a pair of exquisitely dainty pink tinted pedal extremities has been discovered by those persons in pursuit of this attribute in order to show visitors to the Health Show, now being held in Grand Central Palace, what they ought to possess in the way of a substantial foundation and compare it with the deformities some of them display or seek to hide.
The discovery was made by Reuben H. Gross, register of the first pediatry institute, and who is in charge of the foot clinic booth at the exhibition. It was as much of a surprise to Mr Gross as it was to Miss Elizabeth Doyle, a nurse, of 501 West 113th street, the proud owner of the perfect foot, when not a flaw could be found in the bit of pink flesh she entered in the foot contest, and entered it on a bet, too. If the physician in charge of the
case on which Miss Doyle is engaged as nurse had not made a wager with her that she would never dare try for the perfect foot prize that is to be awarded Saturday, the world might still be searching for the perfect foot. She took the dare, and it didn't take Mr. Gross long to see that out of the hundreds of feet offered for examinations hers was by far the finest pair.
Miss Doyle wears a $41 / 2$ B shoe and she had on high heels, pointed toes and thin soles. When Mr. Gross advised her to adopt a more sensible style of shoe she replied that as a child she had to wear shoes that others selected, and now she intended to wear the kind she liked. Miss

Fuel Problem Unsolved by Excess of Gasolene.
Petroleum is at present being produced faster than it is used and stocks of gasolene are increasing. Oklahoma crude oil has dropped in price from $\$ 3.50$ to $\$ 1$ per barrel and the price of gasolene has been lowered several cents a gallon. But one should not be misled by the present situation, which is only a part of the business cycle through which we are passing.
It is a peculiarity of the oil-producing business that the drilling of new wells reaches a maximum at the crest, or even after the crest, of the wave of prosperity. The result is an over production of crude oil in the time of depression. Prices drop, profits vanish, and new drilling stops. But within a year or two the pendulum swings the other way, and again there is a scarcity of oil due to the interruption. This cycle of events would take place even if there were an endless supply of crude oil underground.
The real motor fuel problem is not concerned with the swings of the business pendulum, although the present abundance of fuel is pointed to by superficial critics as showing how wrong have been the predictions of the scientists that have warned us of a future shortage.

The problem arises in part through the fact that the underground reserve of petroleum is limited. At present the unmined reserve of the United States is only about $5,800,000,000$ barrels. Were this oil to be extracted from the ground at a rate equal to that of the year 1920, a feat that is quite out of the question from a practical standpoint, the reserve would only last thirteen years. It is thus evident, however, that after a few years we must expect a decline in the domestic production of petroleum.
On the other hand, the use of automobiles, tractors, trucks, and gasolene engines is becoming more general. Only twenty-five years ago there were but four automobiles in the country. One was in a circus, another was used for exhibition purposes, and two were regarded as mechanical freaks. To-day the total number of registered motor vehicles is over $9,000,000$, an almost unbelievable increase in the short period of twenty-five years. What is more, the number is still growing, and will probably exceed $13,000,000$ within a few years.
Where are we to get the fuel to run this vast number of cars? So far there has been little difficulty, as we have depended largely on greater draughts upon natural deposits. True enough, we have changed the nature of the commodity we know as gasolene. Its boiling range-that is, the range of temperature over which it distills-has been broadened, with the result that the amount of gasolene obtainable from a barrel of crude oil has been increased 50 to 75 per cent. Also, gasolene has been extracted from natural gas by processes involving either compression and cooling, or oil washing and cooling. And too, we have produced "synthetic gasolene". or "cracked gasolene" on
a moderate scale. The process for the production of these last named fuels involve the heating of the oil in liquid or vapor form. At the present time these gasolenes comprise 15 to 20 per cent. of the total quantity of gasolene marketed. The development and more extensive use of these processes may be expected. It is probable that their use will be the most important means of bridging the gap between present and future sources of motor fuel.
The quality of market gasolene will not change greatly in the next few years, at least not until the automotive engineers perfect devices that will use heavier and less volatile gasolene satisfactorily.
In spite of the fact that for several years the United States has produced two-thirds of the world's oil we have recently been dependent upon foreign sources of supply of crude oil. Eighty per cent. of the world's oil is consumed in this country. In 1920 our imports were $110,000,000$ barrels, or 25 per cent. of our domestic production. This oil came largely from Mexico. As the years pass, the United States will become more and more dependent upon imports of petroleum. This will mean higher prices, and therefore necessitate more efficient utilization once the oil is in this country.
What other possible sources of fuel are there? Much has been heard of shale oil and of alcohol. Neither of these commodities will be important as motor fuels until many far-reaching developments have taken place. The development of a shale oil industry on a scale sufficient to furnish large quantities of motor fuel is an undertaking comparable to the creation of the whole coal-mining industry of to-day. And to produce alcohol we must first have available suitable raw material. It is quite out of the question make large quantities of fuel alcohol from food materials, such as grain and potatoes. Possibly wood may be the future source of alcohol, and reforestation of waste areas the means of supplying the wood.
Lastly, it is probable that necessity will be the mother of invention in methods of utilizing fuels. Present engines and devices for carburetion will be modified in such a way that where we now drive a car ten to twenty miles on a gallon of gasolene, we shall later be satisfied only with twenty to forty miles. The chemist will be called upon to study what happens within the engine cylinders and to find means of producing more salutary results.
Let us not allow the momentary over supply of gasolene to blind us to the real situation. The co-operation of scientists, commercial interests, public, and Government is needed for the successful solution of the problem. E. H. Leslie.

## Fairly Started.

Baltimore business college received the following communication:
"I wish you would let me kno how mutch it costes to lern tiperiting. I already kno how to spel."

## SPECIALS

Every item listed below represents a very good value, many at considerable less than regular marks.

Take advantage of these bargains from November 25th to December 3rd.

## SECOND FLOOR-Notions

Toledo Safety Pins in sizes $2,21 / 2$ and 3 , a good quality pin,
attractive card, per great gross Notair Hair Nets, that popular double mesh hair net in all selling shades, gross

Art. 66-C. M .C. Crochet Cotton, all numbers, White, Ecru, and colors, 10 balls, bo
9200-Paris Garter and Arm Band, combination set, doz. ---- 4.00
800-Gents Suspenders in individual fancy boxes, doz. -------- 4.25
450-Flowing End Ties for Men, numbers taken from our former lines that were selling at $\$ 4.50$ and $\$ 5.50 \mathrm{a}$ doz.,

56-Gents Plain White Handkerchiefs, very good, 10 doz. packages, doz.
AA-Ladies' Embroidered Handkerchiefs, 12 doz. to box, as- $.42 / \frac{1}{2}$
1107-Jiffy Pants, small, medium and large. For the white pant only, doz,
20SS-Turkish Knit Wash Cloth with shell edges in 4 colors, packed four dozen to box, doz.
Boston Pencil Sharpeners, the new style. A sharpener that will 829-Fancy Striped Turkish Towel in blue and pink, size

$102-\mathrm{W}$. T. Corset in sizes $20-21-22-23$ and 24 only very special, $\mathbf{1 8 . 0 0}$ doz.
200-Doll, Fully Dressed with Composition Head and Arms,


## THIRD FLOOR-Men's Outing Night Shirts

No. 9100 -High Neck Military Style Night Shirt, Silk Frogs, $\$ 12.00$ No. $400-$ Men's Pajama, silk frogs, fine quality, sizes A, B, C, 18.00 D, packed $1 / 2$ doz. in box -----------

## Men's Dress Shirts

No. 355-Men's Fancy Striped Dress Shirt, all sizes 14 to 17, 9.00
 Also better quality, ranging
No. 1225-Men's Blue Cherry Valley Flannel Shirts, sizes $141 / 2$
24.00

## FOURTH FLOOR-Children's Headwear

Children's Bonnets in poplin, silk, corduroy and chinchilla.
sizes 11 to 15 and 12 to 16 , packed $1 / 2$ doz. $\$ 4.25, \$ 4.50$ and
9.00

Suit Cases-Bags

No. 113-Heavy Tan Fibre Suitcase, leather corners, six bell rivets on each corner, straps all around, leather handle
24 in . long, $71 / 2 \mathrm{in}$. deep, each
18 in Black Karatol Bags, Walrus and Fine Grain, Black Karatol Bags, Walrus and $\$ 3.12, \$ 4.25$ and 18 in. Brown Leather Bags, smooth finish leather lined, each 9.25 No. 420-Bedspreads, Scalloped Cut Corners, Crochet, size 80 $\$ 2.25$

## x90 in., each FIFTH FLOOR-Underwear and Hosiery

No. 40-Men's 220 Needle, highly mercerized Half Hose, in
black and brown, sizes 10 to $111 / 2,1 / 2$ doz. boxes, per doz. 3.25
No. 436 -Men's fine Mercerized Half Hose in black and brown, 2.25

No. $1731-$ As above description in brown, per doz. -----------16. 16.5
No. $3130-$ Men's Mocha Dress Glove in brown, unlined, sizes 16.50
 sizes $81 / 2$ to 10 , per doz.

## PAUL STEKETEE \& SONS Wholesale Dry Goods GRAND RAPIDS, <br> MICHIGAN

$\qquad$


The Present Trend of Prices of Staples.
When the general price level turned upwards this summer, after moving steadily downwards for fourteen months, there were frequent predictions that the country was about to experience a period of "secondary inflation." It was pointed out that liquidation had run its course, so far as basic commodities were concerned, that the credit strain was over, that an enormous store of gold was accumulating, that money rates were declining, and that the combined influence of these various factors would favor an upturn in commodity prices. Price statistics so far have neither refuted nor substantiated this prediction. The general average of wholesale prices has moved upwards a few points since June, but the range has not been sufficient to indicate renewed inflation. Moreover, in the last few weeks prices of farm products have again shown a tendency to recede, and the question has been raised whether prices, instead of continuing upwards, may not again take a slight dip after several months of comparative stabilization.
Although gold has been accumulating in this country and money is becoming cheaper, these things under present conditions will not necessarily bring on a renewal of inflation. Under our centralized banking system a heavy inflow of gold will not have the same effect on price movements that would be experienced if this specie were scattered among the individual banks to be employed in the rapid exansion of credit accommodations. Aoreover one cause for cheaper money at present is the relatively lew level of prices. Since recessions during the last year and a half have aggregated about 40 per cent., it is obvious that 60 cents will now do the same work that a dollar would do early in 1920. The demand for money and credit, in terms of dollars and cents, is therefore less when prices are low, and this in itself tends to produce cheaper money. Since the reserve system has given the country an elastic currency, however, the money supply tends to contract when the demand falls off, and the tendencies toward inflation thus get another check. It is largely due to the Reserve system, therefore, that the process of readjustment has not been arrested by a flare-back of inflation, ust as it was due to the same agency that the deflation of 1920 was not accompanied by a financial panic.
Advocates of a stabilized dollar urge that the adoption of their plan would eliminate some of the undesirable psychic phenomena of the business cycle. In other words, if we had a d llar with a varying bullion content,
and thus effected the elimination of violent fluctuations in prices, the alternate periods of feverish business activity and depression would be avoided. The prosperity attendant upon a rapid rise in prices is deceptive, and in like manner the depression attendant upon the inevitable liquidation is always greater than is justified by actual conditions. "Stabilization" is offered as a panacea. In addition, the difficulties involved in making and paying loans in dollars of varying purchasing power, and the troubles in adjusting wages, would be avoided. No one denies the desirability of stability in the value of the medium of exchange, but few cconomists are ready to accept the plan for maintaining this by varying the metalic content of standard gold dollars, for the reason that its practicability has never been demonstrated. Recently a new suggestion has been made for keeping accounts of assets and liabilities and for making deferred payments in a medium of stable value. This plan involves the measurement of values for such purposes, not in terms of gold, but of a list of commodities.
Under this plan a composite unit made up of the principal goods consumed in a country, would be used as the measure of value. A proponent of this plan, Martin H. Raymond, in an article in Industrial Management, suggests that the unit be designated as the "vallor." The dollar value of this unit on some fixed date would be the standard of official index. At any subsequent date the market value of the items making up the "vallor" would furnish the data to be used in converting the dollar price of anything to its value in "vallors." This will be recognized as a form of the "multiple standard" which was advocated fully half a century ago by certain British economists as a means for making deferred payments, in order that the borrower would always pay back the same purchasing power that he received when the loan was negotiated. Such a proposition, however, has never made any appeal to business men, inasmuch as they prefer to take the chance of the slight gain or loss from variations in purchasing power rather than to experience the uncertainties attendant upon the scaling up or down of future payments through the revaluation process.

## Thank God for rest, where none molest

 And none can make afraid;For Peace that sits as Plenty's guest For Peace that sits as Plenty's guest
Beneath the homestead's shade. Beneath the homestead's shade. Oh, favors, every year made new!
Oh. gifts, with rain and sunshine sent! The bounty overruns our due. The fullness shames our discontent. the harvest is gathered; In November the harvest is gathered;
Thanksgiving brings praise and good Thanksgiving brings praise and good
cheer: cheer:
We thank the good Lord for the blessings
He sends us all through the year.


BRANGH OFFICES
$\begin{aligned} & \text { Madison Square and Hall Street } \\ & \text { West Leonard and Alpine Avenue }\end{aligned}$
West Leonard and Alplne Avenue
$\begin{aligned} & \text { Monroe Avenue, near Mlatilgan } \\ & \text { East Fulton Street and } \\ & \text { Fumond }\end{aligned}$
$\begin{aligned} & \text { East Fulton Street and Diamend Ave } \\ & \text { Wealthy street and Lake Drive }\end{aligned}$
$\begin{aligned} & \text { Grandville Avenue and B Street } \\ & \text { Grandville Avenue and Cordella siree }\end{aligned}$

INSURANCE IN FORCE $\mathbf{\$ 8 5 , 0 0 0 , 0 0 0 . 0 0}$

WILLIAM A. WATTS
President
RANSOM E. OLDS
Chairman of Board

## Mirgrianis Ifre Insurange Compaity

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

## 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.

## [frand Rapios]rust[ampany

GRAND RAPIDS, MICH.
OTTAWA AT FOUNTAIN BOTH PHONES 4391

Food Distribution as Conducted By Chinese People.
Peking, China, Sept. 23-My time since leaving America has been very full. I reached Peking early in Nov. and immediately became busy on the work all new arrivals in China must do-learn the language. The Language School is a wonderful place and one cannot help but learn some Chinese. The direct method of learning by hearing is used and there are none other than native Chinest teachers. It is not really easy, as it requires so much concentration of thought, patience and a buoyant spirit, but it is amazing how quickly the sounds seem natural. It is said that one can never finish learning Chinese, but we all feel hopeful after a year's work. The school last year had an enrollment of over 300 , including missionaries, legation people and business people. Not the least ell joyable thing about the school is the opportunity it affords for contact with people of other nations. During last year there were representatives in the school of twenty-three nationalities. spent considerable time in the office. even while putting full time on the anguage, and I enjoy the work very much.
There is a good deal of charm about China and Peking. I sometimes wonder that it is so in the light of the misery, filth and wickedness which is seen at all times. I did not expect it could be possible to see so many beggars, so much disease, so maly and clothes, so many dirty childred and grownups as 1 have sult year in Peking. The streets are than of people who have far more than their share of suffering. But the people we meet personally, our teachers. heir wives and children-all are most attractive and interescquainted with been happy to become accuairted with Chinese people as a race to prove to my own satisfaction at least that the Chinese are not an the che cities laundrymen of our kind-hearted and They are extres is a source of wonder toir ins My teacher a girl about to us all. My teacher, a girl about my own ake. can rend immediately reter of the thout looking at the charpeat it wothout looking at class is acters. The grat se intelligent constant joy. to do anything in their power to help one. power to help one
Because you are particularly interested in foods. I must now try to tell you a little about the way the Chinese eat Right now I am spending China eat. Right now am spels, ten two months Peking. From our house. mituated half way up a hill we can look situated hat Peking plain covered with growing crops.
On account of drought there has been no crop on this land ore hopeful years, but it is a hittle more noperul it does not freeze early there will be it does not freeze early there will be corn, kouliang a kinis vicinity, while a few miles away some rice will maa fure. The wheat crop was a total ture. The wa yet the people in this locality are all being fed from famine soup kitchens. Some kinds of green soup kitchens. Some kinds of green vegetables are nows, beans, melons, etc but we know that such things etc., but we know that sish much of without bread do not furnish much of diet. The diet of ordinary food is people who can buy their own food is American habit of eating. They eat American habit of eating. They eat ally. When they rise in the morning ally. Wrink tea and eat small hard al dry cakes. At tice with one or two kinds of vegetables and meat in a stew. The vening meal is the same sort of food. They have no idea of sweets as a regular thing to eat though at feasts some very delicate and delicious sweet dishes are made.
The people here in the North eat a sort of steamed bread instead of rice at some meals. There are some methods of cooking which the Chinese
seem to know how to do perfectly, but their staff of life is very tasteless. They make their stews palatable by the addition of a salty, brown sauce which is a household necessity
You will imagine that wholesale Chinese groceries are about a minus quantity. All during the spring. summer and fall the Chinese housewife buys her food from the grower, who brings it to her door. We see these markets walking in through the city gates early each morning. On account of a scarcity of fuel in the cities quite a good many households buy all their food from an obliging delicatessen which travels along the street and nearly drives the foreigner mad with the incessant call of "San Chiao man bread, one copper each. There are bread, one copper each. There are of course, shops shops which sell frunt, shops which sell flour and miscellaneous shops. which sell the salty, brown sauce kerosene. candles, soap, various fat for cooking, materes, etc., and whic are dignified by the name "General
I tried many weeks to find out where these various shopkeepers bought their stocks and finally was informed regarding the wholesale market. The Chinese are very particula not to mix the various lines of trade so they have a wholesale food mar ket and a wholesale silk and fur mar ket. The Peking wholesale food market is located just outside one of the nine city gates and it begins business at the hour of $2 \mathrm{a} . \mathrm{m}$. and remains open until about 9 o'clock. The retail merchants go there daily and buv up the vegetables which they expect to sell during the day, hurrying home in time to open their shop at the usual hour of six-thirty or seven.
So far as I am able to find out there is very little in Chinese busines life which might be an exact custom. I do not know how it is when Chinese shop at Chinese stores, but we foreigners find very little which is a common custom. Ahey have no exact or fixed prices and one must expect to have to haggle over prices to avoid paying double what an article is worth. I am happy to say that some of the larger silk stores, tea stores and grain stores have fixed they sell their goods
Foreigners in China eat the same kind of food as at home and we always feel extreemly cheerful after a trip to a grocery store which sells our old trusted brands Quaker Oats. Postum, Grape Nuts, Libbv McNeil and Libby's meats. Baker's Chocolate and many other articles of food not to mention old favorites like Palmolive soap. It is really rather surprising that one is able to purchase in Peking nearly all of the articles one would buy in one's home town in the states.

Katherine E. Hodgson.
In autumn, when the wind is up, I know the acorn's out its cup, For tis the wind that takes oak somewhere about And plants an oak somewhere arout.

> CADILLAC STATE BANK CADILLAC, MICH.

| Capital ........ | $\mathbf{1 0 0 , 0 0 0 . 0 0}$ |
| :--- | ---: |
| Surplus ........ | $\mathbf{1 0 0 , 0 0 0 . 0 0}$ |
| Deposits (over). . | $2,000,000.00$ |

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

RESERVE FOR STATE BANKS

# Grand Rapids National City Bank City trust \& SAving bank <br> ASSOCIATED 

The convenient banks for out of town people. Located at the very enters 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 On acce service covering the entire field of bankdeposit valits and our complete service covering the entimate choice of out town bankers and individuals.

Combined Capital and Surplus
\$ 1,724,300.00
Combined Total Deposits $10,168,700.00$ Combined Total Resource 13,157,100.00 GRAND RAPIDS NATIONAL CITY BANK
CITY TRRUST \& SAVINGS BANK associated

## WE ARE SPECIALISTS

Writing only Automobile Insurance.
Live Agents Wanted.
MICHIGAN AUTOMOBILE INSURANCE CO.
Grand Rapids, Mich.
A Stock Company.

## Grand Rapids Merchants Mutual Fire Insurance Company

Economical Management
Careful Underwriting, Selected Risks
Afflliated with the
Michigan Retail Dry Goods Association,
OFFICE 320 HOUSEMAN BLDG.
GRAND RAPIDS, MICH.

## Bewildered Heirs-

A thunder-bolt out of a clear sky can create no greater havoc than that occasioned by the sudden removal of the bread-winner who has not left proper arrangements for his family.

The family's first gropings are a search for a possible WILL. Happy they, if they find one of recent date. It is so apparent to every intelligent family head, as to cause wonder that so large a percentage of men neglect it.

Let us consider with you what can be done to off-set poverty-inducing tendencies which may assail your dear ones.

Ask for our new booklet,
What you should know about Wills."
"Oldest Trust Company in Michigan."

MICHIGAN TRADESMAN

Smile and the World Smiles With You.
Grandville, Nov. 22-A man may smile and smile and be a villain. The smiling villain or the austere villain, it matters not which: we are in love with neither one. Too much palaver sometimes is detrimental to the store business. Nor is this better than the merchant with the iron jaw and the rigid countenance over which nothing can bring a smile, nor even a happy expression.
Smiles made to order are not always the most agreeable and yet even these are preferable to no smiles at all. A gentleman entered a store seeking to purchase a small bill of goods Two clerks, a boy and girl, were hobnobbing at one end of the room, seeming not to notice the caller. After a turn about the room the customer asked who was tending the store. With a little shriek the girl hurried to accept the gentleman's order. Just an oversight you know, but such over sights are unprofitable, and it behooves the proprietor of see that his clerks are on the job whenever customer nter the store.
I must speak another word about the half day closing stunt which many merchants are allowing to trespass on the early winter weeks. Despite the long-standing rule I have myself so often forgotten the fact that many times I find it inconvemient, to say the east, to find the stores closed at noo one day in the week
I note that two at least of the store have come to their senses and are now open throughout the six days of the week. It seems certain that a continuance of the closing custom will work to the injury of such merchants as continue the practice. Surely every merchant is out for the money and it must be evident to them that what pleases the public is the course they must adopt if they expect to make full success of their chosen calling
Look down a long business street note the many stores and wonder you will where all the custom comes from to keep these men in business. While you wonder perhaps you have never thought to delve into statistics which numbers ten failures among merchants to one successful one

Precarious business, you say.
We must admit that it is. There are a thousand and one disappointments and fall downs along the way. Only the most thorough goin and best qualified wins the crown at the
end of a long, laborious struggle. If you wish to be that one. Mr. Merchant you must pay the price, which, providing you are fitted for the business is not so harrowing because of the fact that you are fully in love with the business you have espoused

Laggards and sluggards fall by the way. Only the most deserving sail safely into the harbor of success a the end of the journey. Smile and the world smiles with you; cry and you crv alone.
An ever pleasant smile wins friends. No merchant will frown, even under trying circumstances. Pleasant clerk make pleasant business. There is no hope for the man who espouses the cause of gloom and hides behind a cloud of grouches a mile long.
Smile even when a custome grumbles. Meet him with a friendly word, a cordial hand clasp and an as surance that you are there to please the public, and that vou mean to do that very thing in his own particula case.
I have seen the merchant smile and smile while at the same time he is "doing" his customer in an unmerciful manner. Such merchants escape for a time the inevitable doom that awaits all tricksters in the realm of trade.
Honesty is confined to no business calling under the shining sun. The steady, plodding farmer has been dubbed honest since time immemorial, yet beneath that immobile countenance may lurk schemes and tricks worthy the boss demon of the dark pit itself. Be pleasant. Even the smallest
child notices. A sour-iaced merchant draws few customers and in the long run he sells out and quits the business, satisfied with his own incompetence to deal with the general public in a way to make a success.
I knew a smart farmer who sold his possessions for a goodly sum. He had often envied the easy-going village merchant and said to himself that now he was going to have a good time himself and make a heap of money The ten thousand dollars he invested in a mercantile enterprise in the hands of a thoroughly competent business man would have formed the nucelus for a fortune
Mr. Blank, however, had cut off a bigger quid than he had bargained for It is not necessary to go into details of this man's performances. He struck out unhesitatingly, got loaded up right at the outset with a swad of back number goods, and in the end, we'll say five years, landed in the street with just enough money left to take him out of the country. He sought the Central American country, where he died soon after, not leaving enough money to give him decent burial.
As I said at the outset a man may smile and smile and be a villain. Such men are a clog on the business world but while there is one such man engaged in trade there are a dozen who fail to smile at the right time. At the end of a few months, or years at most, they find themselves dumped at the foot of the ladder, used up and gone to seed.
One must be a good smiler, while at the same time he must know when to mile and when to look serious. Unless he has a naturally lovable dis position a man thas surely some ob stacle to overcome before he can ex pect to enter upon a successful course in business pursuits. Get that smile old man-not the grin of deceit and hypocrisy-and your fortune is cer tainly made. $\qquad$ Old Timer.

The Inadvertent One
"But," we chided, "surely you saw the warning sign, 'Stop, Look and Listen!?'
"Yes," feebly replied the fool motorist who had not quite beaten the engine across the crossing, "but apparently the engineer didn't.

## IMPORTERS AND EXPORTERS



ESTABLISHED 1853

## OUR FOREIGN

 DEPARTMENTis well equipped and always glad to assist any customer in the financing and development of Foreign Trade. STEAMSHIP TICKETS to and from all foreign lands may be secured of the agent at our Foreign Department
CLAY H. HOLLISTER PRESIDENT
CARROLL F. SWEET VICE-PRESIDENT GEORGE F. MACKENZIE V..PRES. AND CASHIER


WM. H. ANDERSON. President
lavant Z. Caukin, Vice Presiden HARRY C. LUNDBERG. Ass't Cashie

ALVA T. EDISON. Ass't Cashier

## Petoskey Transportation Company <br> Petoskey, Michigan

## GUARANTEED CAPACITY TONNAGE

The above Company is under contract to deliver cement and crushed limestone for the Petoskey Portland Cement Company to all Great Lakes markets, and to haul coal from Toledo and Cleveland to the plant of the Petoskey Portland Cement Company. This tonnage guarantees that the boats of the Petoskey Transportation Company will always be operated at full capacity.

## ALREADY EARNING

The Petoskey Transportation Company paid a $4 \%$ prorata dividend on the preferred stock on July 1st, 1921, besides showing a substantial earning on the common stock. The next dividend date is January 1, 1922.

Invest in a sound, substantial enterprise with a long life and with the certainty that you can depend on regular dividends.

The Petoskey Transportation Company assures safety, with the certainty of substantial returns.

We want you to investigate. We advise against investment in any enterprise until you are thoroughly satisfied that the enterprise is sound, has a future, and will be able to pay regular and substantial dividends.

Write for full information.

## F. A. Sawall Company <br> 313-314-315 Murray Building

GRAND RAPIDS
MICHIGAN

## Save for the Rainy Day! 7\% Preferred Stock

Consult the Tradesman Regarding Investments.
Because a day never passes that the Tradesman is not called upon to pass judgment on the character of some prospective investment by its readers it has come to be fairly familiar with most of the offerings now being made by brokers and stock and bond salesmen. The Tradesman does not set itself up as an oracle and does not wish to be regarded as considering itself infallible; but it can nearly always be helpful in enabling its readers to form correct conclusions regarding offerings made them, providing the information is asked for before the purchase is made.

Reference is made elsewhere this week to the fearful shrinkage in the market price of a certain stock insurance company and a casualty company which were financed in this State about two years ago. The Tradesman cautioned those of its readers who asked advice on the subject against purchasing either of these stocks, because it realized that the representations of the irresponsible solicitors were reprehensible. They promised dividends of 25 per cent. after the first year and asserted with much show of candor that the stock would double in value inside of three years. Unfortunately, the men who make such statements are conscienceless scamps who are nowhere to be found after the selling campaign is over and who would have no responsibility even if they were found. Stock fire insurance companies are sometimes big money makers-a $\$ 100$ share of the Globe \& Rutgers is quoted at $\$ 1200$ per sharebut it requires ten or a dozen years to get such a company on a good earning basis, because of the tremendous expense of launching a new business and the many mistakes inexperienced managers make before the company can work up a large earning power. The writer speaks from experience, because he was one of the founders of the Grand Rapids Fire Insurance Co., about thirty-five years ago, and was a director up to the time the company sold out to the National Fire Insurance Co., of Hartford. The Grand Rapids company paid no dividends for the first half dozen years, then 6 per cent. for a time and finally 10 per cent. In the sale of the stock to the Connecticut corporation, the stockholders received $\$ 175$ per share, which was thought to be all the stock was
worth at the time, although an official of the purchasing company stated after the deal was closed that his organization had made a half million dollars in the transaction. The two insurance companies whose stock is now depreciated to such an extent that every holder of the stock feels the situation keenly may be able to rally ten or a dozen years hence; but certain changes will have to be made in the business methods and personnel of the organization before it can take rank with the great money makers of the fire insurance field.
Pledged To Secure Reduced Rates For Travelers.
Cleveland, Nov. 22-Railroad fare will be $21 / 2$ cents a mlie for traveling men if the Cleveland Garment Salesmen's Association succeeds in securing legislation now under considera tion. It was announced at the an nual meeting of the organization yes terday at Hotel Statler that efforts are being made, in co-operation with the National Council of Salesmen's As sociations, to provide for a mileage book for the use of salesmen in which transportation will be figured at the rate of $21 / 2$ cents a mile.
The abolition of the tax on transportation and the reduction of hotel rates are two other means of promot ing business athert wy corporate ac men hope to effect by corporate ac "
"The test of your ability is in days like these," Rabbi Louis Wolsey, of he Euclid avenue temple, told eveland sembled salesmen from the Cleveland garment industry. "The man who realizes that the wayied effort, the difficulty is bla orgat his prosperity man who realizes the prosperity of is conditioned by the prosperity his neighbor anders, is the man who his neighbor prospers, hed and prosper is bound to bring good ous times to us all
As the result of consultation between the garment salesmen and manufacturers, the spring market week in Cleveland will be held after the first of the year. An immediat and general advertising conducted to back up efforts of be conducted to 400 salesmen from Cleveland now the 400 sat over the United States. starting out over the Unite Star Pelling Below Par The Peninsular Fire Insurance Co., whose capital stock was disposed of about two years ago at $\$ 50$ per share (par value, $\$ 25$ ), is now being offered at $\$ 15 @ 18$ per share.
The stock of the Peninsular Casualty Co., which was marketed at $\$ 125$ per share (par value, $\$ 100$ ), is now being offered at $\$ 45$ per share.
The best thing that hearts that are th thisful to make thankful some other Is this: to make thankful some other hearts too.

## 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

# MICHIGAN SHOE DEALERS <br> Mutual Fire Insurance Company FREMONT, MICHIGAN 

Maintains Its $30 \%$ Dividend Record
By careful selection of risks
By sound and conservative management
By thorough mutuality
Courteous and prompt attention to all enquiries.
albert murray, Pres.
L. H. BAKER, Sec'y-Treas.

## WE OFFER FOR SALE <br> United States and Foreign Government Bonds <br> Present market conditions make possible exceptionally high yields in all Government Bonds. Write us for recommendations. <br> howe, SNOW, Corrigan \& BERTLES <br> 401-6 Grand Rapids Savings Bank Bldg., Grand Rapids. Mich.

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

## OUR PLAN OF OPERATION.

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
FOUR YEARS. DIVIDENDS paid since organization never less than $50 \%$. Behind THIS PLAN is 31 years of successful insurance experience.

RESULTS TELL.


EXCESS OF DIVIDENDS OVER LOSSES | \$ |
| :--- |
| $274,711.28$ |
| $239,072.85$ |

SURPLUS TO POLICY HOLDERS
INSURANCE IN FORCE Dec. 31, 1920 -
$239,072.85$
$4,552,274.15$

## 50\% Savings

TO POLICY HOLDERS.

## are you one? if not, write.

W. FRIMODIG,

General Manager,
Calumet, Michigan.
c. N. BRISTOL, Gen. Agt. For Lower 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 PARTICULAR AS P WISTRIBUTION of risks, to PARTICULAR CLASSES, Resulting in W

WE REPRESENT CLASS MUTUALS THAT SAVE
Hardware, Implement and Sheet Metal 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

## HAPPY THOUGHTS FOR A HAPPY DAY

## Thanksgiving

Thanksgiving comes with frosty skies With mince and golden pumpkin pies Roast turkey, too, again And what a table mother set!
Her feast would kings enjo Her I can see that dinner ye
Thanksgiving when a boy! Thanksgiving comes with fuller year: The folks are getting old Her joys are manifold;
And grandpa says: $\cdot 1$ ve carved you kno And grandua turkey every year
"But now l'm getting somewhat slow But now mou, my son, sit here.
Thanksgiving comes without the hands Thanksgiving comes years ago
That clasped long yes yan silence stands Thanksiving comes-in silence stan
The boy who used to know A mother's joy that was co
If she herself could serve Not simply with good things to eat
But cheer and hope and love

Thanksgiving comes but once a year That is-the Day 1 mean
But when we count our blessings hereof hearth and home and liberty They're such a large array It really sems that there should be

## Thanksgiving

I thank God when I kneel to pray
That mine is still the middle way. Set in a safe and sweet estate
Between the little and the grea
Not troubled with wealth's cares, not yet,
Too poor, where needs that cark and fret. Push out sweet leisure and green nooks,
And give no chance for talk and books. I take my middle way between My cottage at the country's edge its hedge. Honesty, heartsease, and swe
Herb-bennet, love-in-idleness. Give me a tree, a well, a hive,
And I can save my soul alive. And be as poor in spirit as
The Poverello's lady was.
I covet not smooth silk nor lace
Nor any lovely lady's face. Nor any lovely lady Nor yet would go in hodden gray
But lawns and wool be my array I thank God that my modest plac And not too high and not too low

## A Thanksgiving

 What shall our thanksgivng be, Moilers upon land and sea,Burden bearers from our birth Burden bearers from our birth?
Small may seem our meed of mirth. In the fields where joy is sown, Wet, in spite of woe and dearth

Spacious air and kindly loam And the still benignant sun; Love, what time the day is done Hope, that never-dying flame;
And, if riches be not won And, if riches we a honest name!

For the gift of simple things, For the tender glow that springs In the heart through charity In or the strength that makes us fre Though the labor some despise;
For the trust and truth we see Fhin the clear in children's eyes!
Clinton Sollard.

## Harvest Song.

 The God of harvest prais In Heart, hand and voice. The valeys laugh and sing, Forests and mountains ring, The plains the rejoice.The God of harvest praise; Hands, heart accord. From field to garner throng, Bearing your sheaves anong And in your harvest.
Bless ye the Lord. This may be sung to the tune merica.")

Earth is so kind that you just tickle her with a hoe, and she laughs with
Douglas Jerrold.

Thanksgiving Song.
For sowing and reaping, for cold and heat
For sweets of the flowers and gold of the
For shears in the harbors, for sails on
the sea.
Father in heaven, our songs rise to
Thee.
Thee
For parents who care for us day by day
For sisters and brothers. for work and
For for par little babies, so helpless and
fair, $\begin{aligned} & \text { Father, we send Thee our praise and } \\ & \text { our }\end{aligned}$ our prayer
For te
on, hers who guide us so patiently
frolics with mates when our lessons
For shelter and clothing, for every day's
We food. bless thee, our Father, the giver of
peace and for plenty, for freedom
for rest,
joy in the land from East to the
Whe dear, starry flag, with its red,
whe and blue.
thank Thee from hearts that are thank Thee fr
honest and true.
For waking and sleeping, for blessings
We to children would offer our praise to
Thee; is our Father, and bends from
above ke round world in the smile of
keep the
Margaret E. Sangster.
The Home Thanksgiving.

## Thanksgiving in the old, old

 The only real Thanksgiving; The coming back of deat days reliving roamThe dear deacture that i dream 0 that the picture that o that the vision sends a glear
Some harvest we shall gather there, To one dear hearth returning, And sit within the rosy glar Then sisters shall once more commun Then sisters shat brother clasp with brother, And, sweeter than the songs of June,
Shall breathe the nall Father sit,
As once he reigned above us With heart that only asked that it Might, guide us and might love us,
And we ll forget what might have been The ifs and shoulds and maybes, While Mother rules, a darling queen,

Yet if. dear God, we may not come Once more in love together. if some shall sleep afar from home, Afar from hills of heather, shall I dream more deeply Yet hhate forever living, meet again When we at last shall meet again
in heaven's great Thanksiving:
Douglas Malloch.

I Thank Thee.
For the earth and all its beauty;
For the sky and all its light; For the dim and soothing shadows Fhat rest the dazzled sight; For unfading fields and prairies,
Where sense in vain has trod; Where sense in vain has trodi
For the world's exhaustless beauty For the the Thee, O my God! For an eye of inward seeing; For these common aspirations That our high heirship prove ${ }^{\text {Th }}$ For the hearts thile, Thy rod;
Beneath Thy For the amaranth saved fr For the hidden scroll, o'erwritten For the one dear name adored; For the Heavenly in the human The Spirit in the
For thy tokens of Thy
Within, above Within, above, abroad; I thank Thee, O my $\begin{gathered}\text { Gody } \\ \text { Lucy } \\ \text { Larcora }\end{gathered}$

A Child's Noonday Grace. Lord, bless this meat that we shall eat,
This bread that we shall break: This bread that we shalions kind and sweet, We ask, for Jesus' sake.
Wilbur D. Nesbit. My God! I thank Thee, who hath made The earth so brightso full of splendor and of joy, oo many glorious things are here Noble and right. Adelaid A. Procter
I trust in nature for the stable laws Of beauty and utility. Spring shall plant And autumn garner to the end of time.
Robert Browning.

## Thanksgiving Day

## ver the river and through the

 To grandfather's house we goThe horse knows the way Through the white and drifted snow ver the river and through the woodoh, how the wind does blow it stings the toes
And bittes the nose
And bites the nose,
As over the ground we go
Over the river and through the wood,
To have a first-rate play
Hear the bells ring.
Hear the bells ring,
Hurrah for Thanksgiving Day!
Over the river and through
Trot fast, my dapple-gray! Spring over the ground For this is Thanksgiving Day
Over the river and through the wood,
And straight thr We seem to go
It is so hard to wait
Over the river and through the Hurrah for the fun! Is the pudding done? Hurrah for the pumpkin-pie! Lydia Maria Chil
 We're thankful for the winter fros That every snowball that we tossed. And skates and sleds and all In Maytime long ago
spring beauty sweeping from the ground, And bloodroot white as snow. We're thankful for the holidays
That came with summer heat. And all the happy summer play: In Grandma's sarden sweet. We're thankful for the autumn's store. And all the year that brings once more And an dear Thanksgiving Day.

He who thanks but with the lips The full, the true thanksgiving Comes from the heart. Shedd.

## J. A. Shedd.

 thankful heart is not only the greatest virtue, but the parent of all other
## FIRE

TORNADO

## BETTER INSURANCE <br> LESS COST

During the year 1920 the companies operating through

## The Mill Mutuals Agency

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

How do they do it?
By INSPECTION and SELECTION
Cash Assets Over $\mathbf{\$ 2 0 , 0 0 0 , 0 0 0 . 0 0}$

We Combine STRENGTH and ECONOMY

THE MILL MUTUALS AGENCY

120 W. Ottawa St.

# What about the G A SOLINE you use? 

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

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

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

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

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

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

It is a universal fuel.

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



Michigan Retail Dry Goods Association
President-J. W. Knapp, Lansing. First
First
Albion.
Second Vice-President-H. G. Wesener Saginaw.
Secreta

Liability For Goods You Did Not Order.
The question raised by the following letter is new so far as these articles are concerned. My recollection is that I have never written on the subject of how far a man can be compelled to take and pay for merchandise which he didn't order

Olathe, Kan.
November 8th last year there was a shipment of two dozen coaster sleds shipped us. There was no order given for these sleds, or any sleds, and we wrote the company, stating that we did not want them. They wrote the transportation company to hold them some four or five days and that if we did not receive them to return them.
In the meantime our manager was out of town and these sleds were delivered to the store, and in the hurry of business after his return nothing was done about them until early in was done about the companv demanded payment for the sleds, saying that we had not returned them at once, and therefore would have to pay for them.
We refused to pay for any of them, feeling that the mistake originated with them and if it had not, nothing would have been done, but as they say that we did not return them at say that we did not return the sleds, once we agreed to take for them, and return the other pay for them, and return would have half. In this manner they would have sold a dozen sleds th
have sold otherwise.
This we considered
This we considered a very fair proposition. They refused to settle on this asis and have threatened to sue for the amount of the sleds.
We would appreciate it very much if you would give us your legal aspect of this case.
W. C. K.

You would probably be surprised at the number of cases in which sellers of merchandise try this plan of shipping unordered stuff to a customer, hoping it will be used. A jobber's salesman, a very good salesman he was, too, told me once that with certain customers he always told his house, in shipping orders, to "slip in" so much of this and so much of that. Sometimes the customer kept it, sometimes he did not; then it went back to the house, but he told me it paid well enough to warrant him in keeping it up for several years.
In all sorts of ways goods which have not been ordered are shipped to buyers in the hope that the buyer will keep them. I am not claiming that this is a general practice, but it is done often enough to warrant me in saying a word about the legal status of such a situation.
The following is well settled as a fundamental principle of law:
A buyer is not bound to accept goods unless they are ordered, and of the proper quality and quantity, and
unless the delivery is made in accordance with the contract. He is not bound to accept without an opportun ity to inspect the goods.
Where delivery is made of goods under a valid contract and conforming to the contract, at the place and in the manner agreed on, the buyer's failure or refusal to accept does not relieve him from liability for the price.

To constitute an acceptance of goods something more than words is necessary. There must be some act on the part of the buyer indicating an intention to receive the goods and to retain and exercise dominion over them. An acceptance may be indicated by the exercise of acts of ownership, as by branding cattle, mortgaging the property, requesting the seller to retain possession of it for the buyer, retaining the goods and using them, dealing in the goods, as by way of reselling them.
An acceptance of the goods will be implied if the buyer fails within a reasonable time to reject or to return them to the seller.
Even where goods are not ordered, but are voluntarily sent to one, his receipt of them and exercise of ownership over them may constitute an acceptance and preclude him from denying his liability for the price

In other words, suppose John Jackson Co., jobbers, ship you five cases of goods you didn't order. Or one case. Or one dozen. Naturally, when those goods are delivered there is not the slightest obligation resting on you to pay for them, and that ends it. But by carelessness you may make yourself liable for them just as if you had ordered them.
For instance, in a case that came to me not long ago goods were shipped to the client that were not ordered and accepted by him before he knew what they were. After he found out he decided at once to send them back, but in some way the thing got neglected and by and by the goods got up on a shelf and a small part were sold. At that juncture the owner of the business found out about it and wanted to send them back, but it was entirely too late for that. By taking the goods in and exercising ownership over them, he had made himself liable.
The duty of this correspondent was to refuse the goods from the station, or if that slipped by him, to at once notify the seller that they were there at his risk. He did not do that, but let them stay in his store for several months. Does this alone make him liable for them? That is a very close question. It comes pretty close to it if it does not. He does not seem to have sold any, or to have exercised any other acts of ownership over them and I believe therefore that the fact
that he notified the company once might be sufficient. Still it is a close question and it doesn't pay to run such risks. Elton J. Buckley.
(Copyrighted, 1921)
Contracts Issued By Same Company Not Identical.
Lansing, Nov. 22-The members of the Pattern Committee met in Grand Rapids Nov. 8. This was the date of the meeting of the directors of the Insurance Co. and the following members of the Pattern Committee were present: J. B. Sperry, L. G. Cook, present:
J. N. Trompen, Sperry, N. Addison. H. N.
Bush, W. Wnapp and D M. ChristBush, J. W. Knapp and D. M. Christsan. F. E. Mills, director of the insurance company, was also present. The members of the Committee had With them their pattern contracts and Mr. Hammond had in his possession a number of contracts which had been
previously collected from our mem-
bers. It developed that the contracts which were in the possession of the members and issued by the same pattern companies were none of them identical. That is, the pattern companies have made special arrangements in nearly every case, and the commit-
tee were more than ever impressed with the fact that contracts are too

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.

## CHRISTMASTIES <br> I N CHRISTMAS BOXES

Very Beautiful

## $\$ 4.50$ Up

## Daniel T. Patton \& Company

Grand Rapids.Michigan -59.63 Market Ave. N.W. The Meris Furnishing Goods House of Michigan

## More Real Service For Our Friends and Customers

During the past year we have been endeavoring to assist our friends and customers to properly merchandise and our work has included our DRY GOODS SERVICE, helping merchants to select the right kind of merchandise, giving advice as to when to buy and not to buy, helping merchants put on sales, arrange stock trim windows, etc. In fact, the demand for this kind of help has been so strong and insistent that we have found it necessary to enlarge our efforts in that direction, and we are, therefore, pleased to announce the establishment of our CUSTOMERS SERVICE DEPARTMENT.

We have engaged Mr. J. E. Kinsey, formerly with Butler Bros. to handle this work and we are prepared to help any merchant who wants help and will do it free of charge to him, except actual traveling expenses, and if the merchant feels that he does not get enough value from this proposition, he doesn't have to pay even the traveling expenses. In other words we believe that the benefits derived from our help and assistance will help the merchants and thereby weld them closer to us and with a resultant gain to us in the long run.

We will commence this work on December 1st. In the mean while if you are interested, please fill out the attached coupon and mail it to us at once, as naturally we will want to give those preference who ask first.

If you have any questions, do not hesitate to ask us as we want to do everything we can to merit your business.

GRAND RAPIDS DRY GOODS COMPANY Wholesale Only

Grand Rapids, Mich.
Grand Rapids Dry Goods Co. Date
Grand Rapids, Mich
We are interested in your ad regarding your CUSTOMERS SERVICE
DEPARTMENT and would like to have your representative call upon us about

Remarks
long and too involved and too technical.
One member, who served on the committee very reluctantly, found to his astonishment that he had one of the poorest contracts of any one pressame concessions from the pattern companies that his associates had, he could have saved several hundred dollars every year. After a full discusthat each member should prepare what he would regard as a model contract the committee to be held in the near future. We advise all members to examine their
I am very much pleased to announce in this bulletin that J. H. Combs. Exchants Board of Toledo. Ohio, has consented to be the chief speaker a the Bad Axe group meeting. which will be held at 6 oclock, Weark for merly President of the Michigan Wholesale Grocers Association, will also address the meeting, these addresses will be brief and right these addresses We expect that several of our directors will also be in attend Knapp. This is the only notice of Knapp. This is the only note eiven this group meeting that willole, but a to our membersill be sent to all of our special letter will be sent to a miles of members residing with Axe. Please mark your calendar Bad Axe. Please mat
Nov. 30 for Bad Axe

Mgr. Mich. Retail Dry Goods Ass',
Advertising Mens Clothing.
if you have noticed recently some f the new illustrated advertisements of a well-known clothing manufacturer you will have observed a complete transformation in the type of individual selected to display the good points in the latest styles of men's habiliments. The conventional drawing room hero and polo player figures have yielded place to regular "he men." There is a change not only in the male of the species but also in his environment. The usual clubrooms,

yacht decks, and boxes at the horse show and the opera are replaced by familiar scenes from the every-day business world. This change comes after a prolonged discussion of the merits of the conventional methods of advertising men's ready-made clothing. Critics of the existing method contended that the portrayal of the latest styles of clothing on the backs of effeminate, snobbish young gentry repelled rather than attracted the majority of prospective buyers and that in the case of working men it frequently tended to arouse class feeling. The experiment with the new method will be watched with interest.

If everybody give a tiny push toward prosperity the gigantic slump "conditions" will have to move along.

## See "America" First

POWERS THEATRE GRAND RAPIDS
Week of November 28, 1921
750 in the Cast-Count Them 750
Presented by
Lalakoum Grotto, No. 61.


SIDNEY ELEVATORS
Will reduce handling expense and speed
up work-will make money for you. Easily
 each elevatior. Write stating requirementis,
ziving kind
ind zivng kind machine
Wanted. as well as heig
m n ner saving price.
Sidney Elevator Mnfg. Co..
Sidney. Ohio

## PRICES CURRENT ON STAPLE DRY GOODS.

List prices corrected before going to press, but not guaranteed


 Ex. Sizes
Pants, ALe or closed Reg. Si.
Ex. Sizes
9
 Hanes shirts an's Underwear.
Hanes union suits
Hawers
7 Hanes union suits
Black Label High Rock shirts and
drawers
850 drawers
Red Label High Rock shirts and
900 drawers -ill Rock union suits 1500
Black Label High Roce
Red Label High Rock union suits 1650 14 pound combed union sult with hase, seamed back 220 neede merc. hose with ${ }^{2}$ 440 needle rib. top fashion seam
 Men's 200 noesiery-Men's. full combed yarn
Men's 200 needle full combed yarn
hose
Men's 220 needle full merc. hose-.-
3
 Nelson's Rockford socks, bdls. ----- 130
Nelson's Rockford socks. bdls.
150 Heavy all wool rope or shaker knit for men -vers for men (respun) -200
Wol slip
Men's fashioned all wool shakers -500 Men's $1 / 2$ Cardigan stitch, according ${ }^{2}$ style entering into price, it is impossible to give specific quotations, but sweaters
that may readily be sold can be had in a variety of styles and combinations from Bathing suits for Spring Delivery.
Men's all pure worsted, plain Men's all pure worsted with chest
stripes stripes all pure worsted, plain -and 2500
Ladiess all pure worsted striped and
color combinations Athletic Underwear for Spring.
B. V. D. Men's union suits
Beal Pax, Non 10 , union suits $-12621 / 2$
So en's Men's Soisettes, highly mercerized ${ }^{60}$
percale --i-1.-.-.-.-.-.-.-.1650
450Mackinaws
Duck coats
Sheep coatsरु88.88
No. 260 overalls or jackets
Stiefel rope stripe, Wabash stripe
Club or Spade overall or jacket888の $-\infty 00$

Ladies' Underwear.
Vellastic Fleeced union suits,

# M. J. DARK \& SONS 

 grand rapld, mich.Receivers and Shippers of All
Seasonable
when unpacked had to be sold in a
hurry. And by late afternoon and evening the big signs commenced to make their appearance: "Fancy Fresh Turkeys, Shilling a Pound."

After having sold them all day for prices ranging from 10 to 16 cents (some few for 18 cents) the butcher thought the rest was profit, and no offer was refused if it was a penny or two above cost. Of course that does not mean "overhead"; few, if any, of them would have known what "overhead" meant.
In those "good old days," the cheap Johnnie was in his glory. All the way from three to a dozen journeymen, and all selling turkeys at once, and the cash drawer bulging around 9 or 10 o'clock at night. No offer was refused, respectable or otherwise, and the condition of the birds on hand at that time had better not be dwelt on.

Sufficient to say that the odors that drifted about advertised very freely the kind of goods that were being sold, and, strange to say, nobody got sick and no daeths from "Ptomaine poisoning" were heard of. Cheap Johnnie went on his merry way. The
Michigan Poultry, Butter and Egg Asso-President-J. W. W. Lyons, Jackson Vice-President-Patrick Hurley, Detroit.
Secretary and Treasurer-Dr. A. Bent-
Saginaw. ley, Saginaw. Executive Committee-F. A. Johnson,
Detroit; H. L. Williams, Howell; C. J. Chandler, Detroit.

Thanksgiving Turkeys, Then and Now.
Many changes have taken place in the way business was conducted during the Thanksgiving holidays ten or fifteen years ago and the way it is carried on now.

The old-timer in a big Eastern city, for example, will remember how he used to go to market a week or ten days before Thanksgiving and buy up a lot of turkeys at prices from 7 to 14 cents per pound. Of course, that does not mean the finest quality was bought at the latter price. But usually a first-class lot could be bought at from 10 to 14 cents.

If they were dry-packed the butcher brought them up to his shop and sorted them, then he laid fresh straw on the shelves and floor of his ice hoonse, placed a layer of straw on top of them and so on. After they were carefully packed they were carefully covered with aprons or burlap, so no air could reach them, and there they lay until the time came to dispose of them.
If they were iced turkeys they were repacked, covered and stood out of the way until wanted. The results can be readily imagined. Even the very freshest ones were in just fairly good conditions, while the bargain lots weighs and handles them as if they weighs and handles them as if they were individually and collectively pieces of expensive bric-a-brac.
The writer has in mind an actual occurrence where a West Side butcher in New York City once bought three barrels of culled turkeys, none of them weighing more than six pounds, for 3 cents per pound. He set his men to work cleaning them and offered them for sale, all ready for the oven, at a quarter apiece, without going over the scales.
Such an opportunity for the housekeepers in a crowded tenement neigh borhood was never heard of before, to buy a Thanksgiving turkey minus head and feet and already drawn and strictly fresh, for a quarter. It had them buying step ladders to climb into the windows. The turkeys were handed out as fast as they could be wrapped. No orders were taken and no charge accounts. It was a strictly cash transaction. Had it been thirty barrels they would have been sold just as readily.

That kind of thing does not happen
few birds that were left for Thanksgiving morning were sold for any old price, as it was everybody's ambition to "clean up."
Of course, the condition of the drypacked turkeys was such when unpacked that they had to be given an ice-water bath, often with salt or saleratus added to get the slime and mould off. And the iced ones had to be carefully dried. But after having been soaked for a week their appearance was not one bit appetizing, particularly so as Thanksgiving stock is never fat or plump enough to make a fine appearance even when fresh.
So much for the unsavory past. We are living in the present-as the two weeks' widower said when he married again! To-day-what a difference; The cheap Johnnie, if there is such an animile in existence, goes to market, same as the first-class shopkeeper, a day or two before the "big day," and carefully selects the best and finest stock he can buy-and only as much as he thinks he can dispose of at a profit-paying all the way from 40 to 50 c per pound.
And he is just as finicky about it as a bride choosing her wedding fluffs. Instead of a 200 pound barrel of turkeys costing him $\$ 15$, as in days of yore, he pays all the way from $\$ 80$ to $\$ 100$ a barrel, and often more.
And instead of buying a truck load he buys six or eight barrels, and says to himself: "I'll sell these and make some money, and when these are gone I'll take orders and buy just to fill I'll take orders and buy just to em. When he gets shop he reverently unpacks

Fruits and Vegetables

# Blue Grass Butter Blue Grass $\frac{\text { Envoned }}{}$ Milk  QUALITY SUPREME 

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

## KENT STORAGE CO. DISTRIBUTORS

GRAND RAPIDS
MICHIGAN
 Frank T. Miller, Sec'y and Treas. Grand Rapids, Michigan

| We are in the market to buy and sell |  |  |  |  |
| :--- | :--- | :---: | :---: | :---: |
| POTATOES, ONIONS, BEANS, FIELD SEEDS |  |  |  |  |
| Any to offer, communicate with us. |  |  |  |  |
| Both Telephones. <br> Peassant Street. <br> Hilton Ave. \& Raliroads. |  |  |  |  |

## Wm. D. Batt FURS

## Hides

Wool and Tallow
Agent for the Grand Rapids Steam Ground Bone Fertilizer

28-30 Louis St. Grand Rapids, Michigan


Chocolates
Package Goods of Paramount Quality and
Artistic Design
in these days, and it is a good thing for all concerned that it does not.
Nor are the window displays what they formerly were. The time is past when every shop had both windows filled with turkeys over night, which was a big loss in shrinkage and a temptation to thieves. It also made many of the birds turn sour or green, and made them lose their fresh appearance, so they had to be sold at a loss.
The butcher of to-day hangs the turkeys in his cooler over night and takes out a few at a time, and if he should have a few left late in the evening they are in fine condition, and are pleasing to the eye. And most important of all, they bring just as good a price as the ones that were sold earlier in the day. In addition, the shop is kept cleaner. There are no unpleasant odors, the journeymen go about their duties with a vim.
All these things cost money, and the increased prices that the butcher is compelled to pay for his goods, including "overhead," must be paid by his customers, with the proper amount of profit added. Otherwise he cannot exist.-L. A. in National Provisioner.
Mercantile Movements in Central Michigan.
Owosso, Nov. 22-The Owosso sugar factory started up Sunday morning, giving employment to 300 men. There will be very few idfe ment inl Owosso from now on, as nearly all of Owosso s ortaries all time.
E. A. Rutherford has sold his hotel and livery business in Sheridan to A. C. Kidder, who will run the hotel in connection with his bakery. He will take possession about Nov. 20.
The commodious double brick store building which is being erected in Ashley by R. L. Farnum and C. H. Barnes is nearing completion and will be ready for occupancy about Dec. 20. This is the first step toward putting Ashley back on the map since the fire here a few months ago, which destroyed nearly half of the village. when one farmer lost his store building and most of his stock of drugs and wall paper. Mr. Barnes has conducted a general store at Ashley for several years and now is in need of more commodious quarters.
Ben J. Vrieling, of Grand Rapids, has sold the Gunther stock of agriculW. C. Shepard, of Middleton, who has taken possession and will continue the business at the old stand. Mr. Shepard has been a successful merchant at Middleton for several years, having disposed of his general store in Middisposed several months ago to Ross Miller.
A. C. Kidder, Sheridan, who sold his stock of general merchandise a hear ago to become a farmer, has leased his farm and will open a firstclass bakery in the same old stand class bakery Nov. 15 .
Charles H. Kidder, Sheridan, has added a stock of groceries to his meat and produce business.

Honest Groceryman.
After all the best Thanksgiving
thanks living. thanks living.

Great Shortage of Help in Patent Grand Rapids, Nov. 22-To call atGrand Rapids, Nove to the present contion of the tention to the present Patent Office, I would refer to facts
and figures taken from the Official and figures the Commissioner of PatReport of the ent 8 1921.
ents, dated Sept. 8, 1921 : From July, 19 , suffered a loss of
the Patent Office sut
163 examiners out of a force of 437 . 163 examiners out of a force of 4 scifiThose who resigned were scientifically trained and also members of the bar," whose places have been filled (?) by "inexperienced men, fresh from college, without any knowledge of patent law or any legal training, says this report. These tyros are expected to assume the duties of the resigning men who were "familiar, through years of experience, with the particu, lar art with which they were engaged. One out of every four examiners has resigned in sixteen months and more than half (or 231 out of
signed in thirty-two months.
During the time the 163 have been resigning the business of the Patent Office was increasing by leaps and bounds. In the year preceding July, 1919, applications for patents numbering 62,755 were filed, and in the year iust closing the number was 84,248 , an increase of 34 per cent. in two years, and trade-mark applications filed jumped from 8,561 to 15,884 , or 85 per cent
In July, 1919, there were 18,999 applications awaiting action and in March, 1921, there were 42,000 . and at the close of the fiscal year of 1921 there were 49,000 awaiting examina tion. Some of the divisions of the Patent Office are now eleven months behind with their "work. The Commissioner says: "The Patent Office is in a deplorable condition. The situation has become hopeless. Reliof is imperative. The only way to stop the continuous stream of resignations is to increase the salaries. Commissioner goes on to say examiners salaries of Patent onfy 10 per cent. has been increased
since the year 1848 .
Does it not seem passing strange that our Patent Office which has served as the model for those of other countries and which is one of the most striking examples of American efficiency in governmental administration should for many years have so grievously suffered from Congressional indifference; and especially so when it is remembered that the Patent Office is the only part or department of our Government which pays its own way and earns a surplus which is turned over into the treasury of the United States?

Cyrus W. Rice.

## Signs of the Times Are

 Electric SignsProqressive morchants and manufacturere now realize the value of Electifle Adrerfising.
We fursich you with aketohos, prices and operating cost for the asking.

THE POWER CO.
Bell M 797
Citisens 1261
SERVICE
Fancy Golden Heart Winter Celery
Lot shipments a specialty
Write or wire orders

## Announcement!

Announcing the opening of another House to handle our fast growing business in the central part of the State.

## OWOSSO

is the location of our new house and we want to assure the trade of Owosso and vicinity that the same policy of square dealing will prevail there as prevails at all PIOWATY and affiliated houses.
PIOWATY-DOWNS CO. LANSING
OWOSSO

|  | We Specialize on |
| :---: | :---: |
|  | Sunnkist |
|  | Oranges and Lemons |
|  | They Are Uniformly Good |
| The Vin | mulder Company |
| GRAND RAPIDS | :-: MICHIGAN |

## A Clean Business

A clean profit on a clean food product is a clean business-the kind of business every enterprising, up-to-date grocer likes to do.

## Shredded Wheat Biscuit

is a clean food product, protected from dirt and bugs by dust-proof cartons. Considering its nutritive value Shredded Wheat is without doubt the cheapest food in the world to-day. It is 100 per cent. whole wheat, ready-cooked and ready-to-eat. Always the same high quality, with a steady demand created through twenty years of educational advertising.

MADE ONLY BY
The Shredded Wheat Company, Niagara Falls, N. Y.



Michigan Retail Hardware Association President-Norman G. Popp, Saginaw Vice-President-Chas. J. Sturmer, Port Huron. City.

Some Suggestions in Regard To Christmas Advertising.
Written for the Tradesman.
One of the great essentials in busi-ness-getting is aggressive advertising. In the war years when the demand was strong and it was hard to get goods, advertising was less essential than it is to-day, when every effort should be put forth to get business.
To this end extensive advertising space should be taken in the papers; windows dressed and re-dressed in the most attractive fashion; and more and more attention paid to making the interior of the store attractive to the customer.
Show windows are the great magnet of the retail store. To a retail store the window is what a "barker" is to the circus side show. It is the agent which tells the passers-by what they may expect to see inside. The only difference between the window and the ballyhoo man is that the window tells the truth.
More and more retailers are coming to recognize the value of the window Generally it is recognized that to crowd the window too much is a mistake. Yet in the words of one experienced window trimmer, "A window is so valuabale that it must be made to say everything of which it is capable." To accomplish this show cards are largely employed.
"We have found," says this window trimmer, "that it is good policy to let people see the price of the articles shown in the window. If they are attracted by a display they will pause, and they may come inside; but if the price is attached to the article and is reasonable, the likelihood that the passer-by will come in is still stronger. It is a good thing also to make the show cards bring out the quality of the goods displayed. People cannot see everything by just looking at an article. Make it talk about itself through the show card."
But show cards are effective in other places as well as the windows. Especially is this true in the large de partment stores; and the hardware dealer will often find it worth while to copy his department store competitor.
In these big stores, many people, in order to reach some particular department, have to pass through other departments in which they have no idea of purchasing. But, while passing through, an arresting show card is quite apt to halt the customer, and draw his attention to some article he
may find of interest. He will stop to examine the goods; and in many cases will make a purchase.

This is the great thing in business -to sell two needed articles where the customer comes to buy one. The department store idea was intelligently adapted by a hardware dealer, who made a point of advertising certain "features" from week to week. The feature counter was placed at the very end of the store; so that the customer, to examine and buy the advertised article, had to pass several counters or silent salesmen on which regular lines were attractively displayed, helped out with show cards. In most cases the customer saw something else that interested him; and in many he actually made additional purchases as a result of this method.
Show cards are so many commands to stop and look. They are advertisements in themselves; but they are also used to emphasize newspaper advertising. In one hardware store this sign is displayed: "As advertised, aluminum cooking utensils, best quality." Such a sign reminds a customer of what he has read. It forces home the thought that this particular line must be especially good, since so much is being said about it. It creates interest, and creating interest creates sales.
"I consider show cards of incalculable value," states one hardware dealer. "They are useful all the year round, but especially so during the holiday season. They help the salesman greatly
"Why, for instance, just look around this store and observe the number of cards which quote prices. They do more than help the salesmen. They act as salesmen themselves, quietly answering the innumerable questions which otherwise would be directed to clerks. That is an important thing at Christmas time. When the store is crowded we have not time to go with customers from counter to counter. We have not time to quote them

## Sand Lime Brick



Brick is Everlasting

[^1]
## W. M. Ackerman Electric Co.

## Electrical Contractors

All Kinds of Electrical Work.
Complete Line of Fixtures. Will show evenings by appointment.

549 Pine Avenue, N. W., Grand Rapids, Michigan

## Citzens 4294

Bell Main 288

Manufactured by the Piston Ring Co., of Muskegon, Mich., used in large quantities by the following well known manufacturers:

Nordyke \& Marmon,
Northway Motor \& Mfg. Co., Oakland Motor Car C Olds Motor Works, Packard Motor Car Co., Cadillac Motor Car Co. Dodge Bros.,
Continental Motors Corp., The Studebaker Corp., Maxwell Motor Co., Hudson Motor Car Co. and others,


We can make prompt shipment of any size of this make of ring. BROWN \& SEHLER CO., Distributors, Grand Rapids, Mich.

## Michigan Hardware Company

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

Exclusive Jobbers of Shelf Hardware, Sporting Goods and FISHING TACKLE

## Foster, Stevens \& Co. Wholesale Hardware

157-159 Monroe Ave. :: 151 to 161 Louis N. W. Grand Rapids, Mich.
prices on the many articles in which they may be interested but which they will probably not buy that day. But the show cards have all the time there is. They have been prepared ahead of time, and standing sentinel over the goods they tell what these are and what price we ask for them. Many people come to us and say 'I'll take one of these,' showing some article of which they know only what has been told them by the show card.'
In connection with the stimulation of early buying in the Christmas season, it is good policy to send out circular letters to prospects. One dealer some years ago sent out, Dec. 1, the following letter to customers:
Dear Sir (or Madam) :
The festive time of Christmas is almost upon us now, and we therefore take this opportunity of drawing your attention to the fact that the Hardware Store is the very place to buy Christmas presents of the useful and lasting kind.
To give you a full detailed list of the many varieties of this class of goods we carry in stock would make this letter too long, so we enclose for your perusal a small booklet listing some of the goods and giving prices. These goods await your inspection, and are in every way suitable for Christmas presents.
A visit to our store will further convince you of these facts.
We thank you for past favors and in soliciting a continuance of same, we wish you a most enjoyable Christmas and a prosperous New Year.

Yours fathfully,
Blank \& Company.
With this letter went a 12 page booklet containing a list of very practicable presents. The advertising must have contributed materially to early buying and an almost 50 per cent. increase in business that Christmas.
Another firm, during the weeks immediately preceding Christmas took a space about 12 inches deep spread across a newspaper page and featured such articles as silverware, cutlery, safety razors, skates, sleds, snow shoes, roasting pans, food choppers and washing machines. They opened and closed one advertisement with the following paragraphs.
"Some people have the idea that a hardware store has no suitable goods from which to select Christmas gifts. Just glance over our list to be convinced that we have the right to stand in the top row of Christmas gift stores. Our silverware department offers exceptional opportunities for sensible, pleasing gifts, and at prices to please all.'
"The best gift of all. Buy the wife a -_water power washing machine and save her backaches for a lifetime. Simple to operate, nothing to get out of order. Does the washing while you are employed at other household duties. Every washer sent out on 30 days' trial."
One good advertising stunt put on by a hardware firm in conjunction with a local newspaper was an early shopping contest. Contestants were to write a letter of not less than 250 words and not more than 350 on "Advantages of Early Christmas Shopping." For the best answers, prizes
were given. The judging points were allotted as follows: best reasons for early shopping, 60 ; best composition, 20 ; best penmanship, 10 ; neatness, 10 . The contest got people thinking about reasons for early shopping, and they discovered how valid those reasons were. Such a contest might be limited to children of public school age, or made wide open.

Victor Lauriston.
It Is Up To You, Gentlement.
Ann Arbor, Nov. 22-Whether daily newspapers shall continue to insult the great majority of their subscribers and advertising the lowest class of readers in the manner they report sporting events mand criminal news, in advertisements of vile theatricals and immoral movie shows and in aiding immoral agencies in their work of destroying the morals of youth depends on whether merdeclare to the publishers of their home dailies that the latter must choose between the advertising patronage of these parasites of societv and the dependable, respectable business men and firms or whether merchants and other business men shall ignore their opportunities and responsibilities and let the evil forces go on unhindered.
If morality, decency and respectability do not impel merchants to act in this matter, let all consider the undesirable class of advertisers herein referred to as business rivals-not respectable rivals however. A large part of the money of working people which goes into these channels should be paid to the merchants for necessities and ordinary comiorts. Not only do merchants lose by this diverting of money from legitimate trade, but they are frequently called upon for contirbutions to organizations devoted to furnishing medical aid, food, clothing and other necessities in large part to those who are destitute because so much of their earnings go for admission to shows, amusements and frivolities. Stop this wasteful drain upon earnings and you will have stopped in a great measure the need of relief or relief organizations.
If men and women, fathers and mothers are so bound by this amuse-ment-seeking habit that they will not turn away from the allurements, that they will not attempt to lay up for sickness or trouble, but become instead public charges and objects of charity, it is time that every form of show and amusement shall be brought under legal restraint. In self-defense to protect its resources and its people it may even become necessary for municipalities to limit the number of days each week or the number of hours when legitimate amusements shall be allowed.
As a purely business proposition for taxpayers, who must bear the expenses of court proceedings, criminal trials, jails and almshouses, whatever tends to increase crime, slothfulness or pov erty should be steadfastly opposed. To take a stand against this feature of the daily press does not necessitate any merchant's curtailing his advertising. While there are separate printing offices and white paper there are other ways of effectively reaching desired customers. No doubt it would be beneficial to make a temporary change from the usual space and method of advertising.
Will the merchants be men and unite to cast out these enemies of home and all that is good by serving notice to the press that it must not be a partner of ill, or will they think only of dollars and let this go on until womanhood rises up and sweeps from her domain every publicatione that offends? If men fail. the time will come wid the temperance reform, up as they ranize every community, and state and the nation for a thorough reform of our press. Whitney

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

Grand Rapids
Michigan

## COLEMAN (Brand) Terpeneless <br> LEMON

and Pure High Grade VANILLA EXTRACTS

Made only by FOOTE \& JENKS Jackson, Mich.

MPCRAY
REFRIGERATORS for ALL PURPOSES

## Send for Catalogue

No. 95 for Residences
No. 53 for Hotels, Clubs,
Hospitals, Etc.
No. 72 for Grocery Stores
No. 64 for Meat Markets
No. 75 for Florist Shops
MćCRAY REFRIGERATOR CO.
2144 Lake St. Kendallville, Ind.
"NOT IN THE TRUST"


## Sample Them

HEKMAN'S Grahams and Select Soda Crackers
(Also a full line of Cookie-Cakes and Crackers)
Exceedingly Popular

"The Taste Tells"

HEKMAN BISCUIT COMPANY
Grand Rapids, Mich.


Use Tradesman Coupons


Secured a Power Plant Order Thanks giving Day.
The lank waitress gazed in romantic commiseration upon the natty looking young man seated at her tabe who just a moment before had bee handeding man of a traveling troupe the leading man of a traveling troupe who with his uned in his soup atge same table, paused to his soup gurk ing long enough to express his side sympathy over the evid
the message contained.
the message contained. quite marked. Before the receipt of the telegram the Betore the recelpt of the telegram the young man had tentness, impartially dividing his time tentness, impartially dividing his of the between the newspaper notes of
great Thanksgiving football game, great place the following day, and the take place the following day, and he comfortable repast before him, now hand sat with the paper crushed in one the ofwhile he gazed moodily past the fending message held in the other. Evidenance did not indicate bereavecountenance did not indicate bereavement, but it was equally apparent fromht be comparatively a light fate for the object of his thoughts.
for the object of his
The message read
.The message local to May
"Take local to Maytown and drive to
Mills Point. Close deal with Samuel Dunn for engine and boiler. Instructions mailed Mills Point. Important. Gaines Supply
Johnny Engle had left college less than a year before, and had at once started on the road for the supply house in which his father owned considerable stock. He was young and inexperienced, but a hustler, and was making good, his genial personality winning him friends among the trade. and this meant orders. He had no aspirations for a career, but went into business with the salle made him ideals which had in college made him a success at football; he played the game for the sake it for all he was worth played it for

The instructions contain ${ }^{\circ}$ d in this telegram were most disconcerting Johnny thought regretfully of the reserved seats he had ordered for the game next day and of the prospective Thanksgiving dinner at home with his people; also of his plans for the next evening of a celebration in company with certain old classmates of the an ticipated victory of their team. H also thought murderously of old Man ton, the salesmanager and wondered that any man could have a sou so barren of human instincts as to is sue such orders on the eve of Thanks giving, in the face of his ow pressed plans as set forth in his route sheet.
Of course, he could disregard these instructions and go on into the city on the limited as he had planned, and his father's pull would, no doubt, caus the incident to pass without unpleas ant consequences; but Johnny was no built on these lines and the old foot ball training which in the past had made him instinctively and withou question follow orders now caused him to leave untasted the remainder of his meal and make hurried preparations for his departure on the local for Ma
town. Pills Point was ten miles back from the little station of Maytown and he drove through the crisp air of the autumn night over a country road, reaching his destination at 10 oclock to find everybody in the little hamlet asleep. After repeated knocking he
was finally admitted to the primitive
hotel by a sleepy landlord in a night to his character, conducted him to barren room, the sole furnishings of which consisted of a clumsy four poster bed with a straw mattress, hatrack and one splitbottomed chair
Traveling men did not make Mills Traveling men did not make Mills Point often.
Johnny had blown out the smoke amp, and with chattering teeth was burrowing under the covers in an ef-
fort to locate a soft place in the matfort to locate a soft place in the mat-
tress, when a thought flashed through tress, when a thought flashed through his mind that caused him suddenly with a muttered imprecation He had forgotten all about Madge! Now the Engles and the Matthew had been neighbors and friends for twenty years and Johmny could not remember a time when he and Madg Matthews had not been chums. They were of about the same age, both only
children, and the intimacy, of the two familics, and the intimacy of to mak hem elmost like brother and sister They had gone through the graded schools together and had fought each other's childish battles. There was a connecting gate in their adjoining back yards and in their younger days, had been as common a sight to see Madge skinning the cat on the trapeze bar in Johnny's back yard, as to sce Johnny, gravely playing father to
Madge's dolls next door. College and Madge's dolls next door. College and young ladies' finishing school hat There was never any question of sen timent between the two; Johnny mere ly felt that Madge was a good fellow and just about right, and while he had probably never stopped to consider the matter, presumed that her feeling for him was the same.
Now beyond a doubt Madge was expecting to attend the football game with him the next day, as this had been decided upon weeks before. His people were expecting him home, as had forgotten to wire them to the contrary, and here was he in a two by four village with everybody agraph station! It was hard lines. He felt tell old Manton areat pleasureice phrases just what he thought of him, and in lieu of a better means of giving vent to his outraged feelings. Johnny seized a pillow with his lef and gave it a vicious uppercut with his right, after which he resigne sleep.
Johnny was an early riser the nex morning. There was a chance of his being able to conclude his business in time to make the limited at Haynes Junction by $2 \mathrm{p} . \mathrm{m}$. and from thenc it was but four hours run to the city He wanted to save at least a fragmen if there was any possible way of do
The first thing to do was to find out who Samuel Dunn was and iust what he wanted. This information
was probably awaiting him in the let ter of instructions.
He found the post office in the cor ner of a little notion store in charg lady who put on her spectacles and lady who put on her spectacles and
went carefully over the half dozei letters on hand without result. From this font of information, however Johny was able to learn, among other things, the entire history and pedigree
of Samuel Dunn, of which he noted the points essential to his mission, tn wit: Se conducted the principal store of the he conducted the pred also owned and operated the flour mill from which the village took its name, and for which the engine and boiler were doubtless required. In short, Samuel Dunn was pretty nearly the whole thing and his whole family had driven off the previous afternoon to attend a Thanksgiving reunion of he Dunn family at the home of his brother, Josiah Dunn, twenty miles would probably return
ng the following day.
Disgusted, but dogged in his deohnny trudged on up the one stree o the sign "Samuel Dunn, General Merchandise," to find the door locked. From there he went to the mill whose smoke stack could be seen projecting bove the hill around a bend of the erted; but by following the sound o an axe to the yard of a nearby residence, he came upon Dunn's combinawhile clear in the knowledge that the "old man was sure goin' to buy a new biler an' ingin," was extremely hazy Now Johnny knew that Hilboro, the scene of the Dunn reunion, was the ext station beyond Hawesvile, the point from which he had started on by consulting the time-table and his watch that it wuold be possible by some quick driving to catch a West bound local at Maytown for Hilboro. By this time Johnny was fighting mad, and whe wisdom of dragging prospective customer away from a Thanksgiving board by way of a business introduction, he also felt that the securing of this order was due him a some slight palliation to his wounde feelings, and he was going to have it who by this time was as solicitous as he had formerly been suspicious, to this day recalls with mixed pride and wonder the short space of time in which he, under Johnny's energetic and somewhat profane supervision, was able to provide his guest with a conveyance and driver for the firs ap of his journey to the local, with some fifteen minutes to spare added to this was another twenty minutes spent on a siding waiting for the fast express, also West bound, to pass them.
When the express finally went roar ing past. Johnny leaned forward sud

CUSHMAN HOTEL PETOSKEY, MICHIGAN
The best is none too good for a tired Commercial Traveler. Try the cusH MAN on your nex
feel right at home

## HOTEL RICKMAN <br> \section*{KALAMAZOO}

One block from Michigan Central Station. Headquarters U. C. T Barnes \& Pfelffer, Props.

## TELEGRAPHY

## Creachlan Bumbicisity <br> "The Quality School"

A. E. HOWELL, Manager

110-118 Pearl St. Grand Rapids, Mich. There is a constant demand for competent telegraphers, male and female, at good salaries. Send for special telegraph catalog. It's free.
Beach's Restaurant
Four doors from Tradesman office
QUALITY THE BEST
The Newest Well Known for
mfort and CourtesyHOTEL BROWNINGHort Blocks From Union DepotGrand Rapids, Mich.
150 FIRE PROOF ROOMS-All WithPrivate Bath, $\$ 2.50$ and $\$ 3.00$
CODY HOTEL grand rapids

CAFETERIA IN CONNECTION
OCCIDENTAL HOTEL fire proof entrally located Rateos s.1.0 ond up ..... EDWARD R. SWETT, Mer
Michigan
PARK-AMERICAN HOTEL
Near G. R. \& I. Depot
Kalamazoo
European Plan $\mathbf{\$ 1 . 5 0}$ and $\mathbf{U p}_{p}$
ERNEST McLEAN, Manager
 1FITN
One half block East One haif block East GRAND RAPIDS IICH
Western Hotel BIG RAPIDS, MICH

Hot and cold running water in all rooms. Several rooms with bath. All rooms well heated and well ventilated.
A good place to stop.
American plan. Rates reasonable.

WILL F. JENKINS, Manager.

## HOTEL WHITCOMB

## St. Joseph, Mich.

European Plan
Headquarters for Commercial Men JOSEPH AND BENTON HARBOR Remodeled, refurnished and redecor-

Cafe and Cafeteria in connection where the best of food is ob-
tained at moderate prices tained at moderate prices. Rooms with running water $\$ 1.50$, with private toilet $\$ 1.76$ and $\$ 2.00$. W1, J. T. TOWNSEND, Manager.

PEORIA LIFE INSURANCE Really Protects
Good proposition for local agents. Write
J. B. HASKINS, Dist. Mgr. Howard City, Mich.

Items From the Cloverland of Michigan.
Sault Ste. Marie, Nov. 22-Adolph Wandler and Harry Ellswood have opened a meat market at 1000 Easterday avenue, which will be known as the Superior meat market. Mr. Wandler is an expert butcher and was in charge of the meat department of the Pittsburgh Steamship Co. here for the past several years, while Mr. Ells wood has also been engaged by the Pittsburg Co. during the summer seasons. They and need no introduction young men and need no introduction to the public. They are starting with the best prospects in Co. made a hit at the National dairy show held at St. Paul. The grading given the Soo St. Paul. The grading given the Soo brand butter was the same as the highest quoted on the New York butter market. In consequence the large butter buyers wanted to contract for the mana ourned down this nropo the manager, turned down this nroposion, bed on the creamery for supdepended on the creamery for supplies and should receive first consideration. There is satisfaction, however, in knowing that the butter we are getting here The creamery is at best produced. The creamery is at present erecting a large addition to its present quarters to in here, they capacity. Since starting in he, hairy have donts in this country.
A lazy man is no worse than a dea one, but he takes up more room.
J. C. Clarey, salesman for the Watkins Products Co., is now located 21 Ashmun street
The new postmaster for the Soo has been named and our esteemed citizen Wm. M. Snell, is the man. No better choice could have been made. as he is one of the most popular men in the city or county, having been a prominent Republican for many years. He held the office of county clerk, cir cuit court commissioner and judge of probate for several years. Just when Mr. Snell will take over the office is that it will be in the near future.
that it will be in the near future.
Uncle Sam has been taking a rap at the $H$. C. of $L$. The commanding officer at Fort Brady has received orders to use electric street lights at ders to use electric street lights at the Fort only on dark nights and to curtail the use of water as much as the soldiers from getting a drink when necessary. The Government has also withdrawn the guards placed on the withdrawn the guards placed on the mail trains between the Soo and Pem-
bine. One of our tourists has returned from a trip through Ireland and reports seeing the following police notice posted there. "Until further light when darkness begins. Darkness begins when the lights are lit."
H. Hamilton, of the Pickford Grocery Co., Pickford, brought in several loads of poultry for Thanksgiving orders last week. He reports the turkeys as being fairly well picked up around Pickford
H. Rudd and J. H. Beach last week purchased the cigar store and pool room conducted by Joseph Kiley, at 110 West Spruce street. Mr. Kiley will continue in the barber shop, which was formerly rum in with the store. Mr. Rudd has had years of experience in this line of merchandise, having ben engaged in the same line at Les Cheaneux for several years. He wh and ably known throughout the city and should make a success in the new ven ture.

The Baptist people held a farewell reception Friday evening in honor of Rev. and Mrs. J. H. Vatcher, their former minister and for Port Huron to leaving next week fore Mr and Mrs accept a charge there. Mr. and Mrs ing made many friends while residing ing made many friends while residing here who will regret their departure.
Peace is three years old and small for its age.
Jerry Lynch, one of our popular
lumbermen, returned last week from a visit in the East, where he was successful in landing a large contract. which will put him on easy street for some time to come. Jerry, as he is familiarly known, has always been an optimist, with the firm determination that business is bound to be better and continue, regardless of the hard luck stories around the country. It is men of this stamp who will make times better.
One way to draw a crowd is to put a
mirror in the show window mirror in the show window.

William G. Tapert.
Mercantile News From the Marquette District.
Marquette, Nov. 22-The Thomas Market Co., which conducts a chain of stores, is to locate in Ishpeming, having secured a lease to the store space in the Jenks' block which is being used temporarily by the Peninsula Bank. The new store will be opened as soon as the Bank returns to its former location, probably before the first of the year. The Thomas Co. now has a store in Marquette and is figuring on opening business in a number of other Upper Peninsula cities. Albert J. Belzer, who recently severed his connection with the clothing firm of Salo \& Belzer, Negaunee, has opened a clothing and furnishings Store in the East half of the Murray building, in Michigamme. He already has quite a stock of merchandise on the shelves and more will arrive at an early date. Mr. Belzer recently returned from Chicago, where he made his purchases. It is some years since Michigamme had a clothing store and the town is a bright spot right now, due to the opening of
perial mine by Henry ford.
perial mine by Henry ford.
A. C. Braastad, who recently ac quired a lease to the Sellwood dry goods store, at Ishpeming, has purchased the remaining stock in the place and is now offering it for sale at reduced prices. The stock was being disposed of by the former owners.
but the Sellwood firm was very but the Sellwood firm was ver anxious to close out its business her and so the remaining goods were sold o Mr. Braastad. Roy Matthews, man ager of the Sellwood stores, will re main in charge until the sales finished. Mr. Brastad, who recently entered the toy manufacturing bus ness, has a large assortment of toys which he will place on sale in the store. These toys are being manu factured in Ishpeming and it is be lieved that the line will appeal to the youngsters. Most erately priced, Mr. Braastad holding to the view that the cheaper toy sia be in demand this season. Mr. Braa stad has had long experience in the the head of the $F$ Brastad stores for the head of the F. Braastad stores a number of years, and venture will prove a successful one.
The Pampa Land Co., recently formed, has purchased from the Winona Mining Co. 20,000,000 feet of standing timber, near will inence logwill in the near ging operi by for fily, of is controlled by E Glavin as presiEscanaba, with D. E. Glavinas granted dene. The wino rinas granted the Pampa Wi. houses atipment and the mining comother will sell power to the lumber pany will sell power to the lumber concern. making plant are to bering plant will once, alually be on the property. The Winona betion which has been a quiet place since the mine was closed, quill be en new lease of life bewill be given a made this week
cause of cifton has opened his gro cery store in the Sellwood block, Ishpestore in the stand formerly occupied by Sellwood's grocery. The owner has had the place redecorated, and has had of the rear of the store has a part of the rear of the store has been partitioned off and will be used entire interior now presents a very neat appearance.

Gabby Gleanings From Grand Rapids. Grand Rapids, Nov. 22-Walter Baker, the well-known celery booster of Kalamazoo, is in the city to-day ing a little business for the Michigan Railway Company, with which he has now been associated about a half dozen years.
A. M. Lewis, the Grayling druggist, writes the Hazeltine \& Perkins Drug Co. that he has just celebrated the fourteenth anniversary of his relation with that house as patron. During all that time Mark Brown has been the medium of communication between customers and house and has never failed to make good on
ment he has undertaken.
W. H. Schuh, of Wayland, has a bible printed in the United States in 1772. E. A. Stowe has a bible printed in Rotterdam in 1710 . John S. Lawrence, the well-known attorney, of
Grand Rapids, has a bible printed in Latin in 1515. Next!
The Bowen-Hassett Co., merchandise brokers of Detroit. announce the opening of a branch at Grand Rapids with office at $317-318$ Murray building. H. Wrand Rapids branch of the Detroit Commerce Co., has been placed in charge. Mr. Chick will look after the wants of the Grand Rapids jobbers located in Western, Southwestern and Northern Michigan.
Reports from Hart are to the effect that Senator J. K. Fa that fina confined to his bed and that is expected at any time. Mr Flood has been a most active factor in Oceana county for fifty years, having been first and foremost in many branches of industry. No one has branches of industry. No reseurces of that wonderful region than Mr . Flood.
C. J. Farley, President of the Grand Rapids Dry Goods Co., left Sunday on the Wolverine for New York, where making purchases of winter and spring
goods. He wired his associates at the store Monday that nearly every line of dry goods in New York was strong and that no one need hesitate to make liberal purchases on the pres ent basis. was in the city Monday en route to wansing.
Uncle Louie Winternitz has so far ecovered from the recent operation that he is now able to sit up and be that he is now able to sit up and be to return to his apartments in the Illinois Athletic Club in about two Fred M. Piowaty and family left to-day for Chicago, where they will send Thanksgiving with relatives Angeles, where they will spend the winter months.
Ernest Piowaty succeeds Fred M Piowaty as General Manager of M. his headquarters has not yet been fully determined.
L. (Pat) Gillardi has taken the management of the local branch of M.
Piowaty \& Sons. Mr. Gillardi come from Springfield, Ill., where he has from springfiel in the wholesale fruit and produce business on his own ac count for the past twenty years.
M. Piowaty \& Sons have opened another branch store, this time at Owosso, under the style of the Probe the same as the Lansing establishment, which is conducted under the same style under the management of Frank Downs. The Owosso branch will be managed by Enos Norris, who branch for the past eight years. C. C. Ford, manager of the local turned from Arkansas, where he spent two weeks visiting his mother. He was accompanied by his wife.

Good-will is the probability that the old customer will return.

## Boost Your Profits!

Let These Display Stands Help You Sell

## Mu-lay Excelle



Suspenders, Garters and Hose Supporters More than thirty-five million people each month are being told the story of Spring strech;-1 to rot from heat and sweat;-of ample stretch Full loads of comfort and of our guarantee or an EXCELLO Suspenders and Six Months' Wear in Garters and Hose Supporters.

Get These Display Stands Now
Your customers are reading our advertisements in farm papers, railroad publications and magazines. Make this fact pay you a profit. Show them you are the Nu-Way or Excello Dealer. Get these Display Stands working for you. Send today for Dealers' Free Display Stand offer. Nearly 35,000 satisfied Dealers
are now selling our Nu-Way line-the original kind.

NU-WAYS are sold direct;
EXCELLOS sold through your jobber.
NaHay Otrech ouspender Co.



Hard Times For Parents and Young Folks.
Written for the Tradesman.
"I'm frightened about Isabel. Something strange has come over her. It has been coming on for a long time as I realize now; although only lately has it come to be just simply intolerable." So said a mother to memother of a girl whom I have known since she was a baby.
"Why, what in the world do you mean?" I cried. "I think Isabel is one of the best behaved girls I know."
"Yes, I suppose you think that. You only see her on her good behavior. I have her all the time, and I am almost frantic. I don't know what to do."
"What has the child been doing? Let's see, she is fifteen now?"
"Almost sixteen; old enough to be well-behaved, and a comfort instead of a trial to her mother."
"Just what sort of a trial-crazy about the boys?"
"No, not that-not that I know of. I hope that isn't . . No, she is just unutterably lazy, selfish, and lately she has been impudent to me, especially when I talk to her about it. She never used to be like that."
"Seems as if that would indicate that it was a passing stage, wouldn't it?"
"Or rather, something coming out at last, now that she is big enough to dare to show it."
"I shouldn't wonder if that was so," I said. "Big enough, old enough, to have reached the stage that is called 'Adolscence.' We all went through it, my dear-even you and I, and even if we don't want to remember it."

Only the day before I had had a very similar talk with another woman, mother of a boy of about the same age, who was exhibiting the same symptoms.
"It seems as if we were both kind of raw," this other mother had said to me. "I don't seem to be able to talk to my son without both of us 'going up in the air.' I used to think I understood him and he was a very tractable boy; but lately he has become simply impossible.'

I remembered another mother's saying in my hearing many years ago, before $I$ had had any experi ence with children, that if she had her way-
"All children, especially boys, would be locked up in some kind of a cage from the time they are say, eleven until they are seventeen or older. During all that period they are unfit for human society."

And I will confess that when my own boy came on to be twelve years old I remembered that and anxiously watched for the time when he would
be "impossible" and "unfit for human society." But the time never came. Meanwhile I had learned about "adolescence"; that hard period that boys and girls have to pass through when they do not understand themselves and few of the grown people about them have either the disposition or the knowledge necessary for understanding them.
"All bristles, like a porcupine. I have to be so careful what I say," both mothers said.
Perfectly characteristic symptoms in both cases. And it is simply the "ego" of the child, coming out at last from the period of obedience and submersion under the authority of others. Tremendous physical changes going on underneath; changes which show themselves outwardly in changing tastes and attitudes, manners and disposition toward all sorts of people and all sorts of things. The child does not mean to be "bad." Probably his impudence surprises him quite as much as it does his mother!
"There is a diminution of excess energy," says Dr. G. Stanley Hall of this period in his book on "Adoles-cence"-sometimes even a positive lack of sufficient energy, resulting in anaemia and lassitude."
Your daughter or son is lazy; yes, lopping and lolling about; for his energy is less; he does feel lazy, and does not feel like rousing himself to run here and there for you. He whines and grumbles.
But nine times out of ten it is simply the indication of a perfectly normal stage of growth, which will pass. I have in mind one young fellow, out of college and in business now, and about the "livest wire" I ever have seen. I can remember only a little while ago when his parents were in despair over his laziness, selfishness, and general unmanageableness. All that passed away like his baby teeth, and for very much the same reason.
It is at this stage, from twelve or thirteen years up sometimes even to twenty, that boys begin to "collect," to hoard things, and girls cling selfishly to their possessions, dolls and other toys long unused, and hanker for clothes-especially bright colored ones-strings of beads and ribbons, jewelry and other adornments. All a passing phase, and soon to be forgot-ten-if-
If, I said. And the if is very important.
The child at twelve or fourteen ought to be so well-grounded in the fundamentals of good habits, manners, and right living that there would be no need of dictation or of punishment for disobedience. It is time to cease treating him as a little child. Time for
him to walk on his own feet. Time to make an intimate friend and chum of him. Time to stop being a parent and become a big sister or a big brother.
The child at this stage will not quietly take commands or obey arbitrary rules. He is feeling his personal separateness and dignity as an individual. But he will take suggestions, and most of all he will like to think he is doing right of his own accord. He is looking upon the world from a new and advanced point of view.
Of course, you can have conflicts that will leave you both rumpled and sore and maybe build a lasting barrier between you. But that is entirely unnecessary.
You must now, if you never did before, begin to make his interests yours; try to be his intimate friend, and get your ideas and wishes to him without antagonism. But it will be hard or easy, according to what you have done before. As Dr. Hall says:
"The pedagogy of adolescence will be easy or difficult work of the preceding period has been done well or ill."
So I guess this article is really for parents whose children are six years old! Prudence Bradish.
[Copyrighted 1921.]

## Natural Results.

He said: "I'll wait until good times come,
Then I will advertise."
His business now is on the bum,
To nobody's surprise.

First Presidential Thanksgiving Proc-

## lamation.

And also, that we may then unite in most humbly offering our prayers and supplications to the great Lord and Ruler of nations, and beseech Him to pardon our national and other transgressions; to enable us all, whether in public or private stations, to perform our several and relative duties properly and punctually; to render our National Government a blessing to all the people, by constantly being a government of wise, just and constitutional laws directly and faithfully obeeyd; to protect and govern all sovereigns and nations (especially such as have shown kindness unto us) and to bless them with government peace and concord.
To promote the knowledge of true religion and virtue and to increase science among them and us; and generally to grant unto all mankind such a degree of temporal prosperity as He alone knows to be best.

George Washington.
Nesho, Mo., where the famous community merchandising plan was originated, reports that though it had to meet strenuous competition from the start, its trade territory has been extended and the spirit of jealousy has disappeared from the town. The monthly live stock auction has developed into a real community benefit, bringing hundreds to the town every month. Bargains are offered the same day. "Sales Day" is now discussed throughout the nearby country.


We are closing out our Sample Line of American Cash Registers at very special prices.
We also have some good used National Registers.

Grand Rapids Store Fixture Co.
7 Ionia Ave. N. W.
GRAND RAPIDS, MICHIGAN

## 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

## Perfumes From Animals.

While women know what they want, few if any have even the remotest idea what their perfumes are made of. They would be shocked to learn that the fragrant, so-called bouquet odor made up, presumably, of essence from various flowers, contains perhaps not one drop of anything from the floral kingdom, writes Fred C. Kelly in Leslie's.
Certain animal oils comprise one of the most important ingredients of modern perfumes. These all come from one or the other of five different animals, including ambergris from the whale, and oils from glands of the musk-ox and the civet, the latter a little animal not unlike a skunk. It seems astonishing to know that the predominating odor n many so-called oriental perfumes comes not from a flower garden at all but from a gland of the beaver.
Even single flower odors, in many instances, do not come from that flower at all, but are simply a synthetic combination of chemicals which give the same odor. Neither the lilac nor
the heliotrope, for example, yields any essence of use to perfumers, hence they are obliged to duplicate the odor by other means, just as do the manufacturers of flavoring extracts. When you get strawberry or raspberry syrup at a soda fountain, it does not necessarily follow that any of this flavoring came from a berry, but simply from certain acids which when combined give the taste desired.

## Pharaoh's Pharmacist.

The curator of the museum was classifying Egyptian curios. He observed a perplexed expression on the face of his young assistant.
"What seems to be the matter, Jones?" he asked. "Is there anything you don't understand?"
"Yes, sir," answered the helper. "Here is a papyrus on which the characters are so badly traced that they are indecipherable. How shall I classify it?"
"Let me see," said the curator, examining the piece. "Just call it a doctor's prescription in the tim: of Pharaoh.'

## 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

## Twice Around the Earth

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

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

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

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

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

## Wholesale Drug Price Current



## GROCERY PRICE CURRENT

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

| ADVANCED <br> alv. Pails |  | DECLINED |
| :---: | :---: | :---: |
|  | CANNED FRUIT. <br> Apples, 31 lb . Standard 175 <br>  <br> Apple Apple Sauce, So. No. $10-9$ 900 <br> Apricots, No. $1190 @ 200$ <br> Apricots, No. | CANNED VEGETABLES. Asparagus. |
|  |  |  |
|  |  |  |
|  |  | Wax Beans, |
|  | Apricots, No. $21 / 22^{25} 0^{3} @^{3} 50$ | Wax Beans, |
|  | Blueberries,Blueberries,No.$10--13$3 |  |
|  |  |  |
|  | Cherries, No. $21 / 2400 @ 495$ |  |
|  |  |  |
|  | Cherries, No. $10-\overline{2}-1800$ Loganberries, No. 300 |  |
|  |  | - |
|  | Peaches, No. $21 /$, Mich 260 Peaches, 21/2 Cal. $300 @ 37$ |  |
|  |  |  |
|  |  | Corn, No. 10 . ${ }^{\text {ches }} 725$ |
|  | Peaches, No. 10, Cal. 1050 Pineapple, 1 , sic. $160 @ 1{ }^{\text {Pineapple, No. } 2 \text {, slic. } 275}$ Pinappe, 20 |  |
|  |  |  |
|  | Pineapple, No. 2, slic.Pineapple, 2, Brk slic.22525 Pineapple, $21 / 2$, sliced ${ }^{3}{ }^{25}$Pineapple,No. 2, crus.25 | Dehydrated Veg Soup 90 |
|  |  |  |
|  | Pineapple, $21 / 2$, sliced 325 Pineapple, No. 2, crus. $2{ }^{25}$ Peeas., $10,{ }_{2}$ |  |
|  | Pears, ${ }^{\text {No. }}{ }_{2}^{2}-\cdots-----325$ |  |
|  |  |  |
|  |  |  |
| BAKING POWDER | Plums, No. 10, Water 250 Raspberries No. 2, blk. 325 | No. 2, Ex. |
|  | Rhubarb, No. 10, --.. 525 |  |
| lumet, ${ }^{\text {lumet, }} 16$ oz., ${ }^{\text {oz. }}$ doz. ${ }^{\text {doz. }}$ 3 35 | CANNED FISH. 135 |  |
| lumet, 5 l 1 lb ., doz. 1275 |  |  |
| umet, 10 lo. loz. doz. | Clam Ch., No. ${ }^{3} 00 Q^{3} 40$ Clams, steamed, No. $1 \frac{1}{25}$ | Pimentoes, $1 / 2$, each ${ }^{\text {I- }}$ |
| C.,. 20c, doz. | Clams, Minced, No. $12{ }^{3} 35$ |  |
| doz | Finnan Haddie, 10 oz.Clam Bouillon,7 |  |
| doz |  |  |
| Queen Flake, 50 |  |  |
| Queen ${ }^{\text {Poyal }}$ |  |  |
| Royal, | Cove Oysters, ${ }_{\text {Lobsters, }}$ No. ${ }^{\text {, star }}$ | Tomatoes, No. $21^{-350} \mathrm{~S}_{1} 65$ |
| yal | Lobsters, No | Tomatces, No. $3170 @_{2} 25$ |
| yal, |  |  |
| umfora, | Shrimp, No. ${ }^{1}$, dry ${ }^{\text {a }}{ }^{2} 10$ |  |
| mford, |  |  |
| Rumford, | Shrimp, No. $11 / 2,{ }^{11}$ dry 460 CATSUP. <br> Sard's, $1 / 4$ Oil, k. $425{ }^{4} 75$ B-nut, Large -- 275 |  |
| yso |  | nut, Small ------- 180 |
| Ryson, ${ }_{\text {Ryson, }} 16$ ozz., doz. ${ }^{4} 05$ |  | iers, 14 oz . ------ ${ }_{3}^{2} 25$ |
| Ryson, 16 ozerior, 16 oz., doz. 125 BLUING |  | 0 |
|  | Salmon, Warrens, $1 / 2 \mathrm{lb} .400$ Salmon, Red Alaska- 285 |  |
| $\begin{aligned} & \text { Jennings Condensed Pearl } \\ & \text { C.P- Seal Cap" } \\ & \text { Coz. Case (15c) Cap } \end{aligned}$ | Salmon, Med. Alaska 145 Salmon, Pink Alaska 15 | Lilly Valley, Pint -- 310 |
|  |  | Lilly |
| BREAKF | Sardines, $\operatorname{Im} .1 / 4$, ea. $10 @ 28$ Sardines Im., 1/2: ea. ${ }^{\text {eal }} 25$ | Crill sauce. |
| What |  | Snider, 160 oz |
| eam of Wheat |  |  |
| Quaker Puffed | CANNED MEAT. 270 |  |
| Quaker Puffed | Bacon, Med. ${ }^{\text {Bacon, }}$ Lge, Beechnut 495 | 50 |
| Quaker Corn Flakes |  | Sniders, \& oz. -------2 25 |
| aston Purina -- | Beef, No. 1, Corned - ${ }^{2} 60$ | CHEE |
| Ralston Focd, larg | Beef, No. 1,1 Eagle Sili. ${ }^{\text {Beef. }}$ No. ${ }^{35}$ | Roquefort ----------- 95 |
| Ralston Food. sm | Beef, No. $1 / 2$, Qua. sili. ${ }^{\text {Bli }} 3$ | Kraft ifmall tins ----1 ${ }^{10}$ |
| Saxon Wheat wheat Biscuit 490 | Beef, No. 1, B'nut, sil. 570 Beef, No. $1 / 2$, B'nut sil. 315 | Kraft American ----- ${ }^{2}$ Chili ${ }^{2}$ |
|  |  | Chili, smail tins ${ }^{\text {Pimento, small }}$ tins- $1{ }^{40}$ |
| ts, | Beetsteak \& Onions, 1 @ | 5 |
| pe-Nuts, 1003 |  | Camembert, small tins 225 |
| 龶 | Deviled Ham, $1 / 4 \mathrm{~s}$--- ${ }^{2}$ 20 | ${ }_{\text {Brick }}^{\text {Wiscosin }}$ - Flats ------- ${ }_{24}^{25}$ |
| Post Toasties, ${ }_{\text {Post }}$ Toasties, ${ }^{\text {a }}$-- 850 |  |  |
|  |  |  |
|  | Potted Meat, ${ }^{1 / 4}$ Libby 50 | Mi |
|  | Potted Meat, $1 / 2$ Rose 85 Potted Ham, Gen. $1 / 215$ |  |
| cy, Parlor |  | CHEWING GUM |
| Toy $-\cdots-{ }^{\text {and }}$ | Vienna Saus, No. $1 / 2135$ |  |
| kk. | Veal Loar, Medium -- | ams |
|  |  |  |
|  | ox Tongue, 2 lb . <br> Sliced Ox Tongue, $1 / 2460$ | Adams Sen Sen ---- ${ }^{65}$ |
| Solid Back, 8 in . | Calf Tongue, No. 1.645 Camb Tongue, Wh. is 60 |  |
| No. 1 Stove 110 | Lamb Tongue, Wh. sis $\mathbf{L} 25$ Lunch Tongue, No. 160 |  |
|  | $\begin{aligned} & \text { Lunch Tongue, No. } 1 /{ }^{1} 660 \\ & \text { Lunch Tongue, No. } 365 \end{aligned}$ | Julcy Fruit ------ 65 |
| $\text { No. } \frac{1}{2}$$\qquad$ 135 |  |  |
|  |  | 崖' |
|  |  Boneless Pigs Feet, at. 550 | ta Gum |
|  |  | CHOCOLATE. |
|  |  |  |
| 25c size per doz. -2 $\mathbf{2}$ $\mathbf{1}$ $\mathbf{7 5}$ |  |  |
|  |  |  |
| CANDLE | Climatic G | Baker, Premium, ${ }^{1 / 2 s}$ - ${ }^{36}$ |
|  |  |  |
|  |  | Runkle, Premium, $11 / 2$ s- 35 |
|  | Camp, Mmad. ----1 ${ }^{1}$ |  |

 ers only. Mail all orders
direct to W. McLaugh-
lin \& Co. Chice N. Y., Deffee Extracts


| CONDENSED MILK |  |  |
| :---: | :---: | :---: |
| Eagle, 4 |  |  |
| 4 | doz. |  |
| Leader, |  |  |
| 4 | doz. | 90 |

## MILK COMPOUND



## EVAPORATED MILK




Oatman's, tall
Oatman's baby
Silver Cow,
Silver Cow,
Van Camp Silver Cow,
Van Camp,
Van Camp, Van Camp, Tab
White House, T
White Hous,

## Worden Grocer Co

Worden Grocer Co. Brands Kidies, 100 s . Record Breakers, 50 -
75
Delmonico, 50 s
Pacemaker, 50 s
Pacell

Panatella | Deimonico, $50 \mathrm{~s},-\cdots$ |
| :--- |
| Pacemaker, 50 s |
| Panatella, 50 s |
| Favorita Club, 50 m |
| 15 | Favorita Club, $50 \mathrm{~s}-95$

Epicure, 50 s .-. 95
Waldorfs, 50 s

## The La Azora Line. Agreements, 50 s .-- 5800 Washington, 50 s

 Agreements, $50 \mathrm{~s}-5800$Washington, $50 \mathrm{~s}-7500$
Biltmore, 50 s , wood 9500

Sanchez \& Haya Line Clear Havana Clgars made
In Tampa, Fla. Special
Diplom Diplom
Bishop
Reina
Rosa, 50
Victoria
National

| Original Queens, 50 s |  |
| :--- | :--- | :--- |
| Worden Special, | 130 |

 Rosenthas Bros.
R. B. Londres, 50 s ,
Tissue Wrapped
R. B. Invincile. 50 s ,
Foil Wrapped
F E1 Union Mado Brands Ology, 508 s. La Yebana, 25 s Manila 10 c 7000 Our Nickel Brands
New Currency, 100s_- 3750
Mistoe, 100 s . Listoe, 100 s -............... 35
Eventual, 50 . Old Virginia, 100 s


Yankee Girl, 20, Plain
Sunshin
Sunshine, 20, Plain -
Camels, 20 , Plain -----
8
8 00

Sweet Caporal, 20, Pl. 8800
Windsor Castle Fag 20800
Chesterfield, 10 \& 20,800
Piedmont, $10 \& 20$, Pl.
Spur, 20, Plain
Sweet Tips, 20, Plain
Idle Hour, 20 , Plain
Omar, 20, Plain --10
Falks Havana, 20, Pl.
Falks Havana, 20, Pl. 975
Richm'' S Cut, 20, pl. 1000
Richm'd 1 Cut, 20 ck. 1000
Richm'd ${ }^{1}$ Cut, 20 ck. 1000
Fatima, 20, Plain -1000
Helmar, 20, Plain
English Ovals, 20 PI. 1050

M

| M |
| :--- |
| M |
| M |
| N |
| M |
| P |
| P |
| B |
| R |
| R |
| M |
| M |
| D |
| C |
| P |
| Br |
| A |
| A |
| O |
| B |

ig Zag, per per 100 688
TOBACCO-FINE CUT.
Liggett \& Myers Brands
Hiawatha, 10c, doz.-. 96
Hiawatha, 16 oz., dz. 1200
Red Bell, 10c, doz..- 96
J. J. Bagley \& Co. Brands.
Mayflower, 16 oz., dz. 1500
P. Lorrilard Brands.

| Pioneer, 10 c , doz. |
| :--- |
| $\begin{array}{l}\text { Tiger, } \\ \text { Tiger, } \\ 50 \mathrm{c}, \text { doz. doz. } \\ \text {.-.-- }\end{array}$ |

Weyman Bruton Co. Brand
Right Cut, 10 c , doz.
PLUG tobacco.
American Tobacco Co.

 $\begin{array}{ll}\text { Cream De Menthe, 10c } & 96 \\ \text { Peachey, per plug piug- } & 64 \\ \text { Stronghold, per plug. } & 64\end{array}$ P. Lurrilard Brands Climax, 10c tins, doz.
Climax Smooth, plug
Climax Thick, per plug Red Cross, 10 e cuts cug
Red Crcss, per plug R. J. Reynolds Tobacco Co. Apple, 5 Brands. C . Bu ,

$$
\mathrm{M}=
$$

$$
\begin{aligned}
& 50 \\
& 50 \\
& 00 \\
& 00 \\
& 00 \\
& 00 \\
& 00
\end{aligned}
$$

$$
\begin{aligned}
& \mathrm{Ba} \\
& \mathrm{Ba}
\end{aligned}
$$

$$
\begin{aligned}
& 00 \\
& H E Q
\end{aligned}
$$

캉ㅇㅇ
.



 Schmidt Bros. Brands Eight Bros.,
Eight Bros, doz. Pails, dz 960 ${ }_{60}^{96}$ R. J. Reynolds Tobacco Co. George Washington,
10c, doz.
$\begin{array}{lll}\text { Old Rover, } & 10 \mathrm{c}, & \text { doz. } \\ \text { Our Advertiser, } & 96 \\ \text { Our } & 96\end{array}$ $\begin{array}{lll}\text { Prince Albert, } & 10 \mathrm{c}, \mathrm{dz} \text {. } & 96 \\ \text { Prince Albert, } & 17 \mathrm{c}, \mathrm{dz} . & 163 \\ \text { Prince Albert, } & 8 & \text { oz }\end{array}$ tins, without pipes - 720
 hale, $16 \mathrm{oz} ., \mathrm{doz} .--480$ Block Bros. Tobacco Co.
Mail Pouch, 10c, doz. Falk Tobacco Co., Brands. American Mixture, 35 c 330 Champagne Sparklets,
30c, doz. 90 c , doz Sparklets, Personal Mixture $\begin{aligned} & \text { dob. }\end{aligned}$ Serene Mixture, 16 c dz 1
Serene Mixture, 8 oz .7 Serene Mixture, 16 oz
Tareyton Lundon Mix-
 Vintage Blend, $\$ 1.55$ tins, doz. .--------- 1470 Superba Brands. Sammy Boy Scrap, dz
Cigar Clippings
Havana Blossom, 10 c $\begin{array}{lllll}\text { Havana } \\ \text { Havana Blossom, } & \text { Bloc } & 96 \\ \text { Knickerbocker, } & \text { 40c. } & 3 & 95 \\ \text { oz. } & 3 & 0 \mathrm{C}\end{array}$ $\begin{array}{llll}\text { Lieberman, } 10 \mathrm{c}, \text { doz. } & 96 \\ \text { W. O. W., } & \text { oz., doz. } & 300 \\ \text { Royal Major, } & 10 \mathrm{c}, \text { doz. } & 96 \\ \text { Royal Major, } & 6 \mathrm{oz} ., \mathrm{dz} . & 3 & 00\end{array}$ Royal Major, 14 oz. dz 720 Edgeworth Ready RubEdgeworth Ready RubEdgeworth Ready Rubbed, 16 oz. tins, dz. 14
Edgeworth Sliced Plug,
17c tins. doz. 17c tins, doz.
Edgeworth
35 c tins. Sloz . Cling .


Lozenges.



 500 Fennomic grade 2000
$1.00 n$ Economic grade 37
En Where 1.000 honks are
ordered at a time. specialiv nrinted front cover is CREAM OF TARTAR
6 lb. boxes ${ }_{3}^{6} \mathrm{lb}$ boxes
DRIED FRUITS Evap'd Choice, blk. Apricots
Evaporated, Choice Evaporated,
Evaporated,
Flancy.---22
27 10 lb Cox bitron Package, 14 oz.
Boxes, Bulk, per $1 \mathrm{lb} .-218$ Evap. Choice, Unpeeled 16 Evap. Fancy, Peeled -- 20

## Lemon, American Orange, American $-\mathbf{N}_{2}$ 26

Ralsins
Fancy S'ded, 1 lb . pkg. 19
Thonioson Seedless. Fancy Seeded, bulk --- 1 Thompson Seedless.


## FARINACEOUS GOODS

 Cal.Bro
251
Bulk
Pear

Dom
Dom
Gol
Fou
Che
Sco
Split
Eas


 Small, per 100 yards 6
Medium. per 100 vards
7
25 Large, per 100 vards 980 No. 11/2, per gross wd. 500
No. 2, per gross, wood 5.50
No. $21 / 2$ per gro, wood 750 No. 2, per gross, wood
No. $21 / 2$, per gro. wood
Hooks-Kirby



Vanilla. Van Duzer Almond Pineapple, Peach, Orange
Peppermint \& Wintergrean

R oun
Pints
Quart
Gall

## FLOUR AND FEED

 Vallev City Milling Co $\begin{aligned} & \text { Sack } \\ & \text { Harrest } \\ & \text { Queen }\end{aligned}$2irr Light Loai Spring Snow Flake, $241 / 2 \mathrm{~s}-7785$
Graham 25 1b. per cwt 350
Golden Granulated Meal, 25 lbs. per cwt., N 2 , 40
Rowena Pancake ComRowena Pancake com-
pound, 5 Ib. sack - 420
Buckwheat Compound, 5 lb . sack …-.... 420
Watson Higgins Milling New Perfection, 1/8s_ 780

$$
\begin{gathered}
\text { Meal } \\
\text { Gr. Grain M. Co. }
\end{gathered}
$$

Bolted
Golden Granulated --2 $\begin{array}{ll}\text { No. } 1 & \text { Wheat } \\ \text { No. } & 1 \\ \text { White }\end{array}$

Corn
Carlots Less than Carlots 60
$\begin{array}{llll}\text { Carlots Hay } \\ \text { Less than Carlots -- } & 19 & 00 \\ 020\end{array}$ Feed
Street Car Feed -2400
No. 1 Corn \& Oat $\overline{\text { Fd }} 2400$
Cracked Corn


\section*{Polarine} | Polarine, Iron Bbls.-- |
| :--- |
| Finol, 54.5 |
| Finol, 4 oz. cans, doz. |
| Finol. 8 oz, cans, doz. 2.25 |
| Parowax, 100,1 lb. |
| Parowax, $40,1 \mathrm{lb} .-2.4$ |
| Parowax, $20^{\circ}, 1 \mathrm{lb},-6.6$ |


$\begin{array}{lllll}\text { Semdac, } & 12 & \mathrm{pt} \text {. cans } & 3 & 10 \\ \text { Semdac, } & 12 & \mathrm{qt} \text {. cans } & 450\end{array}$ PICKLES
edium Sour

## Barrel. Medium count

Rarrel. 1,200 count
Half bbls.. 1300 count 1750
5 gallon kegs _- $300 @ 550$
Sweet Small
$--2250 @ 3200$ Barrels barrels
Half
$\mathbf{5}$ gallon kegs


NUTS.



Finerts, Barcelona -
Peanuts, Virginia raw
Peanuts, Vir. roasted Peanuts, Vir, roasted 13
Walnuts, California -- 33 Walnuts, Naples ----
Salted Peanuts
Fancy, No. 1 Peanuts
Jumbo
12

## $\begin{array}{ll}\text { Almonds } & \text { Shelled } \\ \text { Peanuts, } & \text { Spanish }\end{array}$

125 lb .
Filberts
Pecans

## 1200 Size, blls. Ples 1800 Size, bbls. <br> s. --- <br> PIPES <br> Cob, 3 doz. in bx $100 @ 120$ <br> PLAYING CARDS No. 90 Steamboat --.-. 275 No. 808, Bicycle ----- 450 Pickett 50 Congress <br> POTASH Babbitt's. 2 doz. .---. 275

## FRESH MEATS.

Top Steers and Heefers 13 Good Steers and Heifers
Med. Steers \& Heifers 10
Com. Steers \& Heifers 08


Top Veal
Good Medium
Good
Medium

## Lamb.

Medium
Mutton.
Good
Medium
Poor

Heavy hogs
Medium hogs light hogs
Sows and stags
loins Sows
Loins
Butts Shoulder
Hams Spareribs
Neck bones

## PROVISIONS

Barreled Pork
Back $2300 @ 2400$
Cut Clear $2200 @ 2300$ $\begin{array}{lllll}\text { Clear Back } & 23 & 00 @ 24 & 00 \\ \text { Short Cut Clear } & 22 & 00 @ 23 & 00 \\ \text { Clear Family } & 27 & 00 @ 28 & 00\end{array}$

Dry Salt Meats S Bellies -- $1600 @ 1900$


 Boneless Beef $2400 @ 2600$
Rump, new -- $2500 @ 2600$ $\begin{array}{lll}\text { Condensed No. } 1 & \text { car. } 200 \\ \text { Condensed Bakers brick } & 31 \\ \text { Moser }\end{array}$ Coist in glass .-.... 800


 Uncolored Oleomargarine
Solid Dairy
Country Rolls $-\cdots-24 @_{26}^{24}$
 ROLLED OATS
Monarch, bbls.
Rolled Avena, bbls. Monarch, 90 lb . sacks Quaker, 18 Regular Mothers, 20s, family - -610
Silver Flake, 18 Reg. 180

Silver Flake, 10 family 190 SALAD DRESSING | Columbia, |
| :--- |
| Columbia, $1 / 2$ pints -225 |
| 00 | Durke's large, $1 \begin{array}{ll}1 \\ \text { doz. } & 6 \\ \text { Durkee's } & 6 \\ \text { doz. } \\ 7\end{array}$ $\begin{array}{lll}\text { Surkee's Picnic. } & 2 \mathrm{dz} . & 3 \\ \text { Snider's large. } & 25 \\ \text { doz. } & 35 \\ 50\end{array}$ SALERATUS Arm and Hammer $\begin{array}{llll}\text { Granulated, bbls. } & 25 \\ \text { Granulated, } & 200 & 25 s & 25 \\ \text { Granulated, } & 36 & 21 / 2 & \mathrm{lb} .\end{array}$ COD FISH

 Wood boxes., doz...- 150
Whole Cod...$----\quad 12$
 $\begin{array}{ll}\text { Standards, kegs ------ } & 80 \\ \text { Y. M., kegs } & 87\end{array}$
 $\begin{array}{lll}\text { Scaled, per box } \\ \text { Boned, } 10 & \text { lb. boxes } & 13\end{array}$ Lake Herring
$1 / 2$

bbl., 100 lbs. --N.-. 70 | Tubs, |  |
| :---: | :---: |
| Pails, | 80 eount |
| lb., No. | 1 | No. 1, 100 Trout. $1 \mathrm{lbs} . \ldots$

SALT


Per case， 242 lbs．
Five case
lots 2
2
30
30




CLEANSERS．



## SYRUPS Corn

## 

Blue Karo No． 10 ， 20
$1 / 2$ doz．
Red Karo，No．11／2， 2
doz．
$\begin{array}{llll}\text { doz．}-10 r o, ~ N o . ~ & 1 & \text { dz } & 2 \\ \text { Red Karo，} & 10 \\ \text { Red．Karo，No．10．} 1 / 2\end{array}$



Maple and Cane Kanuck，per gal．
Sugar Bird， $21 / 2$ lb．，
2 doz． 2 doz． $\left.\begin{array}{l}\text { ugar Brd，} 8 \text { oz．，} \\ \text { doz．}\end{array}\right]$ 1200 $\begin{array}{lll}\text { Johnson } & \begin{array}{l}\text { Maple．} \\ \text { Purity，} \\ \text { Gal．} \\ \text { Johnson } \\ \text { Purity，}\end{array} & 50\end{array}$ doz．，${ }^{21 / 2}$ Purity，${ }^{\text {lb．}}$
Johns．
doz．， 18 oz ${ }^{2}$ Sugar． $\begin{array}{ll}\text { Domino．} 24,{ }_{2}^{2} \\ \text { Bbls．，bulk，per gal．} & 650 \\ 50\end{array}$ TABLE SAUCES．
 ーーフーマース

76

\section*{| Sho You， 9 oz．，doz． 270 |
| :--- |
| A－1，large |
| A－1，small |
| Capers |}





Cider，Benton Harbor 25 Cider，Benton Harbor 25
White Wine， 40 grain 17
White Wine， 80 grain 23
White Wine， 100 grain 25 White Wine， 100 grain 25
Oakland Vinegar \＆Pickle
Co．＇s Brands． Oakland Vinegar \＆Plckle
Co．s Brands．
Oakland Apple Cider－－ 30
Blue Ribbon Corn
Oakland White Pickling 20 Blue Ribbon Corn
Oakland White Pickling 20
Parkages no charge．


WOODENWARE



## 10 14 14 Fi 12 10 10

| Large Galvanized |
| :--- | :--- |
| Medium Galvanized |
| Mer | Small Galvanized－－ 650

Washboards
Panner Globe Banner Globe G1a
Do
Sin


 | 13 in. | Wood Bowls |
| :--- | :--- |
| 15 | $\mathbf{i n}$ ．Butter |
| 17 |  |
| 17 | in. |
| 19 | Butter |
| 19 | in ．Butter | WRAPPING PAPER Fibre，Manila，white $051 / 2$

No．1 Fibre
Butchers Manila－－－ $00_{1 / 2}^{06}$
Kraft Magic． 3 EAST CAKE

YEAST－COMPRESSED
Fleischman．per doz．

Secured a Power Plant Order Thanks－ giving Day．

## （Concluded from page 24 ）

denly in his seat with a startled e pression on his face as though he could hardly believe the evidence of his own eyes．In the half blurred procession of car windows which had clearly；it was that of a young girl gazing idly out of a car window，and the girl was Madge Matthews！
There was no possibility of his being mistaken．It was Madge be－ yond a doubt，seated in the express and flying Westward at the rate of fifty miles an hour，when in the natural order of things she should have been at home waiting for him to take her to the football game．Johnny cudgelled his brain in a vain effort to evolve some plausible reason for
Meantime the local was rattling him along in the wake of the express to－ wards Hawesville．He had just ar－ rived at the consoling conclusion that missing the football game might not have been such a great misfortune after all，since Madge evidently would not have been there to accompany him；and was in the act of reaching for his sample case located in the rack above his head，when his train dashed into a tunnel and in almost the same felt himself flying through space，and $\underset{*}{\text { then oblivion．}}$

Johnny＇s next sensation was that of hearing his name called，seemingly from a great distance at first；then things began to get a little less hazy and he realized that he was being sup－ ported in a half reclining position upon a woman＇s knee，while his head， which felt strangely light，rested in the hollow of her arm．She was call－ ing his name in a tone of great dis－ tress and once pressed her lips to his， while with a handkerchief in her free hand she was gently wiping something wet from his eyes．
Now Johnny recognized the voice as being that of Madge and somehow the whole situation was not at all un－ pleasant，especially that kiss．He pur－ posely refrained from opening his eyes in the hope that it would be repeated， and his right arm which was partially around her，involuntarily closed more fort．doubtless，to assist this desired repetition．
It was at this juncture that another female voice at his ear said sweetly．
＂He hugs mighty well for a dead man，Madge！＂which caused Johnny＇s eyes to fly open in spite of himself in an effort to locate this outside inter－ ference，and at the same time caused Madge with a gasp of dismay to re lease him rather abruptly．
Johnny scrambled quickly to his feet and looked about him．They were standing on a grassy slope beside the railroad track at the point where it entered a cut which increased in depth until it terminated in the tunnel whose black mouth he could see firection th he stood．In the other dirved abruptly，skirting the hill until lost to sight．He noted this in one comprehensive rlance and then turned his eyes upon his more im－ mediate surroundings．Grouped about him were Madge，just now with a tell tale pink in her cheeks under his gaze， who looked at him with frank amuse ment，and just behind her a brakeman who was endeavoring to conceal a grin with the back of his hand．On the track a few yards distant fifteen or twenty people of both sexes，evidently them curiously．Johnny turned again to Madge．She seemed so different from the usual self－possessed Madge and when her eyes met his there was something so sweetly tender and ap pealing in the look she gave him that he stepped quickly to her side and placed his arm protectinmy about her Then turning to the brakeman he said
＂Well，sir，＂said the brakeman ＂Fortunately nothing very serious．

You see the express ahead of us blew out a cylinder and stopped just the other side of the little tunnel to fix things up a bit so she could pull into Hawesville．They sent back a flag－ man but instead of going around the curve there he stopped at the mouth of the tunnel and our engineer didn＇t see him until we were right on top or him．The emergency brakes were not sufficient to keep us from hitting the express，but cut down our soeed so that but little damage was done．No－ body was hurt besides yourself，sir，be－ yond a little shaking up．In fact，we didn＇t know you were hurt until after the excitement was pretty well over when we found you curled up under the seat in front of your own un－ concious and with a pretty nasty bump on your head where it had struck the inon frame of the seat．We carried you out here where we could get a better look at you，when these ladies recognized you and we turned you over to them．
＂Yes＂said Madge，＂We were on the express and after the accident walked down to the local out of curiosity and arrived just in time to see them car－
＂But，＂said Johnny，＂What in the world were you doing on the express and where are you going？
＂Why，how stupid of me，＂exclaimed Madge＂I have let you stand here all this time without introducing you to Mamie．Miss Dunn，let me present Mr．Engle．This is Miss Dunn，John－ ny，my dear old friend and school mate who has been visiting me for the ast two weeks．
＂I am glad to meet you at last，＂ said Miss Dunn demurely，as Johnny shook hands with her．＂I have heard nothing but Johnny Engle＇s praises from Madge for the past month．＂ ＂You see，Johnny，＂said Madge ＂Mamie has been trying to persuade me for some time to go home with her and enjoy a real country Thanks－ giving，and when I learned last night from your mother，who had phoned to Mr．Manton，that you would not be home，I decided to accept her invita－ tion．＂
＂Are you any relation to Samuel
Dunn of Mills Point Miss Dunn of Mills Point，Miss Dunn？＂ asked Johnny，his business again re－ curring to his mind．
＂His niece，＂relied Miss Dunn．
＂And Josiah Dunn？＂，asked Johnny
＂His daughter，＂relied Miss Dunn．
＂Why，＂said Johnny，＂I am on my way to your house？
And then to the surprise and amuse－ ment of the girls he related his ex－ periences in connection with his trip to Mills Point．
The express had long since pulled on ahead，and the local soon followed it into Hawesville where the girls found Mr．and Mrs．Josiah Dunn waiting to meet them．Johnny was presented and given a cordial invita－ tion to make one of their party．As the Dunns had come in a two seated surrey，there was not room for Tohnny so he，with his usual business fore－ sight，hired a buggy for himself and Madge，as there was a certain matter which he decided had just as well be settled during that three mile drive． They arrived in time for a good old
fashioned country Thanksgiving din－ fashioned country Thich Johnny will long remember and in the evening the floors were cleared for the young people to dance． Mr．Samuel Dunn proved to be a very easy customer when Johnny broached the subject of business to
him the next morning．He happened him the next morning．He happentions to have Johnny＇s letter or instructions in his pocket，as it had care：so the deal was soon satisfactorily concluded． When Johnny walked into Man－ ton＇s office the next day，instead o presenting the sales manager with that upper cut which he had at one time felt was so justly merited，he shook the old man＇s hand warmly and beamed upon him so cordially that the leathery old face relaxed into a smile as he said：
Why，God bless you，boy！I＇m glad to see you！

Dick B．Williams．

Late News From Michigan's MetropDetroit, Nov. 22 -Adam Strohm, Frank Cody and Father Linskey have been asked by the Early Christmas Shopping Committee of the Retail Merchants Bureau to act as judges to pick the grand prize winner from the selected list of stories and compositions submitted by school children in their contest on early Christmas shopping. The picture and the composition of the grand prize winner will be published in the daily newspapers as soon as the best paper is selected. Hundreds of school children in all sections of the city have taken part in this contest. The interest was general and widespread. The compositions turned in to the central committee at the Board of Education are the best ones from each grade in all of the schools
of the city. Monday, Tuesday, and of the city. Monday, Tuesday, and Wednesday of this week the general committee at the Board of Education headquarters will be working on these compositions that have been turned in and will pick out ten prize winners from each grade. First and second prizes and eight third prizes will be given to students in each school grade throughout the city. The two best compositions from each of the eight grades participating will be sent in to the special committee of three, and from these sixteen prize winners a grand prize winner will be selected. The composition determined upon will be the best turned in by any school child in Detroit. A very large number of requests regarding certain detailed information has come in from homes throughout the city to the Shop Early Committee, showing that the interest taken by children has reached the homes of Detroit, and in this way invaluable publicity $f$ - early Christmas shopping has been secured On or about Friday. Nov. 25, the Special Committee of three will mee at the Board of Commerce and will announce the grand prize winner. Pub licity will also be given to the name of the winners of first, second and third prizes in each school grade in Detroit.
The University of Detroit is offering to all young men and women in Detroit a course in advertising and merchandising which promises unusual practical value to those who look upon advertising as a possible life work Theodore F. MacManus. President of MacManus Incorporated, is Director Emeritus of the course, and with his associates has laid out a program of instruction, which covers in 14 lectures the field of advertising, interpreted for the students in conformity to the high deals and standards which govern bet ter business practice to-day.
M. C. Peterson general manager of the Biltwell-Chisholm shoe stores. is a frequent visitor in this city where the company operates three branches: One on Woodward, one on Gratiot and one on State street. The newest store on Woodward avenue has been in operation about four months and is experiencing a successful business.
Thomas J. Jackson Inc., conducting two retail shoe stores-one on Adams avenue East and Washington boule-vard-recently increased the
stock from $\$ 25,000$ to $\$ 50,000$.
stock from $\$ 25,000$ to $\$ 50,000$.
The firm of Grimshaw \& Stevens, clothiers, has been changed to A. E. Grimshaw. Incorporated.

Roger W. Babson, head of Babson's Statistical Organization, which prepares reports on fundamental business conditions for merchants. bankers and investors, will speak at the Detroit Armory, Dec. 1, at 8:15 D. m., on "The Business Outlook for 1922." Mr. Babson's lecture will be given under the auspices of the Women's City Club. The proceeds will be applied to charitable purposes. Mr. Babson will analyze the factors behind the present business depression and forecast the condition that will follow

Kelsey Wheel Co. directors at a meeting last Saturday voted to put the stock on a $\$ 6$ annual basis. The company is reported to have built up a large surplus and will be able to maintain this dividend rate for sometime

The company output is said to be near a record point. The major portion of their output is taken by the ford Motor Co.
The S. \& M. Shoe Co., at Grand River and Cass avenues, occupying a triangular space, announces its retirement from business. This particular location has been given over to a retail shoe store for nearly twentyfive years.
At a preliminary meeting of controllers representing a number of stores members of the Retail Merchants Bureau, it was decided to call a general meeting of controllers, office managers and head book-keepers of retail stores who are members of the Bureau, at which meeting plans will be submitted for the forming of a controllers organization for Detroit. It is believed that there is a definite place in this city for such an organization. Valuable information can be exchanged, and an organization of this kind will prove beneficial not only to the Bureau but to individuals and firms represented. Some very wonderful work has been done by the National Association of Controllers for the retailers of cond and seems that work along this line only, of course, on a smaler site,

## Disarmament and Prosperity.

It has been estimated that a billion and a half dollars will be saved annually if the programme for the limitation of armaments now before the Washington conference is made effec tive. The funds that would have gone into unproductive battleships will become available for industrial uses and the way thus paved for an industrial revival. Businesses which require additional capital for expansion will be able to obtain it on more favorable terms, and all business wil experience substantial relief from the burdens of taxation. Fewer battleships will mean that the Government navy yards and arsenals will cease to compete with private industry fo funds, materials, and skilled labor. Money that might have gone into six-een-inch guns can go into steel rails or the modernizing of our transportaion system or for the better equipment of industrial plants, The saving will be effected, too, by the three ountries in best condition to extend credit to others for productive purposes. The success of the Washing ton conference, therefore, will be a happy augury for better business throughout the world in the coming year.

There is a divergence of opinion on standardized sales talks. Every sales executive believes that there is one best way of handling a sale. The only objection to the standardized sales talk is that it is not always tempered with "the rule of reason." The hardest part of the problem is that few salesmen are willing to use another's methods. This objection can be overcome by the preparation of a sales manual, giving all vital information about the firm, its history, policies products and how to sell them. The salesmen might compile this sales manual from their experience. If the sales manual is kept constantly up to date, salesmen will be more inclined to use it. New arguments, new selling ideas, new display stunts or other helpful plans can be added constantly.
This is the feast-time of the year,
When Plenty pours her wine of cheer And even humble boards may spare

# BUSINESS WANTS DEPARTMENT 

## der

 Insertlon and four cents a word for each subsequent continuous Insertion.If set In capital fetters, double price. No charge Iess than 50 cents. Sraili
dilsplay advertisements in this department, $\$ 3$ per inch. Payment with order
is required, as amounts are too small to open accounts.

Want to hear from a party owning a good general merchandise business or other business for sale. State cash price
and partieulars. John. J. Black, 1300 St.,
Chippewa Falls. Wis.

FOR SALE-Or trade for merchandise $11 / 2$ ton Republic truck equipped with $11 / 2$ ton Republic truck equipped wion pedding box for A money maker. ${ }_{553}{ }^{\text {L. }}$.
and dry
Howard, Vestaburg, Mich.
WANTED TO BUY-A bakery located

FARMS for EXCHANGE-We
FARMS for EXCHANGE-We have
several fruit, also stock and grain farms several fruit, also stock and grain farms
to exhange for general merchandise.
dras to exhange stocks, grocery stocks, or bakery.
farms range in price 84,000 to $\$ 3000$ Farms range in price $\$ 4,000$ to $\$ 30,000$.
Longwell \& Warner, Paw Paw. Mich. For Sale-Stock of china, dinner ware,
aluminum, granite and noveties in one of the best villages in Michigan. Ad-
dress No. 556, care Michigan Tradesman.

## FOR SALE-FULLY EQUIPPED FLoUR MILL, LAKE AND RAIL SHIP- MENTS. PRICES $\$ 18,500$. Also manu-

 facturing building near Grand Ranu- brick manufacturing building, two-story,
basement, side track, near Grand Rapids; basement, side track, near Grand Rapids;
suited for any business. Price $\$ 3,000$. Intustrial Locating Agency \& Loan C 619 Ashland Block Chicag
SALESMEN-We are open for repre-
sentation of our complete 1922 lines of sentation of our complete 1922 lines of
men's dress shirts. athletic union suits. men's dress shirts. athletic union suits.
We will only consider applications from We will only consider applications from men who have estabinsod stores. This is a proposition that will interest sales-
men of high caliber. Applications must men of high caliber. Applications must pany, Inc., 506 W. Main
ville, Ky. For Sale-Only ${ }^{5}$ and ${ }^{10 \mathrm{c}}$ store in
county. County seat town. $\begin{gathered}\text { Best corner } \\ \text { in town. Closing out sale now on. Es- }\end{gathered}$ in town. Closing out sale now on EtM- Es-
tablished eleven years
other business.
Owner. G: tablished eleve years.
Big chance. Investigate.
Jensen, Kalkaska. Mich.
Will pay spot cash for small stock men's furnishings or shoes. E. C. Greene
Co., 212 E . Main St., Jackson, Mich. 560

Wanted-Ten-foot floor case. Forty
G. acres land to trade for
Johnson, Carished, Mich.
For Sale-Stock of millinery, ladies furnishings and notions in a small town near Detroit. Address No. 547, car

For Sale-Furniture store, with stock Foor location. For particulars, write
54, Hox
50, Hamilton, Mich.

## THE CARELESS SMOKER.

[Apologies to Kipling]
A fool there was and his pipe he lit (Even as you and I)
On a forest trail where the leaves were fit
To become ablaze from the smallest bit
Of spark-and the fool he furnished it
The day was windy and dry.
The forest was burned to its very roots, Even beneath the ground, With the flowers, the birds and the poor, dumb brutes, Old hoary oaks, and the tender shoots Which might have made logs but for such galoots, Allowed to wander round.

## The lumberjack has now passed on,

His pay day comes mo more
And the screech-owls haunt the camp at dawn
Where the cook's tinpan woke the men of brawn But the mill is silent, the trees are gone The soil and the forest floor.

A deadly sight are those hills of rocks No hope for the human, no food for the flocks The floods must be held by expensive The ships no more are seen.

But the fool smokes on in the forest still. Leaves campires burning, too And the nations' wealth is destroyed for nil. If the law doesn't get him, Old Satan will When his smoking days are through.
Harris A. Reynolds.

## PASSING OF HELIGOLAND.

The inter-allied commission appointed to superintend the demolition of the Heligoland fortifications has completed its task and Germany's impregnable citadel no longer exists. The outcome is a logical one, because the fortification of the island was a piece of bad faith on the part of the kaiser He prevailed upon his maternal grandmother, Queen Victoria, to give the island to Germany on his solemn promise that it would always be used for pleasure purposes and would never be fortified or used as a war base. Instead of keeping his word good, he mmediately set about to make it the most formidable citadel in the North Sea. Of course, the logic of events had to punish German duplicity, because anything based on falsehood and deceit has to "go" in this world, as well as in the world to come. Because the ruling house of Germany was a desperate gang of pretenders, they had to "go." Because the people of Germany were obsessed by the idea that they were "God's chosen people," when they were really only plain brutal creatures, worse than the beasts of the field, they had to "go." It could not be otherwise, because sooner or later truth and justice triumph and brutality and deceit vanish from the face of the earth.
The triangular slice of precipitous limestone with which Germany lorded it over the North Sea and threatened the English fleet will now resume the tranquil life it used to enjoy when nothing more than a resort for summer bathers, a haven for Danish fishing smacks, and the home of innumerable gulls. Its tall cliffs, with their fringe of white sand and crown of verdant grasslands, will attract attention only by their gay appearance and not because they shelter grim armored turrets and great disappearing guns ready to work the will of the German war lords. Its massive moles and breakwaters, abandoned by their watchful engineers, will disintegrate and lose themselves at last under the buffeting of North Sea storms. But Heligoland, though it no longer deserves headlines in the newspapers, will hold a place in the minds of men whose fathers rode the North Sea, winter and summer, through the long years of the war.
In Norse mythology Heligoland was the reputed home of Forseti, god of justice, and tradition tells of a temple in his honor on the rocky island. The old gods are gone out of men's minds, but perhaps the shade of Forseti laughs as he visits the tumbled stones that once were his fane and then meditatively views the gaps blasted in the mighty German fortifications, the empty gun emplacements, the silent harbor.

## THE ONLY WAY OUT

The cheap currency evil is now so widespread in Central Europe that financiers are doubtful whether any substantial benefit can be derived from special measures like those that have been proposed. At various times before the late war countries whose money systems have been disorganized from some unusual cause have managed to work their way out of
their predicament with the assistance of loans. It will be recalled that our own Government in the early nine ties succeeded in keeping its paper notes at par by borrowing gold from its own bankers. This, however, was a temporary maladjustment that in no way resembles the deep-seated evils afflicting Poland, Austria, Finland and Germany. A loan from abroad to these governments would have a very slight effect in remedying these cases of aggravated inflation. The situation is complicated also by the fact that the depreciation for a time creates the delusion of prosperity, and a cheap money party invariably arises to offer strenuous resistance to every effort to restore finances to a sound basis. Until only few weeks ago it was quite the fashion in this country to point to Germany as a nation rapidly growing rich from the decline in the value of its currency. But the outcome has refuted the claims of our domestic inflationists and Germany has gone the way of Poland and Austria. In countries suffering from excessive inflation there is really only one remedy. It is remedy similar to that which a debtor seeks when he files a petition in bankruptcy and makes a composition with his creditors. The almost worthless paper must be revalued, so that its par and current value will be the same. This can be effected by ex changing, say, a hundred or a thousand units of the old issue for an entirely new unit, the printing of which will be held within rigid limits.

## LINEN TRADE QUIET.

Linen activities have slowed down. Jobbers and big retailers are covered on their nearby requirements and a number of the former on spring needs also. However, there are some late operators and a little re-order business which keeps the first hand market from being entirely lifeless. The very brisk trade of September and October explains the current lull.
"Back to Linens" is the slogan of a leading jobber who has placards inscribed in this manner posted in the salesrooms. "This is actually becoming a fact," said this big wholesale distributor. "We find it easier to sell $\$ 1.50$ to $\$ 2$ a yard linen damask than a 50 c cotton damask. Household linens are particularly strong and colored dress linens have been heavily booked for spring delivery. The latter indicate a very good season.'
Importers see in the decline of cotton goods a slightly retarding influence on linens, but authorities say there can be no lower prices in the latter while the primary markets and sterling exchange tend upward. Importers are quoted higher prices by both Belfast and Dundee on spring reorders, while the British penny is now figured at 2.40 c instead of 2.25 recently with prospects for further advances.

| Recent Proceedings in the Local | Vacuum Oil Co., Chicago Collins Northern Ice Co., Rapids |
| :---: | :---: |
| Recent Bankruptcy Court. | ${ }_{\text {Western }}$ Raplon Tel. Co., Gr |
| Rapids, Nov. $17-\mathrm{On}$ |  |
| received the schedules. or | -1. 11.95 |
| in the matter of Joseph G. kirchofi, | Postal Tel. Co., Grand Rapids |
| krupt No. 2009. The proceedings | Holden-Hardy \& Boyland, Grand 8.66 |
| e been referred to benn M beor a | Tisch Auto Supply Co.. Grand R. |
| and | G. R Forging \& Iron Co.. Grand 43.25 |
| cit |   |
| goods store, in that city. The schedules | Coburn Photo \& Film Co., |
| e bankrupt list assets in the su | dianapolis --------------------- 2.50 |

 the bankrupt is as follows:
City of Grand Rapids
Lettie Cooper, Grand Rapids Lettie Cooper, Grand Rapids Grand Rapids Friedman Co., Grand Rapids Fred Mueller, Grand Rapids $-\mathbf{N}^{2} 21.9$
Harley Smith Furn. Co., Grand Rapids -............................ 65 and
Following on consignment and Following on consignment and unsold:
Friedman \& Co., Grand Rapids 286.50 Ed. Kruse, Grand Rapids
Harley Smith Furniture Co., Grand $\begin{array}{lll}\text { Rapids } & & 65.00 \\ \text { Thornton Cline, Grand Rapids }-- & 18.00 \\ \text { Walter Blake, Grand Rapids } & 35.00 \\ \text { J. Fred Muelier, Grand Rapids -- } & 15.50\end{array}$ Walter Blake, Grand Rapids
J. Fred Mueller, Grand Rapids
The following are unsecured cre The following are unsecured creditors:
Appomatox Trunk \& Bag Co., Pe-
tersburg, Va. 25.70
Butler Bros., Chicago Butler Bros., Chicago -.-.-. Cleveland $\begin{gathered}\text { Deod Transfer Co., Grand Rap. }\end{gathered}$ Congoleum Co., Ine., Cleveland
Enliot Service Co.. New York
Expert Wood Turning Co., Chicago Expert Wood Turning Co., Chicago
Folding Furn. Co., Inc., Stevens Fulton, Co., Bay City News, Grand Rapids $\begin{array}{lll}\text { Press. Grand Rapids } & 40.7 \\ \text { G. R. Dry Goods Co., Grand Rapids } & 21.4 \\ \text { Heystek \& Canfeld, Grand Rapids } & 60.9 \\ \text { John D. Martin, Grand Rapids -- } & 25.5\end{array}$ John D. Martin, Grand Rapids Jacob Meyers, Waldron
Milwaukee Woven Wire Works
Milwaukee Milwaukee
Mike Murphy, Grand Rapids Pioneer Rubber Mills,
cisco Bros., Toledo
Max Rosengard, Chicag

 Union Furn. Co., Rockford, Ill. -444.00
The Wehrle Co., Newark, Ohio
The Weiss Klan Co.. New York
West Side Transfer Co. Grand
R.
Fred J.
23.7. Fred J. Blymeier, Grand Rapids
Mallette Studiom, Grand Rapids


Rapids
Frank Kirchoff, Grand Rapids
Citizens Tel. Co. Grand Rapids The Regent Stove Co.. Detroit
Tenry Smith, Grand Rapids -
Alex Metal Ware Co., Chicago Henry Metal Ware Co., Chicago
Alex Manman \& Co., Chicago
Grand Rapids Savings Bank
rand Rapids Savings Bank ---- $\begin{array}{r}420.47 \\ \hline\end{array}$ Nov. 18. On this day were received
the schedules, order of reference and
adjudication in bankruptcy in the matter adjudication in bankruptcy in the matter No. 2010. The matter has been referred
to Benn M. Corwin as referee, and who also has been appointed as receiver. The
ankrupt is a resident of Grand Rapid bankrupt is a resident of Grand Rapids agency for the Monroe and Elgin mand cars. The schedules of the bankrupt
list assets in the sum of $\$ 20,327.07$ and
iabilities in the sum of $\$ 25,639.87$ liabilities in the sum of $\$ 25,639.87$. The
first meeting of creditors has been set
for Dec, 3 . A list of the creditors of the
bankrupt is a sfollows: bankrupt is a sfollows

 Following claims are secuder:
R. Savings Bank, Grand
Rapids
Commercial Savings Bank, Grand Rapids
Rapids Savings Bank, Grand
Rand
$\mathbf{5 , 6 0 0 . 0 0}$ Michigan Finance Corp.,.Grand Guarantee Bond \& Mortgage Co.,
Grand Rapids Grand Rapids o., Grand Rapids $4,730.0$
$1,741.7$ Rapids
Old National Bank, Grand Rapids
$2,000.00$ Michigan Tire \& Accessories Co. Grand Rapids
Jitizens Tel. Co., Grand Rapids
J. P. Gordon Co. Columbus. Ohio Ponce De Leon Water Co., Grand Rapids
Roseberry-Henry Elec. Co., Grand Rapids Elec. Service Co., Grand
C. B. K. . $\begin{array}{llr} & & \\ \text { G. R. Blow Pipe Co., Grand Rapids } & 16.74 \\ \text { Lee Tire \& Supply Co., Grand } & 1.50 \\ \text { Rapids }\end{array}$ Reapids Elec. Motor Co., Leipsix. Temco Elec. Motor Co., Leipsix
New Era Spring \& Specialty Co.
Grand Rapids New Era Spring
Grand Rapids
Hayes Ionia Co o. Grand Hayes
Goodyear Tire \& \& Rubber Co., Lewis Elec. Co., Grand Rapids
Lacey Co., Grand Rapids Lawey Co.. Grand Rapids --...
Wolverine Bumper Co., Grand Ranids
Vacuum Oil Co., Chicago Collins Northern Ice Co., Grand
Rapids Enion Tel. Co., Grand Rapids
Press, Grand Rapids Consumers Power Coo, Grand Rap Postal Tel. Co.. Grand Rapids
Holden-Hardy \& Boyland, Grand
Rapids Tisch Auto Supply Co.. Grand R Camera Shop, Grand Rapids
Coburn Photo \& Film Co., dianapolis

$\begin{array}{lll}\text { International Time Record, New } \\ \text { York } & \mathbf{9 5 . 0 0} \\ \text { Knickerbocker Press, Grand Rapids } & 49.75\end{array}$ Standard Auto Equipment Co., Columbus, Ohio
Pulte Plumbing \& Heating Co. Grand Rapids
Proudfit Loose Leaf Co., Grand Proudfit Loose Leaf Co., Grand
Rapids

 Glston Packing \& Sorand Rapids
Grand Rapids Grand Rapids
May \& Sons, Grand Rapids
E. Shakelton, Grand Rapids $\begin{array}{ll}\text { Walter Battery, Shop, Kendallville } & 69.50 \\ \text { Th.00 } \\ \text { Tubbs \& Madigan, Grand Rapids } & 19.90 \\ \text { N Mand }\end{array}$ Nov. 19. On this day were received the
schedules, order of reference and ad-
judication in bankruptcy in the matter udication in bankruptcy in the matter
of Mool Bros. \& Mead, a copartnership operating an automobile repair shop in in
Grand Rapids, and also the adjudication Grand Rapids, and also the adjudication
of Cornelius Mol, Jr., individually. The
matter has been referred to Benn M. matter has been referred to Benn $M$
Corwin as referee. The bankrupt list
no assets whatever and liabilities in the
sum of $\$ 901.50$. A list of the creditor sum of $\$ 901.50$ A A list of the cr
of the bankrupt is as follows:
Home Fuel Co., Grand Rapids Of the Fank Co, Grand Rapids
Home Fuel Co. Grand Rapids.
Tutte Bros., Grand Rord Enameling Works, Gra Rapids City Plating Co., Grand C G. R. Gas Light Co., Grand Rapids Consumers Power Co., Grand Rap. Association
Rapids
Sun Oil Co Sun Oil Co., Grand Rapids
E. J. Conry Coal Co., Grand R.
Murphy Varnish Co., Grand Rapids
Economy Wall Paper Co., Grand
 American Paint \& Products
Grand Rapids
citizens Tel. Co., Grand Rapids Citizens Tel. Co., Grand Rapids
John Seven, Grand Rapids
Ajax Rubber Co., Grand Rapid Ajax Rubber Co., Grand Rapids Sun Varnish Co., Grand Louisville
Goudzwaard, Grand Rapids Ted Wiell, Grand Rapids
Harry Baidwin Harry Baldwin, Grand Rapids Commerc. Nichols, Grand Rapids-
1erry E.
G. R. Ice \& Coal Co., Grand Rapids G. R. Tre \& Coal Co., Grand Rapid
Mrs. Frank Cull, Grand Rapids
U. Tire \& Rubber Co., Grand Rapids \& Ruber Co., J. Engelhard, Grand Rapids
F. Oltman, Grand Rapids
John S. Noel, Grand Rapids
Wurzburgs, Grand Rapids
E. J. Conroy, Grand Rapids E. J. Conroy, Grand Rapids ---
Martin Reek, Grand Rapids
Economy Wall Paper Co., Grand

## J. Broadbent, Grand Rapids

 Geo. Warrel, Grand RapidsHoliwerda's Tin Shop, Grand R.
Harry Johnson, Grand Rapids
Columbus Varnish Co., Grand Rap. $\begin{array}{ll}\text { Colum bus Varnish Co., Grand Rap. } & \text { 15.00 } \\ \text { Rudy Furnace Co., Dowagiac } \\ \text { Nev. } & 79.00 \\ \text { N. In the matter of Joseph }\end{array}$ Ncv. 21. In the matter of Josep
Kirchoff, Bankrupt No. 2009, the fir
meeting of creditors in this matter wi
be held at the office of the referee Dec. 5 .
Nov. In the matter of Mol Bros
Mead. Bankrupt No. 2011, the firs
meeting. \& Mead, Bankrupt No. 2011, the farst
meeting of creditors cannot be called at
this time from the fact that this estate
contains no tangible assets and therefore contains no tangible assets and therefore
the court has asked for funds to defray the expenses of calling the first meeting
of creditors. When such funds have been of creditors. When such funds have been
advanced the first meeting will be called
and note of the date of the same will and note of the date of the same will
be made. In the matter of Verne E .
Nov. 22 . In
Reyburn, Bankrupt No. 1915, a final Reyburn, Bankrupt No. 1915 , a finai
meeting of creditors has been called for Also in the matter of Ernest M. Gold-
smith, Bankrupt No. 1914, a final meet-
ing has been called for Dec. 2 .
In the matter of C. J. Renihan, Bank-
rupt No. 2002, the court has received an
offer from Baxter \& Reide. of Detroit.
in the sum of $\$ 400$ for all the assets of
the estate. An order has been made for
the holding of a sale on such offer on
Dec. 5 . All interested in such stock
should be present on that date. The
stock consists of shoes. rubbers, notions,
glassware, tinware and kindred articles.
If a big task discourages you, go at it and you will find it is made up of a multitude of small and comparatively easy tasks.

## DIAvOND R3STAL The seat theats alfsalt.

 DIANOND CRYSTAL SALT CO., ST. CLAIR, MICHIGAN.
## Try It With Cement

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

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

## NEWAYGO PORTLAND CEMENT

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

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

## Newaygo Portland Cement Co.

General Offices and Plant: Newaygo, Mich.
Sales Office: Commercial Savings Bank Bldg., Grand Rapids, Mich.

## MADE IN MICHIGAN

## ASK YOUR JOBBER FOR <br> Hart Brand Canned Foods HIGHEST QUALITY

Our products are packed at seven plants in Michigan, in the finest fruit and vegetable belts in the Union, grown on lands close to the various plants; packed fresh from the fields and orchards, under highest sanitary conditions. Flavor, Texture, Color Superior.

## Quality Guaranteed

The HART BRANDS are Trade Winners and Trade Makers
Vegetables-Peas, Corn, Succotash, Stringless Beans, Lima Beans, Pork and Beans, Pumpkin, Red Kidney Beans, Spinach, Beets, Saur Kraut, Squash.
Fruits:-Cherries, Strawberries, Red Raspberries, Black Raspberries, Blackberries, Plums, Pears, Peaches.

## W. R. ROACH \& CO., Grand Rapids, Mich.

Michigan Factories at
HART, KENT CITY, LEXINGTON, EDMORE, SCOTTVILLE, CROSWELL, NORTHPORT


Friend Merchant :
Just because this book is free, don't get the idea that it isn't worth having It is! Every computation in it applies to your work every day. Nor do the figures apply to prunes alone. They fit anything in your stock - from prunes to pimentoes, from cabbages to corn-starch-anything that costs you 7 c to 18 c . So don't pass it up lightly-you'll miss something if you do!

It is written in your own language. It is non-technical, easy reading. Splendid for your clerks, too! It will save you lots of teaching and make the boys just naturally more careful.
You know that I know your prob. lems intimately. I know this book will help you solve many of them. I am grinding no ax but yours. What I have now written will put a keener edge on it


CALIFORNIA'S NATURE-FLAVORED PRUNES

Do you know how to figure margins correctly? Do you know why margins must be computed on the selling price and not the cost? Would you like to have at your finger-tips a system that tells you instantly how to price merchandise correctly on any margin from $20 \%$ to $30 \%$ ? Do you know when it is good business to buy quantities? Do you know iust why many čocers fail to make money?

Allthis andmercis told to you in this new profit-book by PaulFindlay. Wricien by the best-knownauthorityon retail food merchandising in America, this book strikes at the very core of the grocery business today. And-get this straight:

This manual of successful retailing-together with its five price tables-does not limit itself to prunes. The principles Mr . Findlay gives you out of the richness of his own experience and observations apply to any article in your store.

No merchant-no matter how old or experienced he is -can afford to be without this book. A limited number of the first edition is still available. And it's free-send for it today $\times$ California Prune and Apricot Growers Inc., 1199 Market St., San Jose, California + II,000 grower-members.


[^0]:    All statements contained in this advertisement are expressions of our opinion, based upon information and statistics obtained from official reports and other sources, which we consider reliable, and upon which we based our purchase of these bonds. official reports and other sources, All offerings subject to prior sale or change in price.

[^1]:    Grande Brick Co., Grand Rapids So. Mich. Brick Co., Kalamazoo Saginaw Brick Co., Saginaw Jackson- ansing Brick Co., Rives Junction

