

MEN AND TREES

Trees are not different from men, or men much different from trees:
I've found the same thing now and then in many ways in both of these.
Some seed will fall on fertile soil, yet never will amount to much;
And some are born to lives of toil, and yet the very sky will touch.

The tree that's crooked in its youth is bent and crooked all its years;
And so the falsehood or the truth in all humanity appears.
The tree that's straight and clear and good, that gives the lumberman delight,
Thru every storm and season stood erect because it started right.

The good and bad will get along alike in ordinary days;
But time will test the weak and strong—and then the life of honor pays.
The tree that's rotten at the heart will fall before the wind and rain;
Dishonesty, however smart, goes down before the hurricane.

Of course the lightning sometimes strikes the good as well as rotten tree;
Fate sometimes treats us all alike, however straight we try to be;
But when we're down, our heart revealed, and people see us lying there,
They know just which the rot concealed, they know just which was on the square.

Men are not different from trees, or trees much different from men:
God grant we give some shade to ease the road that others travel, then;
May merchant prince or vagabond, yea, every mortal passing by,
Look up to us, and look beyond, and see the blue and perfect sky.

Douglas Malloch.

The Fellow That's Willing to Work

He goes to his task with a song and a smile.
He never says "maybe" or "after a while."
The fellow that's willing to work.

But he lives in the sunshine that gladdens to-day
And lightens each load in his good-natured way,
The fellow that's willing to work.

He isn't afraid of the trusts that expand,
He doesn't look forward to woe in the land,
The fellow that's willing to work.

For he knows that the earth will give food, drink and air,
And there's always enough and a little to spare
For the fellow that's willing to work.



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Satisfied Customers
when you sell
**"SUNSHINE"
FLOUR**

Blended For Family Use
The Quality Is Standard and the
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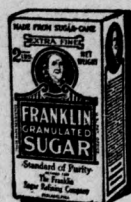
Penn Yan Buckwheat Flour



JUDSON GROCER CO.

GRAND RAPIDS

MICHIGAN



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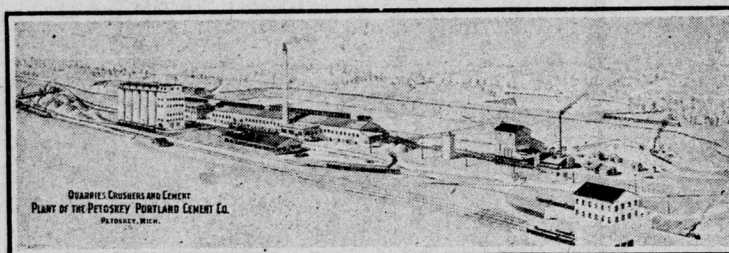
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Petoskey Portland Cement Co.
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MICHIGAN TRADESMAN

Thirty-Ninth Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 7, 1921

Number 1994

MICHIGAN TRADESMAN

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THE TWO-TROUSER IDEA.

One device that has taken a considerable hold on some of the sterner sex as a result of the economy wave is the two-trouser idea. Inasmuch as a coat is still usually in a very serviceable condition when the trousers are ready for the discard, many thrifty individuals now make it a practice to order an extra pair of trousers with each new suit of clothes. A few enterprising clothiers have encouraged the practice and have widely advertised their two-trouser suits. In the long run this practice may reduce the consumption of clothing, and, as the clothing trade during the past year has not been exceedingly brisk, some dealers are rather dismayed when their customers insist upon the extra trousers. One clothing manufacturer in Rochester recently denounced the growing custom as a "menace," but there is little chance of checking its spread among those buyers who are accustomed to put more emphasis on service than style.

Symptoms of Readjustment.

Economists tell us that overproduction is impossible, because human wants are insatiable and indefinitely numerous. In an abstract sense this is true, but at a given time and place, and under given conditions, it is not true. At the end of the war the country was geared up to produce more of certain commodities than it could consume, and impoverished Europe was not able to relieve us of the accumulating surplus. Normally, such an unbalanced state of affairs as then existed could never develop. Without the derangement of four years of war overproduction in a given line would have been quickly corrected. The surplus would have led to lower prices, and these in turn would stimulate demand until it would again be brought into an equilibrium with supply.

In considering the causes for this maladjustment it is hardly possible to overemphasize the role of credit. Manufacturers and distributors could

hold large stocks for a further rise in prices only because such stocks were made the basis for an extension of credit. With this new credit more stocks could be obtained, and the pyramiding of goods and credits would continue. When such goods were almost daily increasing in value, the credit transactions looked like good business, but the turn of the tide brought trouble. The credits were suddenly "frozen;" hoarded goods came out from their hiding places; the writing down of inventories, the liquidation of stocks, and the thawing of credits became the new problems. The attitude of the collar manufacturer in wishing to sell collars with the poorest wearing qualities thus becomes comprehensible, as does that of a clothing manufacturer who recently denounced the growing practice of selling extra pairs of trousers as a menace to his trade. These feelings are symptomatic of the readjustment period.

Chicken Fattened on Cling Stone Peaches.

Owosso, Dec. 6.—We went out of our way a little last week to take dinner at the new restaurant that has sprung into existence in our domain. Every thing was all right except that the chicken had been fattened on cling stone peaches.

Owosso Council held its regular meeting last Saturday night with one candidate. The new team appointed for initiatory work did the job in a very satisfactory manner to all present, excepting the lone candidate—Carl Monks, of the Owosso Wholesale Paper Box & Twine Co. Mr. Monks promised faithfully to attend all future meetings until he could see the next victim "get his."

Frank B. Tilden, an old-time traveling salesman who traveled a number of years for W. J. Gould wholesale grocery house of Detroit and later for the Birmingham branch of the National Grocer Co., at Lansing, passed away at his home in Vernon Monday evening. The deceased had been off the road for the past seven years on account of illness.

Thomas Cooling, former partner of Brook & Cooling, Durand grocers, who recently sold his interest in the business, has purchased the stock and fixtures of Mr. Brock and has taken possession and the store will now be operated in good metropolitan style as Tom Cooling's grocery.

Charles E. Lawrence has taken over the J. E. Aitken department store, at Owosso.

Bill Lamb says the Graham House, at Gladwin, is an up-to-date \$3.50 per tavern, with hot and cold water. Hot water in the tea kettle and cold water in the well.

Honest Groceryman.

Not Interested.

"Won't you look at one of our daylight homes, madam?"

"No, thank you. We are looking for a place to stay nights."

Education doesn't always mean health. However, the well red man has no need of a doctor.

Relation of Grocer and Meat Dealer to Consumer.

Cadillac, Dec. 5.—We are all consumers of groceries, meats and vegetables handled by the retail grocer and meat dealer.

Certain people and certain portions of the press have been exceedingly active in denouncing men engaged in these lines of trade as profiteers of the worst kind and it has even been stated by men occupying positions of public favor that profits of these men ranged from 150 to 300 per cent.

Men who hold positions of honor granted them by the favor of popular vote making statements as above must be absolutely unfamiliar with the principles of the business knowing nothing about the expense of operation or they willfully and maliciously make such statements in the hope of gaining a little notoriety from which to capitalize on their own behalf when opportunity offers.

During the operation of the Food Administration prices were so regulated that no chance was left for men in these lines to do any profiteering, they were not only restricted as to quantity but also as to profit while other lines were permitted to profiteer to their heart's content and now that depression in business is hitting some of those who during high prices made big money and spent it, they are finding fault with the fellow from whom they buy their daily bread, but as a couple of hundred dollars will start a fellow in the meat or grocery business, these calamity howlers may get into the game if they are not satisfied to allow you who are in it a fair profit. Listen, you men who are in the business—get profit, get it honestly, but get it or do not sell the goods.

We are constantly solicited for contributions to charitable undertakings of various kinds and if you do your part in this, why then contribute again of goods that you have bought for sale again from which transaction you expect to make a living for your family. You are entitled to a reasonable profit and a committee of the officers of the National Association of Retail Grocers are at this time cooperating with a Joint Commission at Washington to prove to Congress that less than a reasonable profit is being obtained.

May we hope that you will place any information you may obtain that is injurious to your business or your reputation, as a merchant in the hands of the undersigned in order that it may in turn be placed before the proper authorities for clearing up as the public are entitled to the right information.

This is one of a series of articles that will appear in the Michigan Tradesman exclusively during December and January and comments or enquiries addressed to the undersigned will be cheerfully answered.

J. M. Bothwell.

Cotton Firmer on Irish Agreement.

New York, Dec. 6.—Cotton opened firm at an advance of 24 to 32 points to-day in response to higher Liverpool cables, reports that an agreement had been reached between the British government and Sinn Fein representatives in London, talk that Germany might be granted a three-year delay in cash reparations payments, and reports of a firm tone in the stock market.

Liverpool and trade interests bought on the opening advance to 17.45 for January, but the bulge met scattered realizing, and there was also a little Southern selling which led to irregu-

larity and slight reactions after the call.

Business in the goods market is reported checked by offerings of small lots by second hands at concessions.

The early demand appeared to have been pretty well supplied on the advance to 17.50 for January contracts, and trading later was quiet with prices working off to about 17.32 for January, or within 20 points of Monday's closing. A private report placing the ginning up to Dec. 1 at 7,620,708 bales and estimating the total crop at 7,808,000 bales had no pronounced effect on the market. There was some scattered buying early on reports that the final official estimate placed the Egyptian crop at 3,300,000 cantars or 40 per cent. less than last year's yield.

Hardware Dealer in Jeopardy.

Flint, Dec. 6.—What would you do if a big black bear rushed out of an empty cavern in a lonely wood upon you with bared fangs ready to fight for her life and the life of her young?

Some men say they would shoot, while many probably would take to the timber under such circumstances.

F. N. Sharp, prominent Flint hardware merchant living at 1204 Lapeer street here, was in such a predicament recently near his hunting camp on the shores of Lake Superior, twenty-two miles West of Munising Junction, and Sharp not only shot the moter bear, but also succeeded in felling her two cubs.

The bear and her young were much surprised when Sharp came upon them as they were entering a hole in the thicket preparing to hibernate for the winter. Bruin rushed Mr. Sharp, who waited until the bear was almost upon him before he brought her down with a rifle bullet, which entered the right eye and pierced the brain. The cubs beat a hasty retreat into the woods and were shot only after a merry chase.

The deer was brought down a short distance from where Mr. Sharp secured his three bears.

Dolls For the Mission Children.

It has been the custom of the young lady employees of the Judson Grocer Company to supply a dozen dolls each Christmas for the children of the City Rescue Mission. This year has proved no exception to the general rule. The dolls are nicely displayed in the directors' room of the corporation and make a very attractive appearance. The dressing of the dolls gives evidence of much taste and skill and reflects much credit on the young ladies who devote so much of their time to such a worthy cause.

A good reference library on the care of babies may be installed in a store which has an infants' department. Each visitor to the infants' department may be allowed the privilege of drawing one book at a time and having it in her possession a week or ten days without cost simply by signing her name and address. This brings the mother or expectant mother back to the store to return the book and perhaps draw out another. Salespeople also derive much knowledge from reading these books.

ONE OF WAR'S LEGACIES.

National Problem Which Confronts the American People.

Ann Arbor, Dec. 5—One hundred thousand American girls will go through life unmarried because of the World War! Is the estimate too large? Besides the 114,600 officially reported American soldier dead, bear in mind the thousands of sick and crippled ex-soldiers, many of whom will never marry even if they do not die prematurely.

It is a tremendously significant fact—this added number of unmarried women, but what does it signify? While we must ever deplore the sacrifice of so many of the best of America's sons; our National stamina so seriously depleted; the cutting off many families of, we may say, thoroughbred American stock; still we cannot regard this great company of unmarried women as anything less than a valuable, a dependable and an honored asset.

As the years go by there will often be processions of surviving soldiers of the World War who will be greeted with appropriate acclaim. On every such occasion there will be present, without uniform or badge or assigned position, some of these noble women who because of the war are fighting life's battles alone—true and irreproachable—worthy of the highest place in our regard, yet unknown and therefore ignored.

Is it not possible that they may accomplish as much for this Nation and for Humanity as if they were married? Caring for parents in declining years; helping in the homes of married brothers or sisters; in school; in hospitals; in religious work; in philanthropic endeavor and in the business world they will hold honored and important positions and will find ample opportunity for development and for service. There will be compensation, enjoyment, satisfaction in all these varied occupations. Life need not be a failure or a disappointment. In no other land and in no other age could women be so free, self-supporting and independent. The fact, now fully recognized, that woman need not marry for support, lifts her above the position of a dependent or a burden.

There must be a sacrifice to attain the greatest good in life. Which is the greater sacrifice—for a young woman to enter the married state or to remain single? From a man's point of view the first seems greatest. To many the greatest blessing of life cannot come without this sacrifice—and for them the compensation is adequate; while to others marriage is only disappointment, grievous burdens and unavailing regret. Shall we pity this great company of young women who are to continue through life in their present state? Many are to be congratulated rather, on their escape from a fate which they can never fully comprehend in advance.

If this larger number of girls from which to select their wives makes it easier for young men to obtain them, that is not beneficial; but if it results in a better average choice and the leaving unchosen the undesirable ones, that would be gain. But—what of the unchosen ones? Will they increase the class of undesirable women workers or dependent dawdlers?

How many of these girls have ever given thought to the lamentable fact that there are in all probability one hundred thousand homes bereft not only of the soldier son but also of the daughter that might have been?

Who is she? Where is she? Could it be possible for each one of these unmated girls to find a father and mother, a father or mother now lonely and more and more in need of the help and counsel of a grown daughter as the years go by, and could they in some measure supply that need, they would be doing a great patriotic service. Perhaps there are some who have felt that they could not help in war time as they would like to have

done. There is still a chance to do their bit in this way.

Tens of thousands of gray-haired parents would rejoice if someone, or more than one—in relays, would take upon themselves this noble work of ministering in small or great measure to these lonely ones. Little visits; little musical treats—vocal or instrumental, by one or a few, a few hours of work now and then—for which they would be well paid if they would accept; or an invitation for the parent or parents to visit at the homes of these girls; what a lot of good could be done—what a blessing they might be!

And we know many, many of these girls will do just these helpful things. Some do not wait for others to point the way; they see and make their opportunities and they "do their bit" in whatever measure they can. It is not necessary that one shall have lost a relative, a loved one or a friend in the war in order to be "touched by the war;" those who were patriots could not be otherwise and having been touched by the war they are willing to give help and cheer to those others who have been so terribly smitten.

A one-sided view of any question is never satisfactory. Having given a man's point of view, as above, I am fortunately able to present also the true woman's view in the following comment:

"In regard to the foregoing article, which you submitted to me and which I have carefully read a second time, I do not find any points on which I disagree with you, as you might have inferred from my first comments. Your solution of this great problem which is now confronting us is one of the best I have come across. But the point I wanted to convey to you was: does this solve the problem? Will it be sufficient?

It is all right as far as it goes; for it is service and it is being proven every day that in service we find our greatest happiness; but the American women of to-day are not satisfied with this. They want the biggest service—the God-given service which is theirs primarily—and these smaller services can never fill their hearts and lives. The forms of service which you mention will be performed to a great extent, because everyone wants to do all he can for others; but it is too small an effort. It does not mean enough for woman-kind. It is the sort of thing women have always borne on their shoulders, on top of their own burdens of a home and family; and when home and family are removed there is left a void that can never be filled.

There has been much said on this subject. In some of the foreign countries, even in England, they are advocating a movement that would tear down the glories of our civilization more surely than could a dozen wars such as we have experienced. But American women will stand by. We do not hear in this land of ours the sort of thing that is being talked in foreign countries. They will put up a smiling front and come out of this clean—but there will ever be the void. And we can only hope that we will come out of this without a question of a doubt on the right side, and that we, as a nation, may be an example for higher motives than are now being advocated across the seas. This is every woman's own individual problem."

It was not our thought to suggest a solution of this problem, but rather to do honor to this class who by war are diverted from the natural course of their lives; who are as truly bereaved as the widows and fiancées, and to point out ways in which they may find some measure of compensation for their loss.

It is a cause for gratification that this added number of unmarried women is not a National problem in the sense of being a burden or a menace. No legislation is needed to provide support or furnish employment to these as a distinct class. An increase in the number of unmarried women is

not of itself a menace to society. An increase in the number of unmarried men is a menace and it might be beneficial to have legislation in regard to them.

Because women need no longer marry for support it follows that love is now the only valid reason for girls to marry. But, though so many girls are competent to earn a living and lay up a competence if they continue unmarried, their freedom and independence are not alone enough to satisfy, to fill their lives. They may find companionship with others of their own status, but this is not all. Every girl away from father and mother or brothers and sisters must often feel that she is fighting life's battle alone. All around her are foes of the most dangerous type; and though there are plenty of good men and true, they are strangers to her; she cannot always recognize who are friends and who are enemies. She wants a place of refuge, a haven of rest—a home. A home of her own—not a brother's or sister's home.

Woman is the born mother and home-maker. Motherhood is her heritage and home-making is her natural sphere. Money, dress, amusement, a congenial occupation for earning an independent livelihood cannot fill her life. Whatever she is best adapted for, that she may rightly seek but it does not necessarily follow that she can thus fill her life.

Why are not the most capable, the most intelligent, the most refined women our home-makers and the mothers of our families, instead of such a great mass of wives and mothers being of the deficient class? It is because the deficiency is not solely confined to the women. It is man's place to stand in the front when dangers threaten, to put women and children in the safest place. Most women need protectors but the sad thing with many is that when they accept one man as a protector they are less protected than before.

We are well aware that our latest census report gives a surplus of two million males in America, or in other words—fifty-one males to forty-nine females. But this does not influence us to modify our first statement. There is a real problem which we had not considered. Its present solution may be trusted to women. But it points also to a National problem which must be taken up by all the people. Boys and girls must have better training and earlier training, and marriage must not be ignored in plans and preparation for business and life occupations. Every young man should work and plan and save with the view of having a home of his own by the age of twenty-five or as soon as possible thereafter. Wasteful and extravagant habits delay or entirely preclude the possibility of supplying necessities or comforts for the newly formed household. Let our young men be made to understand that not money, not dress, not society, not abundant leisure, not sumptuous houses, not amusement, nor yet slavish devotion are the prime requisites for woman's happiness, which he must endeavor to furnish; but that truth, honor, health, manhood, industry, education, comradeship and a desire to co-operate in service for humanity come first in the hearts of American women.

E. E. Whitney.

Proving His Charge.

A Vermonter had returned home after a visit to Boston. Someone asked him what he thought of the big city.

"It's a fine place, all right, but the folks there ain't honest," he replied.

"Not honest! Where'd you get that idea?"

"Why, I bought a roll of pins there labeled 'A Hundred Pins for Five Cents,' and coming home on the train I counted them; they were eleven short."

Policyholders Asked To Sanction Act of Directors.

Fremont, Dec. 3—There will be a special meeting of the members of the Michigan Shoe Dealers Mutual Fire Insurance Company, at 120 West Ottawa street, Lansing, at 2:30 p. m., Thursday, Dec. 29.

The meeting was called by unanimous action of your Board of Directors, at their meeting in Lansing, Nov. 28. Its purpose is, primarily, to amend Article V of our Articles of Association by substituting "Lansing" for "Fremont," thus permitting the removal of our home office, soon after the annual meeting, to the capital city—a move which has long been under consideration by your officers and directors.

The business of the company has increased in volume and importance beyond the thought of its original incorporators and it is the judgment of your directors that the present location of the home office in Fremont renders the transaction of its business inconvenient and cumbersome to the members, directors and officers of the company, and creates an unnecessary handicap on its further growth. We, therefore, unanimously recommend the change.

Our last special meeting of members for the amendment of our Articles of Association was held in Lansing, Oct. 17, 1917; and your Board deems it wise to follow the precedent thus set by holding the meeting in Lansing.

We hope that you will be present at this meeting in person. If you cannot come, please promptly date, sign and mail the enclosed proxy to President Murray, or to any member of the proxy committee, in the enclosed stamped envelope.

President—Albert Murray.
Vice-President—John Muffley.
Secretary-Treas.—Luther H. Baker.
Directors—Edward Stocker, H. P. Dowdworth, A. V. Friedrich, A. J. Schultz.

A modest girl should always turn down the light when her lover calls—so as to blush unseen.

CERTIFIED
balance sheets,
reveal to interested executives
a business as it
really is, not as
they imagined
it might be.



SEIDMAN & SEIDMAN

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

New York Washington Rockford
Chicago Newark Jamestown

Gabby Gleanings From Grand Rapids.

Grand Rapids, ec. 6—Edward Frick (Judson Grocer Company), who has been ill about a month with inflammatory rheumatism, is back to his desk again.

Louis V. Middleton, the Ottawa avenue druggist, has been confined to his home for three weeks by pleurisy. He hopes to be able to resume his position behind the counter by the end of this week.

Among the popular stopping places in Lower Michigan is the Arlington Hotel, at Coldwater, classed among hotel men as a "four-day" town, but during the four days of midweek many are turned away each night.

Ernest McLean, manager of the Park American Hotel, at Kalamazoo, is again about, after spending two weeks in Borgess hospital with a broken shoulder and other injuries as a result of a horse falling upon him.

The Dwan Hotel, at Benton Harbor, is again serving 50 cent lunches—a very creditable meal at that. Sugar bowls, high and away on the sideboards, are the only reminders of wartime customs.

W. H. Walker, proprietor of the Lakeview Hotel, St. Joseph, is planning a number of improvements in his house during the winter months. Alterations and renovations are Uncle Billie's most popular indoor sports. Never yet has a winter passed but the Lakeview was beset with carpenters, painters and paper hangers.

Louie Meyers is again in charge of the Interurban Hotel, at Dowagiac, and is making extensive repairs. Louie made a host of friends among the travelers during the war period because of his popular priced meals.

Twelve apostles of lower hotel prices were registered at the Chippewa in Manistee, one evening last week. One of these to his companions did say: "Verily, I would but eat." Whereupon the other eleven made reply, saying, "Where wouldst thou?" and he led them to a beanery hard by where they did eat and fill themselves at 60 cents per each. On hearing of their action the ruler of the Chippewa was wrathful and spoke in a loud voice, saying, "Do we not serve noon-day lunch for 75 pesos?" and the twelve made meek reply saying, "Yea, mawster, thou dost."

It was at the Park American, in Kalamazoo, recently and mid-day feeding time. A traveler, evidently in great hurry asked the waiter for his check, but instead the lady spent some time in searching for a misplaced finger bowl. This she leisurely filled with cold water, the traveler protesting the while that he must have his dinner check. "I don't want a bath," said he, "I came in here to eat, not to bathe." Next morning he happened to be seated at the same table and when his meal was finished the waiter promptly presented the check, saying, "You are the gentleman who doesn't take a bath; I will remember you hereafter."

The lad who goes swimming, contrary to paternal commands, would hide his tan for fear his father tan his hide.

The "new era" so much talked of is the revenue era, seemingly.

The old Russian bear's claws were not as dangerous as is the new Russian Soviet's clause.

"The wealth of California has nearly doubled in the last ten years." A new tourist is born every minute, apparently.

Some persons call this the iron age; some consider it the brokerage; but really, it is the gar-age.

All the world knows Wilhelm is an unwelcome dweller in Holland. Shorn of all power, as he is, his mere presence in that country is disliked by its government and people. Thus the world punishes its offenders. Nobody wants the once all-sufficient ruler. He is a cumberer of the earth—a nuisance—discarded by his own people and heartily hated by every honest man in the world.

Buy Thoughtfully

We have had occasion many times of late to urge our customers and friends to put more stress on the quality of the goods they are passing over the counter.

And yet we find a goodly number of merchants who are still basing their purchases on price rather than quality.

Evidence of this shortcoming comes to us every day, and perhaps one illustration is sufficient.

One of our good customers the other day was having spices returned by his customers because of a lack of strength. Although we had told him repeatedly the story of the proven strength of our spices, he had let his spice orders go elsewhere.

Finally the returned goods forced him to buy more intelligently. His shipment of Quaker spices solved his difficulty, brought words of commendation from his customers and revived his spice business.

This talk is not primarily to sell spices, but to prove our theory that the buying public to-day is more critical than it has been for a great many years and that the retail grocer who would live through, must buy with a more careful knowledge of quality than ever before.

Some goods are not cheap at any price, but good goods are the cheapest at a fair price.

We claim for our organization, the ability to select the best quality for the benefit of our trade.

WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers.



Movement of Merchants.

Charlotte—The Martin Co. succeeds Goodrich & Snyder in the grocery business.

Ludington—Hawley & Bradshaw succeeds Ries Bros. in the grocery business.

Holland—Joseph Piers succeeds Broersma & Tinholt in the grocery business.

Muir—Levi M. Greenwood has sold his clothing and shoe stock to W. E. Sykes & Son.

Hastings—The Star Grocery Co. succeeds Stanley C. Van Houten in general trade.

Kalamazoo—The Kalamazoo Specialty Co., 215 North Rose street, has been dissolved.

Lansing—Wheeler & Adams succeed Montague & Manning in the grocery business.

Hubbardston—Mr. Benjamin, recently of Maple Rapids, has opened a meat market here.

Owosso—The Owosso Elevator & Lumber Co. has changed its name to the Harris Lumber & Coal Co.

Ypsilanti—H. E. Pierce has opened another cash and carry grocery store. It is located on East Cross street.

Grand Rapids—Draper Bros. succeed A. T. Montgomery in the grocery business at 559 Michigan avenue.

Detroit—The Tool Salvage Co., 407 East Fort street, has increased its capital stock from \$50,000 to \$200,000.

Ludington—The Ludington Garment Manufacturing Co. has increased its capital stock from \$40,000 to \$60,500.

Pontiac—The General Laundry Co., 30-34 Patterson street, has increased its capital stock from \$75,000 to \$150,000.

Coldwater—The Bromo Hygeia Hotel & Sanitarium Corporation has decreased its capital stock from \$500,000 to \$255,000.

Reading—Edgar G. Doud has sold his grocery stock and lunch business to S. B. Marble, who will continue the business at the same location.

Harrietta—C. E. Moody has sold his stock of hardware and general merchandise to Dudley P. Hall, formerly of Jackson, who has taken possession.

St. Johns—Mrs. F. W. Hooper has sold her millinery stock and store fixtures to Miss Allena Archer, who will continue the business at the same location.

Detroit—Rolling Stores, Inc., has been organized with an authorized capital stock of \$25,000, \$2,500 of which has been subscribed and paid in cash.

Howard City—Ralph S. Jennings has purchased the Lovely business

block in which his hardware stock has been housed ever since the business was started.

Jackson—The Vandercook Lake Garage has engaged in business and will deal in automobile supplies and accessories, in connection with its garage business.

Lansing—J. H. Burnett, who conducts a jewelry and silverware store at 1209 Turner street, will open a branch store in the Strand-Arcade building, Dec. 12.

Jackson—Thieves entered the grocery store of F. H. Fearn & Son, 514 North Ganson street and carried away considerable stock and the contents of the cash drawer.

Grand Rapids—The Kanawha-Eagle Coal Co. has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and \$1,000 paid in in cash.

Jackson—F. B. Challender and Ira A. Norris have formed a copartnership and purchased the C. W. Heffner meat market, 620 Cooper street, taking immediate possession.

East Lansing—Richard C. Heyden has opened a grocery store and meat market at 1501 East Franklin street. The Worden Grocer Co., of Lansing, furnished the grocery stock.

Cheboygan—Robert N. Hyde, proprietor of the Summit House, widely known cedar merchant, is dead at the age of 77. He came to Cheboygan from St. Ignace 15 years ago.

Stanton—George E. Prevette, who has been engaged in the undertaking business for the past thirty-four years, has sold his stock to the Stebbins Undertaking Co. of Ionia.

Eaton Rapids—Wayne Meade has sold his drug stock and store fixtures to J. J. Milbourn and John Birney, local druggists, who will divide it and consolidate it with their own stocks.

Eaton Rapids—A. C. Marple has purchased the soda fountain and all of its equipment of Wayne Meade and will open an ice cream and soft drink parlor in connection with his bakery.

North Lansing—F. M. Dennis has sold his grocery stock to Anway & Schenkel, who have added much new stock and will continue the business at the same location, 517 East Franklin street.

Muskegon—The National Grocery & Market Co. has been incorporated with an authorized capital stock of \$15,000, of which amount \$7,500 has been subscribed, \$2,000 paid in in cash and \$4,000 in property.

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.

Detroit—The Enterprise Clothing Co. has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in property. The business will be conducted at 941 Michigan avenue.

Ypsilanti—Alex J. Nulan, who recently severed his business connection with the Shaefer Hardware Co., has purchased a site on which he will erect a modern store building which he will occupy with a complete stock of hardware about Jan. 7.

Eaton Rapids—L. M. Van Auker has sold a half interest in his confectionery and cigar stock to Hiram Johnson and the business will be continued under the style of Van Auker & Johnson. A short order lunch room will be added to the business.

Negaunee—Hankin & Co. dealer in groceries and meats at Munising, have purchased a store building here, remodeled it and opened a branch grocery and meat market under the management of George Chudacoff. The management of the Munising store will remain in the hands of Benjamin Hankin.

Detroit—Morris Friedberg has merged his jewelry and silver ware business into a stock company under the style of Friedberg's, Inc., with an authorized capital stock of \$1,000,000, all of which has been subscribed and paid in in property. The business will be continued at the same location, 1254 Griswold street.

Port Huron—Joseph C. Casello, dealer in phonographs, records, phonograph accessories and musical instruments, at 514 Grand River avenue, has merged his business into a stock company under the style of the Violinola Co., with an authorized capital stock of \$30,000 preferred and 20,000 shares of no par value, of which amount \$2,000 and 8,621 shares have been subscribed, \$1,621 paid in in cash and \$8,000 in property.

Manufacturing Matters.

Grand Haven—The Keller Pneumatic Tool Co has changed its name to William H. Keller, Inc.

Detroit—The Autoware Corporation of Michigan, 441 State street, has changed its name to the Metalware Corporation.

Grand Rapids—The Waxwell Paper Co. has been incorporated with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and \$1,000 paid in in cash.

Detroit—The Automotive Body Corporation has been incorporated with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and \$3,300 paid in in cash.

Muskegon—The Super-Seal Piston Ring Corporation has been incorporated with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and \$1,500 paid in in cash.

Detroit—The United States Steel Body Buck Corporation has been incorporated with an authorized capital stock of \$25,000, all of which has been subscribed and paid in, \$500 in cash and \$24,500 in property.

St. Joseph—The S. & L. Manufacturing Co. has been incorporated to manufacture and sell at wholesale and retail, tools, auto parts, accessories and machinery, with an authorized capital stock of \$25,000, \$20,000 of which has been subscribed and \$3,000 paid in in cash.

Bay City—The Aetna Portland Cement Company, a Maine corporation with one factory at Fenton, has purchased thirty-three acres on the Saginaw river in Essexville, a suburb, and will erect a plant costing more than \$1,000,000. The dredging and preliminary work will be started at once.

Bay City—The Zagelmeyer Auto Camp Co. has been incorporated to manufacture and sell auto tourist camps, campers' supplies, etc., with an authorized capital stock of \$10,000 preferred and 200 shares no par value, of which amount \$10,000 has been subscribed, \$6,000 paid in in cash and \$4,200 in property.

Monroe—The Waterloo Ice & Milling Co. has been incorporated to operate a flour and grist mill, artificial ice plant and cold storage plant and to sell at wholesale and retail, flour and kindred grain products and artificial ice, with an authorized capital stock of \$60,000, \$50,000 of which has been subscribed and \$5,000 paid in in cash.

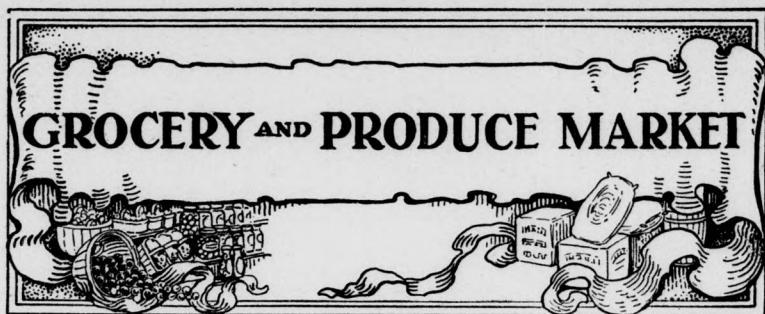
Traverse City—The Grand Traverse Packing Co. has voted an increase in capital from \$100,000 to \$200,000. Organized a year ago, the company has enjoyed a good year's business. Patrons were paid 10 cents per pound for cherries. So satisfactory was the business that a new cold storage warehouse is being contemplated for the coming season, and other improvements and additions.

Detroit—Oscar W. Smith, Manager of the New York branch of Parke, Davis & Co. for many years, has been elected president of the company and has already assumed his new duties. The promotion of Mr. Smith to this responsible and influential position will receive general approval.

Mr. Smith has been in the employ of Parke, Davis & Company for thirty-five years. He entered the service of the house as a mere lad and his climb upward has been steady and progressive. As a young man he was sent out on the road as a salesman, and was afterwards brought back to Detroit and given charge of the Traveling Service Department. Later on he was given the task of opening and conducting the Baltimore branch, and still later was transferred to the management of the New York branch.

The New York branch has jurisdiction over a large field of both domestic and export trade, and Mr. Smith has been so brilliantly successful as to make his elevation to the presidency of the company an entirely natural step.

The basement of the A. A. McNaughton Co., Muncie, Ind., is arranged for self-shopping, with all stock displayed on tables. Experience showed that people will examine merchandise on tables who would not think of taking goods from shelves.



Essential Features of the Grocery Staples.

Sugar—The demand for sugars in the market is light, owing to the uncertainty of conditions. There is a considerable quantity of Southern sugars, both standard plantation and clarified on consignment, as well as rejected sugars. Owing to the quiet condition in refined buyers are holding stock, only meeting daily requirements. The price of granulated in the five zones in Michigan as follows:

Grand Rapids	5.65@6.00
Northern	6.10@6.30
Saginaw	5.95@6.15
Detroit	5.85@6.05
Southwestern	5.90@6.10

Tea—The market is active, especially on pan fired Japan teas at 30@34c which are showing more value as the end of the year approaches. Buyers realize they must pay the price asked now or more later as the supply of Japans in the country is limited. Low grade Ceylon and India teas are moving in good quantities at advancing prices and gunpowders are moving on the old basis.

Coffee—There seems to be a pretty fair stock of Brazil coffee in and afloat for the United States and local importers do not appear to be very anxious to meet Brazilian shippers' price views, which recently have been on an upward trend, consequently only a very moderate business has been reported in the cost and freight market. Business in the spot market has been a disappointment, but as a rule December as the holidays approach finds the demands sagging off. Advices have suggested that the Brazilian government was still supporting the markets there. The milreis futures prices both at Rio and at Santos are now considerably above the government's previous mentioned limit, and this is taken by some to indicate that the government perhaps has raised its purchase price.

Canned Fruits—Buyers are still operating in a hand-to-mouth way, mostly on the spot, and are not interested in any one product in a spectacular way. There is no speculative demand and little buying ahead. There is a disposition in some quarters to anticipate better demand after inventory period as well as a higher range of prices. This is based upon the belief that consumption of canned foods is more nearly normal than the distributor or buyer is ready to admit and further that when the jobber realizes this and also that the pack of all items was about normal an upward trend is inevitable. Counting on this deduction there is a growing sentiment toward

anticipating more normalcy as to purchases toward the end of January at least. A healthy buying movement is what the market has lacked, and this in the opinion of many, will soon be automatically supplied by natural causes. Apricots and peaches are well cleaned up in California and there is no surplus of standards and seconds. No. 10 pie and syrup grades are very short. Pineapple shows more strength and the less desired grades are sold along with the popular packs in varying assortments, to suit the views of the seller and not those of the buyer as formerly. Gallon apples were firm. The pack in Maine is of a more superior quality than usual this season and is better than in the past three or four years. Close attention has been paid to quality, probably as one result of the competition with Northwestern apples. Cannerymen state that there is not a large amount of fruit in the State.

Canned Vegetables—The major vegetables are all more or less quiet with the best call for peas, of which there is a scarcity in the cheaper grades. Standards are well taken and are firm. Extra standards are taken at concessions. Fancy is scarce and firm. Tomatoes are inactive in all sizes and are rather weak in tone as some low prices are being quoted. Talk of cheap lines, which cannot always be found, however, adds to the depression. No heavy buying occurs. Corn is stagnant except for routine, small lot buying. Spinach is firm and moderately offered. Asparagus tips are developing a firmer tone.

Canned Fish—The line is seasonably dull, the greatest firmness being noticeable in tuna fish and in Columbia River salmon. The former shows no large pack in California and canners believe that when consumption increases the surplus will easily clear, so that the offering will later take its place among the products which have sustained and warranted advances. Alaska salmon is firm as to pinks and reds, but dull and inactive in medium reds or chums. Here again there is a disposition to hold for the spring and summer markets. Maine sardine packers say they have little surplus after the light pack which is over for the season and they are holding for a better market than now prevails. The movement of all grades at present is limited. California expects no large pack until her present surplus is sold, which is a slow process since some offerings are of poor quality which hurts the entire line. Shrimp is in free supply and easy in tone. Oysters are firm but not active.

Dried Fruits—Prunes display some weakness here, but are firm and high-

er in the West. Coast advices state that there is export buying and some fair sized orders from interior jobbing towns. New York dealers are not buying for forward shipment, as they want to see local conditions improve, and with the market temporarily in their favor, for the moment at least, they are not compelled to do so. Peaches remain scarce, with no prospect of a heavy supply, since the tonnage produced this year was light. The demand is good for all grades. Apricots in the Blenheim and Royal line are in strong position, with few being quoted from the West. Southern are to be had, however. Raisins are not more than normally active, either for foreign or domestic. Here again California shippers are sparingly offering their stocks. Currants are firm on spot, reflecting conditions abroad. Dates and figs are moving out to the interior and local trade to take care of the Christmas.

Nuts—Foreign walnuts show good cracking quality and are readily taken with most goods to arrive for the holidays already spoken for. California nuts are in big demand also. Foreign almonds sell readily, while the California line is not complete but shows a shortage of Nonpareils. Brazil nuts are the easiest of the line, due to cautious buying in the face of free receipts to come forward. Pecans and filberts are firm and there is a good call for mixed nuts.

Rice—The market is strong at the advance of $\frac{1}{2}$ c over the low point reached a few weeks ago. Conditions are generally better, as the growers are being assisted by the War Finance Corporation. Stocks of milled or clean rice are quite limited and the majority of the mills are closed, being unable to operate without heavy losses in meeting the growers' views in selling the clean on a basis of prevailing market.

Cheese—The market is steady, with a light consumptive demand at unchanged prices. The quality arriving is not as good as it was sometime back. The market is barely steady at the moment and we do not look for any change in the immediate future.

Provisions—Everything in the smoked meat line is steady at unchanged prices, with a light consumptive demand. Pure lard is very quiet at prices ranging about the same as last week. Lard substitutes in very slow sale at an advance of $\frac{1}{4}$ c per pound over a week ago. Canned meats, dried beef and barreled pork are all steady at unchanged prices.

Salt Fish—The pack of Norway mackerel will be light, consequently Norwegian mackerel are firmer. Good Irish mackerel are cleaning up and they, too, are strong.

35 Per Cent. of Food Is Bought in Cans.

The importance of the canning industry to the consuming public—and that means everybody—is coming to be gradually appreciated and understood.

One of the leaders of the canned foods industry, recently said:

"The conservation and preservation of human food has been the basic need of the world since the dawn of

history. Always the human race has faced the bleak necessity to conquer the stalking giants of famine and starvation. The dramatic struggle against droughts, storms, frosts and pests has never ceased and can never cease so long as life exists upon the earth. Ample food supply, or the lack of it, has meant the rise and fall of empires, the progress or decadence of races."

How little do the people of to-day, in our country where food abounds, realize this. How little does the housewife, when she goes to the corner grocery store, think of the hardships and trials that have to be met with and overcome to give her family food. The production of that food alone often entails such great sacrifices upon the producers, that we should always have a kindly feeling, regardless of whether we think a "corner is being operated" on eggs, or whether we think prices are too high on this item or some other item, for the producer.

Then the distribution of food is an enormous problem. The jobber and retailer are forced to undergo, at times, the most trying conditions. That has been proven conclusively by a recent table or chart, issued by one of the credit agencies, which proves that failures in the wholesale and retail grocery business are greater in percentage than any other commercial lines.

While the foregoing statements are more or less general as to all foods, they are particularly applicable to canned foods. Long in advance of the maturity of the crop, the canner must provide for all the necessary equipment, such as cans, boxes and labels, and arrange for help, and all the other multitude of details. If a short crop results, due to unfavorable weather conditions, the canner finds himself in a predicament indeed. Is it not, therefore, fair to give kindly consideration to the canner of foods, so vital to the Nation's welfare.

Canned foods to-day represent 35 per cent. of the entire food supply of the country and in the years to come this percentage will undoubtedly be greatly increased. The people have yet to know and realize that canned foods are the most wholesome, economical, healthful, sanitary, nutritious and convenient of all foods obtainable.

John A. Lee.

Corporations Wound Up.

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

Century Flower Shop, Detroit.
Ottwell Mower Co., Detroit.
Davies Steam Motors, Inc., Detroit.
Business Men's Credit Ass'n., Battle Creek.
Grand Rapids K-Rai Food Products Co., Grand Rapids.
Overland-Monroe Co., Monroe.
Royal Heating Co., Detroit.
Kalamazoo Specialty Co., Kalamazoo.
Crescent Co., Detroit.
Charles Edwin Jones Builders, Birmingham.
Power Jones Co., Birmingham.
Cuba Colony Co., Battle Creek.
Cheboygan Co-operative Association, Cheboygan.

One Hotel Man's Opinion of the Situation.

Glen Lake, Dec. 5.—The Tradesman recently laid much stress on the fact of too much legislation being responsible for laxness in enforcement of laws, many of which have been enacted to satisfy the craving of individuals who place the acts of mere legislative bodies above the influence of public sentiment.

More recently one of your contributors came forward with the suggestion that a panacea for high hotel rates would be legislation placing the hotel business under control of the Public Utilities Commission and regulating rates by inspection and classification.

Another, and more to the point, calls attention to the fact that hotel legislation, so far as individual cases were concerned, was applied with a velvet touch and was consequently valueless.

Cases of profiteering have been unearthed in many lines and professions, but to assume that profiteering was prevalent among all would seem very unreasonable and the hotel service proposition is no exception to this rule.

Many charges of extortion on the part of the hotel fraternity have been made through your columns and otherwise, but few have been specific in character and it would be unequitable and manifestly unfair to apply same to all such enterprises.

As an exponent of fair play, though not from disinterested motives, being a hotel man, I feel that the profession, though it may need no defenders, has been placed in a wrong position by the use of unethical methods and that the fraternity at large has been maligned without reason.

That hotel service, in spite of recent reductions in the price of many commodities, is far more expensive than before the war, is easily provable. It is easy to state that everything has been reduced, but another thing to prove it.

As a "country" hotel man I am going to discuss briefly that branch of the service. The large city establishment is in a class by itself, has a large range of prices, adaptable to almost every requirement, represents, as a rule, an enormous investment, and usually aims only to return a reasonable dividend to its stockholders. Its service outlay is very large and must certainly be met by those who participate in this class of entertainment. It is almost always conducted exclusively on the European plan and even if its restaurant charges may sometimes seem high, is so located that its patrons may procure food at reasonable prices in its immediate vicinity.

The so-called country hotel must, necessarily, be operated along radically different lines. It renders more nearly a personal service, depends almost exclusively on the patronage of the commercial traveler and is really directly in a position to make or break itself by its conduct.

I regret to state that there are some institutions in Michigan which do not properly appreciate the position in which they are placed and are putting their individual interests in jeopardy by their own mistakes.

Any reasonable individual will readily grant, notwithstanding the recognized lower cost of feeding the public that this class of service has been much improved and costs much more than formerly, or rather, in pre-war days. The patron demands and usually receives a greater and improved service, and all this costs money.

The veteran traveler knows very well that when he speaks of the good old days of the \$2 caravansary that he patiently submitted to a great many inconveniences which he would not stand for now. He knows, for instance, that but a very small percentage of such institutions were properly lighted and heated. The heating of

individual rooms was a rarity. Stoves in office, dining room and dormitory halls were usually customary, but the heating of the bedrooms if any facilities at all were provided, depended on small stoves, usually inadequate for the purpose intended and at a charge added to the \$2 rate. He also remembers with particular aversion the crude and uncomfortable toilet facilities supplied. Nowadays the hotel which does not provide these two principal items of comfort and convenience is not entitled to consideration and the one which does is certainly worthy of added compensation. Many other comforts now furnished, unheard of in the long ago, inexpensive as to the individual item, in the aggregate cost the hotel man a pretty sum, but are expected by the patron.

Dining room service, as a rule, has been very much improved. The traveler who in days of old was contented with the Turkey red table cloth and napkins, laundered infrequently, the wooden handled knife and fork, the pewter spoon, etc., now enjoys immaculate linen and polished silver. He knows there is a vast improvement in the quality of the coffee over what it used to be and that fresh fruit and palatable cereals, the latter garnished with real cream instead of Harding blue milk, now served customarily is an innovation, and he would pass through the day with a dissatisfied spirit if they were omitted from the bill of fare. Perhaps, mistakenly, the landlord has endeavored to emulate the service of the higher priced city hotels and he may be the innocent cause of unusual expenses that are not required by the traveler.

Finally, the landlord has had the help problem to face and everyone knows that in many instances he is still a victim of unusual wages paid to incompetent servants. To be sure, some of the smaller institutions are strictly "family conducted" affairs and have not felt the sting of increased compensation for help, but the percentage of such is very small.

All these service items of themselves, however, do not justify the hotel man in making an excessive charge, and if he does, he ought most certainly to be regulated by discipline. If he will not be reasonable, then he should be unhorsed. If the victim condones the offense he deprives himself of every vestige of sympathy. If he is consistent in his plea for lower charges he will patronize and boost the landlord who recognizes the equities in the case. This is his surest weapon.

Whether the traveling man making his territory at regular intervals is entitled to a lower rate than the occasional guest is a much discussed question at hotel men's conventions. The writer has always maintained that he is, but has often found that his theories were controvertible. For instance, the commercial man demurs at what is known as doubling up in case of congested conditions at his hotel, while the casual patron is not so decidedly averse to it. On account of his intimacy with the management he is often the beneficiary in the dispensing of unusual courtesies which it would not be expedient to extend to all. In most instances he recognizes this feature of his entertainment which may compensate him for other delinquencies.

Very recently, in conversation with the largest employer of traveling representatives in Chicago, the writer was informed that the prime objection to unusual hotel rates was not so much the item of expense as the moral effect of traveling costs on the individual salesman who becomes discouraged at the prospect of turning in expense accounts based on these higher charges and reasonably renders less efficient service.

The meat in the cocoanut resolves itself to this: The country hotel man, in many instances, is feeling the hardship of abbreviated business for various reasons and knows that his bank balance is not as healthy as formerly,

but he is not sure that a reduction of rates will stimulate trade and restore the former degree of prosperity.

Neither am I; but I reason that with most industrial enterprises war losses have been charged off at a woeeful sacrifice, that the hotel man had little if any "carry over" and ought, in consequence of this immunity, to be willing to be right and meet the issue squarely. Hence I have made application of this theory to my own practice and am hoping.

Frank S. Verbeck,
Vice-President Michigan Hotel Association.

Changing the Headquarters of the Shoe Dealers.

Elsewhere in this week's paper appears the official call of the directors of the Michigan Shoe Dealers Mutual Fire Insurance Co. for a special meeting of the policyholders of the organization to sanction the action of the directors in voting to remove the headquarters of the company from Fremont to Lansing. This move has been contemplated by its officers and directors for more than a year. Former Secretary George Bode had made plans for a change in location and frequently stated to the Tradesman that the business of the company could be handled much more advantageously if the headquarters were at a more central point like Grand Rapids or Lansing. Mr. Bode even went so far as to look over available offices in both cities, but appeared to favor Lansing over Grand Rapids, because such a location would enable him to keep in close touch with the Legislature and the State Insurance Commissioner. The business of the company has grown far beyond the fondest hopes of its founders, so that at present a more central and convenient location has become a pressing necessity, not only to the officers and directors, but to the members of the company. The latter will be especially benefitted by the change because it means promptness, both in ordinary insurance service through the mails and in adjusting service in case of fire loss.

The capital city has many advantages as a location for this lusty growing mutual, and the Tradesman heartily endorses the move, which has the unanimous support of the officers and directors of the company.

Another reason why the removal is necessary is that the company cannot have the services of Luther H. Baker as Secretary and Manager if the headquarters remain at Fremont. Mr. Baker has an established home at Lansing and a social, professional and business position in the city of his adoption which he cannot afford to sever. The future of the company depends largely on being able to retain a man of Mr. Baker's character, ability and experience as the executive officer of the organization. Such men are very rare. The directors of the company used excellent judgment in securing the services of Mr. Baker. The policyholders will be equally wise and farseeing if they vote to retain him.

Be Ready For Emergencies.

Cultivate your imagination and you will be able to meet contingencies before they arise. You will foresee coming events because of the ability to imagine what might happen.

Annual Appeal For Renewal of Membership.

Grand Rapids, Dec. 1.—During previous years the State Board of Pharmacy has kindly mailed application blanks for the M. S. P. A. to all certificate holders. Many used these blanks for renewal and paid their dues at this time. As it will not be necessary for you to renew your pharmacist certificate this winter, you will receive no communication from the State Board of Pharmacy. This places the duty of mailing out these blanks upon your Secretary.

If you have been a reader of the Association Journal, it is not necessary to relate at length why you should send your dues in and send them early. In another week your holiday trade will start and following this will come inventory. Should you delay you may forget sending your dues in until we send you another bill, and this makes your Association an added expense.

Do not lay this aside until you have filled out the blank and mailed it in with your check for two dollars. Should you have a 1922 membership certificate, well and good. You rank with the early birds in helping your Association get there. Instead of sending your own membership in, in this case, send in a new member.

Yours for 100 per cent. in Michigan.
Louis V. Middleton, Sec'y.

Automobile Insurance Congested Traffic Increases Accidents

The Citizens' Mutual Automobile Insurance Company of Howell, Michigan, is now finishing its seventh season of success and has paid out a total of \$948,061.09 for claims. In addition to this amount of payment, the Company has paid adjusting expenses, and attorney fees for adjusting over 7,000 claims. The Company has been run on a conservative basis and has added to the surplus each year. The officers, agents and adjusters have had the experience to qualify them in assisting the policy holder when he suffers a loss.

The Company is well known to the automobile theft department in Detroit, Toledo, Chicago, Milwaukee, St. Louis, Indianapolis, Columbus, Buffalo, Cleveland, etc., and in case of the recovery of a Michigan car in any of those places is promptly notified. In case of an accident in which the policy holder becomes liable for serious personal injury or death, the officers and adjusters have had sufficient experience to handle the claim. On the other hand the public realize that in case they have a just claim that is properly brought to the attention of the company that they can obtain prompt service without litigation or expense. In fact, automobile losses as a rule are complicated. The automobile owner should therefore select a company with experience, equipment and strength to take care of losses.

Many of the leading men of the state, including judges, lawyers, bankers, business men and farmers, are among our policy holders. In fact, the company had the first pick of the automobile owners of the state.

It is the object of the company to give reasonable rates and at the same time to create a sufficient surplus to meet requirements. If you are not insured, why not insure in the Citizens Mutual Automobile Insurance Company of Howell, Michigan.

By Unanimous Action

The Officers and Directors of the

Michigan Shoe Dealers Mutual Fire Insurance Company

Ask its Policy Holders to Approve an Amendment to its Articles of Incorporation
Permitting the Transfer of Its Home Office to

LANSING, MICHIGAN

WHY?

Convenience of Members, Directors and Officers

Better Mail Service

Efficiency and Economy of Administration

These purposes and more will be served by a more

CENTRAL LOCATION

Special Meeting Lansing, Dec. 29, 2:30 P. M. Come if you can. If not, send proxy to

ALBERT MURRAY, Pres.
CHARLOTTE, MICH.

or to

JOHN MUFFLEY, Vice-Pres.

132 S. Burdick St., Kalamazoo

H. P. WOODWORTH

115 N. Washington Ave., Lansing

EDWARD STOCKER

6357 Gratiot Ave., Detroit

A. V. FRIEDRICH

122 Front St., Traverse City

A. J. SCHULTZ

89 W. Western Ave., Muskegon

PARKER THE WRECKER.

The Harrison Parker stores in Chicago and elsewhere are gradually being handed over to purchasers or closed up altogether. None of the stores were ever on a paying basis. They never could be gotten on a paying basis as long as Harrison Parker had anything to do with them, because he is not a business man in any sense of the word. He is an exploiter—a plunger—a blue sky chaser—a wrecker. Everything he has ever touched has shriveled and perished. Every one who has ever placed any funds in his hands has never again seen the color of his money. In the Co-operative Association of America fiasco more than fifteen million dollars remain unaccounted for. Whether this vast sum has been segregated by Parker or secreted by his wife, one fact stands out boldly—the poor devils who contributed to this enormous fund will never see a penny of it again.

Whether Parker will now retire with his ill-gotten gains remains to be seen. If he concludes that thirty million dollars will give him more enjoyment than fifteen millions, all he will have to do is to launch another alleged co-operative mercantile undertaking. Because there is a fool born every minute it will be comparatively easy for him to secure a following and duplicate the programme he carried out under the guise of the Co-Operative Society of America with such disastrous results to thousands and such lucrative results to himself and his wife.

PEACE TIME FINANCING.

Just as the war led to bond sales on an unprecedented scale, so now the progress of readjustment will require enormous new security issues for the purposes of peace. European Governments are consolidating their debts and borrowing funds for rehabilitation work and for the resumption of works of public improvement interrupted by the war. London and New York appear to be about equally prominent in the handling of these foreign loans. India, Japan, China, Australasia, and most of the European countries have recently been in the market for funds. Various political subdivisions—cities, colonies and states—as well as the Central Governments, have undertaken to place loans. Some of the recent borrowers have been Ceylon, Nigeria, French Indo-China, Algeria, New Zealand, the Australian Commonwealth, New South Wales, and the City of Zurich. Other countries are negotiating with bankers here and abroad, and in New York negotiations for a foreign loan to Argentina are reported as nearly completed. The supply of investment funds and the more favorable rates are encouraging such issues. Their volume will obviously have some effect in determining the duration of the present easy money market.

BETTER TIMES AHEAD.

The business man, it matters not how successful he may be, is always confronted with problems. During the past year his problems have been manifold. Inventories accumulated at

war-time prices have had to be written off; prices have had to be adjusted to new levels; overhead charges have had to be scaled down proportionately to the smaller volume of business; cancellations have been a thorn in the side; buyers suddenly became hard to please. One by one these difficulties have been surmounted, and by this time efficient producers and sellers have adjusted their operations to the new order of things. But business is never static. The problems of readjustment are hardly solved before a new crop of problems begins to spring up. These are problems incident to the coming of better times. The problems of the past year and a half have been those of stress and storm. Now that the storm has spent its force, it becomes necessary to put the craft in shape for fair weather. This figure, however, is hardly accurate, because the end of the financial storm will not bring back the same sort of calm weather as that to which we have grown accustomed heretofore. If one can imagine a terrible storm which, after the winds die down and the clouds go away, leaves a different sort of climate, he will get a picture more nearly like what is taking place in the world of business.

Elsewhere in this week's paper the Tradesman presents its annual appeal for contributions for the Christmas fund it is necessary to raise each year for the City Rescue Mission, which was founded by Mel Trotter twenty-two years ago and has been managed by him ever since. Mr. Trotter's duties are now so varied and extended that he cannot devote all his time to the local institution, but his spirit hovers over the Market street establishment which has done more for the poor of Grand Rapids than all the churches of the city. Mr. Trotter is a kindly man, big in body and bigger in spirit. To know him is to love him, because he is a true follower of Jesus in his love of children and childlikeness. He possesses to a marked degree broad sympathy and consideration for other men and other men's religions, whether he believes in them or not. By education and environment he is a Calvinist, but he is so broad in vision and so generous in thought and action that he can detect the good in Gentile, Jew or Catholic—even the Unitarian. The Tradesman trusts the offering which its readers may bestow upon this institution this year may be unusually liberal.

No more remarkable change has ever occurred in this State than the rapid abandonment of stock insurance and its replacement with mutual protection. So complete has the transaction become that in many towns in Michigan there are no stock policies in force in the business districts. Home owners are also coming to understand that stock insurance is rapidly becoming obsolete and that the man who still retains a stock policy on his property is a back number.

Some men look for work and are afraid they'll find it.

DID WE OVERPRODUCE.

A few days ago a collar manufacturer announced that he and his confreres would welcome the disappearance of the soft collar. He even intimated that this device was hardly the proper thing for a gentleman to wear. Further along in his disquisition he inadvertently revealed the cause for his spleen by admitting that a soft collar survived two or three times as many trips to the laundry as a stiff one. That let the cat out of the bag; he wanted to sell more collars. It is not the purpose of this paragraph to declaim against the wastefulness of the manufacturer's objective. In times like these every one can understand his point of view. When there is an accumulation of unsalable goods the obvious remedy is to induce buying until the excess is eliminated. The striking thing about this present feeling is its sharp divergence from the orthodox business opinion of 1919-20. Then, instead of there being a complaint of a surplus, there was everywhere a cry of scarcity—"there isn't enough to go around." Labor was urged to produce more, more, more! On the strength of reports from their sales managers, manufacturers duplicated their orders for raw materials, and when their traveling salesmen came in with stories they had picked up on the road they were induced to place more orders. Then in the seclusion of their private offices they developed a scare lest they might still be caught short of goods and determined to buy still more.

RETAIL TRADE CROWDED.

In 1920 there was a grocery store to every 218 persons in the United States, or one to every forty-eight families, according to Alvin E. Dodd, manager of the Department of Domestic Distribution of the United States Chamber of Commerce, who intimates that there may be too many retailers. On the basis of the estimated average family budget the average grocer in the United States would have an annual turnover of only \$9,400. This is too small to permit him to obtain a living, and the result appears in the high mortality rate in this trade. In 1920 there was one failure for every 200 grocers in the country and in the past five years, although during most of this time the country was highly prosperous, retail grocers succumbed at the rate of about twenty a day. This, of course, only means that competition is simply weeding out the unfit, and that economic law will not be thwarted. Nevertheless, the weeding-out process is immensely expensive to society, and it appears to result in no permanent improvement, as a new crop of adventurers springs up to fill the places of those who have gone to the wall. While conditions appear to be worse in the grocery trade, there are other lines of retailing in which conditions are also very bad.

PACIFISM AND BUSINESS.

Five years ago radical agitators were screaming that Big Business was trying to force this country into war. To-day they are rapidly reversing

their position and are insinuating that there must be something wrong with the new peace movement and the aims of the Arms Conference, since Big Business is so sympathetic. It is not that they suspect the sincerity of the peace movement. On the contrary, they realize that since the movement has the backing of so many practical men it is more than likely to succeed. But if Big Business wants peace instead of war there must be something wrong with peace; perhaps war will be better after all. Back in 1917, just before war was declared, a prominent Western agitator wrote to the head of the I. W. W.: "This d—d war is going to interfere with good radical work." Now, however, this element has discovered that in the long run war is an excellent means for spreading the gospel of discontent. It has made a good radical stew of Russia, and if we could only have another big war perhaps most of Europe and Asia would likewise go Bolshevik. Therefore the radical's voice is for war; for the Arms Conference he has only contempt; he despises the business man as a pacifist. With the scrapping of battleships and the disbandment of armies his hopes of making a great mess of things go glimmering.

BEATING THE BANDITS.

Nothing seems to be easier in these days than for a bandit to hold up a bank messenger and rob him. Intimidated by a pistol, the messenger dares not even to make an outcry.

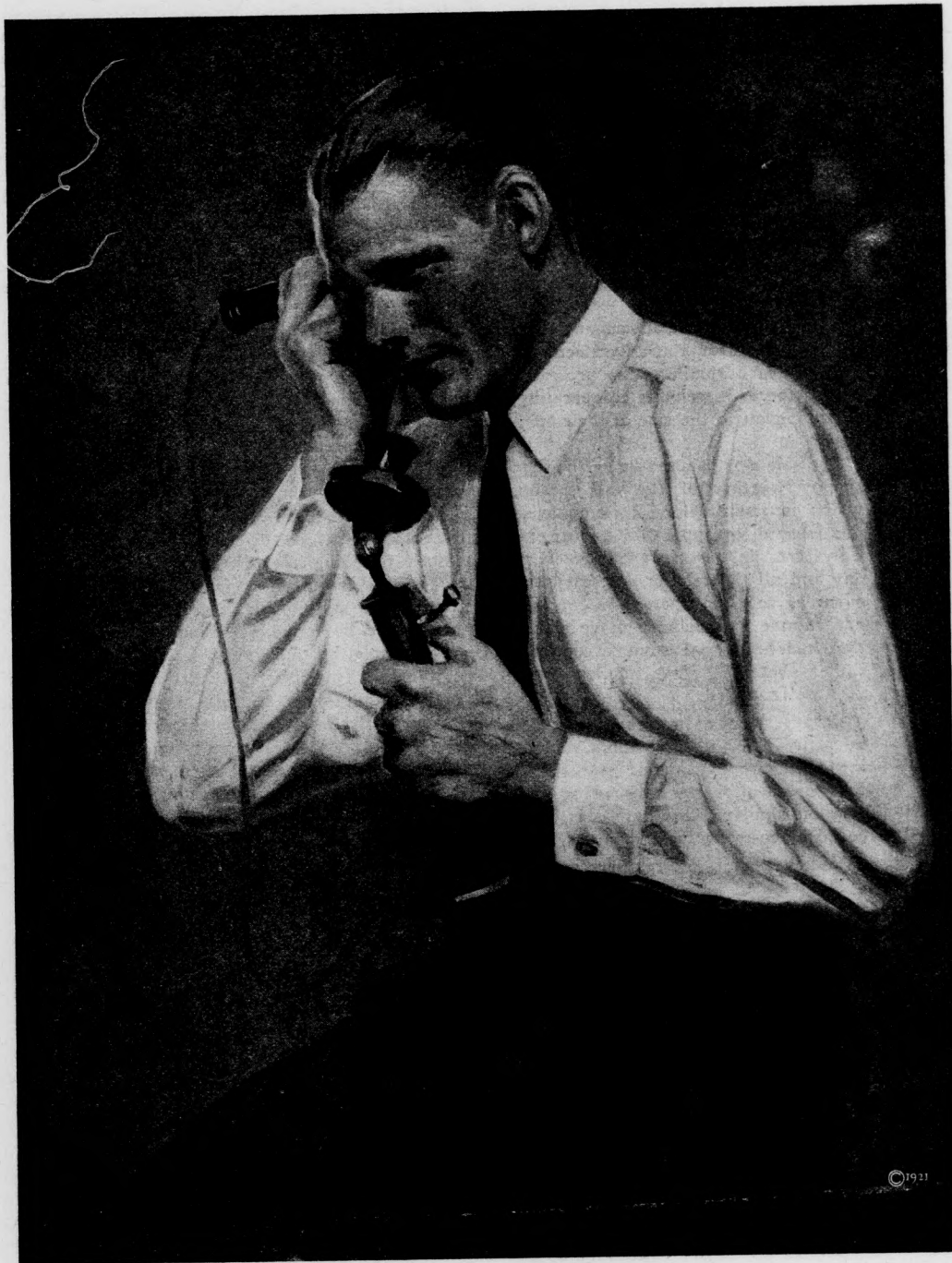
The robber goes off with the loot. But suppose that, a few seconds later, a loud alarm starts inside the stolen bag, a gong ringing and continuing to ring, so as to attract attention? To the bandit, nothing could be more embarrassing. The chances are that in sheer panic he will drop the bag and get as far away from it as possible.

This is the idea of a new invention which provides for an electrically actuated gong alarm inside of a money-carrying case. In the handle are a couple of triggers. The messenger, if held up, can start the gong instantly by touching one of them. Or, if, while covered by the robber's pistol, he deems that unsafe, he pulls the other trigger, causing the alarm to start a few seconds later. By that time the bandit will be making his getaway; but he cannot have gone more than a few steps before the thing begins to make a noise, and it will keep on ringing for six hours.

CONQUERING THE CANKER.

A few years ago citrus canker threatened to destroy the orange and other citrus industries of Florida and adjoining states. A vigorous campaign of eradication was begun, however, during which time all orchards found infected were destroyed. As a result the Florida Plant Board was able to announce that no infections had been found since August, 1919, and that the disease was to be considered as eradicated.

There is nothing much cheaper or much better for your business than for you to be on time.



*Painted by
Clarence F.
Underwood.*

HALLMARK^{HALL} SHIRTS

*The Line with The Quality Kept Up.
The Product of Troy's Master Craftsmen.*

Newest models with exclusive fabrics and patterns. Values permitting prices the Consumer likes to pay. The HALLMARK label is the assurance of Sterling quality in detail and workmanship.

400 leading wholesalers of the U. S. A. are now showing HALLMARK Shirts for Spring. Nationally advertised.

HALL, HARTWELL & CO., TROY, N. Y.

Makers of HALLMARK Underwear, HALLMARK and SLIDEWELL Collars



Co-Operative Selling Plan To Increase Volume.

Topeka shoe retailers, co-operating with apparel retailers, many of which maintain shoe departments, have just put on one of the most pretentious selling campaigns ever conducted in Topeka. The drive for bigger volume was a co-operative proposition, each of the merchants contributing to the advertising fund in proportion to the size of his business. The publicity drive, in the name of all the retailers participating, cost \$700, or an average of \$26 each, reached into 16 counties intensively and broadly covered the state.

It was primarily designed to bring people to Topeka to trade but there also was a strong solicitation for mail orders from those who could not visit the city. Shoe retailers took an active part in the campaign and foot wear was well represented in the apparel displays.

The distinctive feature of the event was that it was not a cut price sale. There were no mark-downs. Every bit of merchandise was sold at its regular price, except that several of the stores played up leaders at slight reductions.

The sale was also a fashion show, in that the retailers, through their window displays, sought to show the public the prevailing and popular styles of footwear and apparel of all kinds.

Advertisements for the publicity drive that preceded the three day sale held on Nov. 14, 15, and 16, were prepared by a committee of retailers, headed by Fred Voiland, of the Voiland-Engle Clothing Co., which carries a large line of men's and boy's shoes. These advertisements, a half page in size, were carried in 16 country newspapers in counties surrounding Topeka. The advertisements were placed through a Topeka advertising agency. The same advertisement was printed in Topeka daily newspapers.

As a means of attracting out of town people to the city the merchants secured the co-operation of the motion picture theaters in booking attractive shows for the week. In turn a paragraph was inserted in the co-operative advertisement mentioning that a special effort had been made to have good shows at the theaters during the sale and inviting customers to take advantage of this opportunity to enjoy a good entertainment.

Much attention was given by the merchants to their window displays in an effort to show the latest styles in apparel of all kinds. The shoe retailers had especially good displays. It was notable that the average priced merchandise was given preference and that price tags were prominently displayed.

It was, however, felt that the style factor was vital to play up at this time in order to stimulate interest among customers and cause them to buy without the retailers cutting prices.

The expense of the advertising campaign, except for the advertisements used by each retailer, was pro-rated among the 27 merchants co-operating, in proportion to the size of their business.

The sale was ushered in by the first snappy weather of the fall season, which in itself helped to emphasize the demand for apparel and footwear. Good crowds were in the city every day and all the retailers reported the event as very satisfactory in increasing volume and helping move stocks that had been, with some exceptions, rather sluggish. Shoe retailers were very well satisfied.

Because of the success of this co-operative plan, other retailers, including hardware and music stores and furniture dealers, are considering putting on similar three day sales, preceded by co-operative campaigns.

"When a group of retailers get together and all put their shoulders to the wheel, they can start something," said Mr. Voiland in discussing the event. "One merchant can help his volume if he advertises consistently and gives value for the money. But when 27 other merchants join him in doing the same thing and work together for the good of all, they get honest to goodness results.

"We have discovered that through this sales campaign. It has been a success and it is my opinion that it will be made an annual or semi-annual event and one that the public will grow to appreciate very much. The cost has been small. Individual stores have spent little more than their regular outlay for advertising the sale aside from the special co-operative campaign and the cost of that was insignificant.

"We used no medium except newspapers in this campaign, no billboards or moving picture films. Newspapers and window displays only were used."

Special attention was given to making the advertising copy used in the country newspapers timely and appealing and in sympathy with the attitude of the persons to whom it was directed—very largely farmers. It very strongly emphasized economy and thrift and urged only the purchase of necessities.

Because Topeka merchants wish to co-operate with the retailers in the smaller towns, the advertisement contained a paragraph which urged prospective customers to buy from their home town dealer, if they could, any

merchandise they wanted, and if they could not get it there, then Topeka merchants requested and invited their patronage.

This copy is applicable to any locality. It was carefully thought out for its effect, and it brought very successful reactions from the buying public. Other retailers in towns and cities throughout the United States probably can use this copy just as successfully. The advertisements used by the apparel dealers read:

"It is a source of comfort to know—that out of our recent changing economic conditions in America—there has come to all of us a keen appreciation of our good sense as a nation. Thrift and sober judgment have displaced the threatened tendency to extravagance, and our normal status as individuals finds its best expression in our sober conduct as consumers. It is neither good form nor good sense to be extravagant—and we like to find ourselves transacting daily business in an atmosphere of respect and admiration for the thrift thought. Our experience emphasizes the overshadowing necessity of doing as individuals the things we did as a nation in time of a great crisis—and nowhere in America can there be found a community more intent on its purpose of serving than in the city of Topeka. It was this spirit that showed itself in the early days of the readjustment period—now happily passed—when it took courage for the retail merchant to anticipate declining prices and instantly pass to the public the lowered cost to which it was entitled.

Chicago Sales Not Up To Expectations.

During the past week the big jobbing houses of Chicago held a series of clearance sales which were intended not only to move stocks from wholesale to retail hands, but also, because of the concessions made, to stir up general activity by the consuming public. The goods offered included many staples and branded merchandise in the textile and other lines, and the values were in many instances below the cost of replacement. A large crowd of buyers gathered to grasp the bargains offered, although not as large a one as was expected. Neither did they buy to the extent that was hoped for. Most of them were from cities in the Middle West, the South and Southwest, where the low prices of farm products have lowered the purchasing power of the people. This is a fact which they had to take cognizance of. The way they did it was to buy rather sparingly, taking only such quantities as they felt sure of disposing of. They showed partiality for seasonable goods such as could be used to stimulate holiday sales and were not as interested in merchandise for post-holiday ones. Their action was a fair reflex of the conditions now prevalent nearly everywhere in the country. These conditions can only be changed by a larger volume of purchases on the part of the general public, which is a question of time.

Some men are so stupid that they will actually argue.



This business was built on H-B Hard Pans

HEROLD-BERTSCH has been making shoes for over a quarter of a century. Included in our line now are many fine dress shoes. But our business was built on the H-B Hard Pan. The reputation this SUPER SHOE gave us was the direct cause of our growth and expansion. Dealers who found the H-B Hard Pan a wonderful value came to have confidence in our entire line. We have thousands and thousands of loyal dealers who have been selling the H-B Hard Pan as long as they have been in business. They will continue to sell it as long as they stay in business. Send for catalog.

HEROLD-BERTSCH SHOE CO.
Grand Rapids, Mich.

News and Gossip From Saginaw Valley.

Saginaw, Dec. 5—The regular meeting of Saginaw Council was held Saturday evening, Nov. 19, at 6 o'clock, with a very good attendance. Eight new members were initiated into the mysteries of the order. One of the candidates proved to be an excellent nurse maid.

Councilor Larabee was a visitor. Perry Larabee belongs to Grand Rapids Council and visited No. 43 in the interests of the Bagmen of Bagdad.

Directly after the meeting the councilors and their wives indulged in playing cards, the proceeds of which were devoted to the flower fund of the ladies' auxiliary. A tidy sum was realized.

The officers of the Council wish to thank the members for their attendance at this meeting. It is very encouraging to the officers in the performance of their work to have good representative meetings.

Councilors Brown and Rutherford spent the past month on their annual hunting trip in the North woods and, as usual, were successful. They tell us things did not look very promising upon their arrival but on Saturday, Nov. 26, the senior Counselor received a telegram from Bert Rutherford, advising us that they had been "successful as usual."

As a consequence of our mighty hunters' skill in capturing choice horse meat, the councilors and the ladies gathered at their annual dinner dance at the Masonic Temple, Saturday evening, Dec. 3.

The participants of the banquet want to extend their thanks to the hunters for making these events possible. There is also unlimited praise and appreciation due the entertainment committee and the ladies auxiliary for the wonderful way the dinner was served. With all due respect for the entertainment committees of the past, we have never before seen the immense dining room more tastily or more beautifully decorated. The meal was served in the least possible time and in a most efficient manner. Any entertainment committee that works as hard and faithfully as these two committees have, certainly warrant the support of every councilor. Let's show them that we are with them by attending their parties. Grand Treasurer B. N. Mercer acted as toastmaster and most ably presided. Mrs. Sam Trott responded with a solo and was accompanied by Miss Gwendolyn Owen. Mrs. Mossman gave a very nice recitation. Bert Rutherford told of the hunting events. Mr. Brown discussed some historical events. We would advise Ben to dig up a suit of armor the next time he calls on the Czar. Mrs. Watson, the president of the ladies auxiliary, told of the problems confronting their organization.

Ed Knoop, chairman of the building committee, presented the revised plans for purchasing a home for Saginaw Council.

At a cost of \$22,765 a home can be purchased which cannot be replaced for \$40,000. The advantages to be derived from having a home of our own should appeal to every loyal U. C. T. Boys, this means not only the continuance of the Council with an ever-increasing membership; it means the actual success of your ladies auxiliary. This branch of our organization must have adequate headquarters to take care of its membership, and it is up to us to provide it for them. A club room should also be of great value to those members living outside of the city as a meeting place where you can discuss your business as in the privacy of your own office. Your building committee have in mind arrangements so that meals can also be served. We think that every member should try and subscribe \$50 worth of stock, for under the plan of financing, this stock

will in a few years be retired and the club and home not only will be self-supporting, but will actually show a profitable investment.

Saginaw Council has the largest number of U. C. T.'s in percentage of population and ranks thirteenth in point of membership in the United States. It just seems most important now to get together and have a home of our own.

Remember the next regular meeting is Dec. 17. We should have every possible member present, so that we can settle this building proposition and have the new home ready to move into by February or March.

Last Saturday Saginaw high school football team decisively defeated Calumet high school, thereby bringing to Saginaw the interscholastic championship of Michigan. The supporters of the splendid Saginaw team regret that Muskegon high school refused to meet the Saginaw team after having been ordered to by the State interscholastic board. The Muskegon team was offered an opportunity to prove its title in 1907 under similar circumstances and in a spirit of sportsmanship they should not have forgotten this instance. However, Saginaw defeated Grand Rapids central by double the score that Muskegon did and we will leave it to any Grand Rapids central player or their coach to tell who has the best team in Michigan.

There is much to be learned from watching a team of this year's caliber engaged in conflict. It shows what teamwork, co-operation and willingness will accomplish. These lessons can readily be applied to business and fraternalism.

Let's put the same kind of pep that wins state championship football honors into our daily commercial life and into our U. C. T.'ism and there will be no question about reaching our goal.

O. M. Leidlein.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Dec. 5—Isaac Harjin has accepted the management of the co-operative store at Rudyard. Mr. Harjin is a practical grocer and under his management the store will, undoubtedly, make a success.

F. O. Carrell, who for the past year has been in charge of the Farm Bureau here, has resigned his position and left for his home in San Diego, California, to join his family for the winter.

Health hint: buy the cook a Christmas present.

H. G. Rath, one of our popular lumbermen, has taken advantage of the quiet times in the lumber business and has opened up a meat market at 907 Ashmun street, which will be known as the Square Deal meat market. Mr. Rath has secured an expert meat cutter and will specialize in quality meats and a square deal. The location is ideal and should be a financial success.

J. Thornton, formerly of Rudyard, has moved to the Soo, and bought out the branch store of P. T. McKinney & Sons, on East Portage avenue. Mr. Thornton has had many years of experience in the mercantile business in Rudyard and will give his undivided attention to the new venture, which undoubtedly will continue to be a success.

The boss is a man who is early when you are late and late when you are early.

Clyde Connolly, the well-known merchant of Thoreice, was a business visitor here this week, getting in his Christmas stock so as to enable Santa Clause to make the grade in time for Christmas on the island.

James Cohen, the well-known cigar manufacturer, was the victim of robbers last week, which goes to show that some people are particular about the brand of cigars they smoke. It is not surprising to note that they took Mr. Cohen's brand out of all of

the other popular brands in the city. This is the first robbery in the Soo for the last few weeks. Evidently some of the gang have just returned from spending the hunting season elsewhere.

A branch factory of the American Shoe Last Co. is being erected at Crystal Falls and will begin operations next spring. We congratulate Crystal Falls on being selected, as a cordial invitation was extended by the Soo, which is living in hope that another branch may be located here.

The Mud Lake Lumber Co., of Raber, is starting up a few camps for the winter, which will help drive dull cares away for the merchants of Raber and Goetzville.

It has been decided by the Mackinac County Agricultural Society to cut out horse races for the next fair. A number of the supervisors were also against it, believing that the money spent would be better utilized in improving the exhibits. It was also decided at the meeting to eliminate the sport program as the general attraction. Instead, the fair will include a Sunday program, when a big dinner will be the main attraction. It is intended to make the day a gathering at which every section of the country will be represented—a get together meeting for everybody. Sunday was chosen as the day when nothing would interfere with the carrying out of this program, and it has been decided to give it a trial. This suggestion may be a good one for a fair the size of Allenville, but it would seem as if a program of this nature would be a tame drawing card for the larger fairs where horse races and other sports seem to be the means of getting the crowds during the fair, as the farm exhibits and vegetables seem to be a mere side show to the vast crowd who go for the sports and other attractions secured by the fair to entertain the public. It may, however, meet the approval of a number, who during the period of readjustment might favor this change and we will look forward to the success or failure of their next fair.

Arthur Booth, of the Booth Broth-

ers Transfer and Storage Co., who recently underwent a serious operation at the Ford hospital, Detroit, is improving nicely which will be good news to his many friends here, who have been anxiously waiting this report.

Times are so bad that some people are driving their own cars.

About six drops in prices would be a great eye opener for business.

William G. Tapert.

Even To Sharpening a Pencil.

When I was a boy, even when occupying a very humble position, I tried never to let an opportunity pass by for assisting my employer. I tried to anticipate his wants, even to the sharpening of his pencils, straightening out his desk and doing numberless little things which the other employees would never think of doing; and it was not very long before I found that my employer not only noticed these little attentions and efforts to lighten his work, but rewarded them.

Jason Brown.

9 to 11 pound Oak Bends
55c lb.

**SCHWARTZBERG & GLASER
LEATHER CO.**

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

LEARN BUSINESS

At home by correspondence

McLaddan University

"The Quality School"

A. E. HOWELL, Manager

110-118 Pearl St. Grand Rapids, Mich.

Teaches by mail. The school is as near to you as your mail box. Write for full particulars.

Men's Hav. Brown Kid Romeo Stitch Down

St. No. 220 at \$2.35 Pr.

SIZES 6 to 12.

TERMS 3%-10 Net 30 Days.

A limited Supply in Stock for immediate shipment.

SIZE UP TO-DAY FOR
HOLIDAY TRADE.

BRANDAU SHOE COMPANY
1357 Sherman St.
DETROIT MICH.



This is Felt Slipper Time

We have wonderful values in Moccasins and Juliets.

Call on us for your immediate needs.

Our stock will not last long under existing conditions, due to the shortage of felt goods in the hands of both manufacturers and jobbers. Don't delay.



HIRTH-KRAUSE

Shoemakers for Three Generations

GRAND RAPIDS

MICHIGAN



Economic Forces Have Hurt the Farmer's Purchasing Power.

Of business sentiment as defined by the incidents of the closing weeks of the year, it may be said that there is a prevailing atmosphere of hopeful expectation. Actual volume of current business, apart from that which is distinctly seasonal, is not large, nor is there any indication that a robust trade revival is in the course of development. As a matter of fact the country's commercial turnover is less than at the corresponding time in any of the past six years, yet a spirit of optimism marks the predictions which are being made for 1922, and affairs generally are being shaped to take advantage of improvement that is expected.

Underlying the prevailing confidence is a consciousness that some of the most difficult steps in the progress of domestic readjustment have been accomplished. The fact that commodity prices have for the most part checked their long and painful downward course and have even, in special instances, improved from their lowest recent level, is accepted as a sign that the period of severest deflation has run its course. A re-employment of a part of the army of men made idle through lack of work, an adjustment downward of wages to a level more in line with the scale of prices, and a relief from the menace of perennial strikes are factors which have helped to bring about a hopeful attitude; in addition there have been the evidences of progress toward cheaper transportation and lessened distribution costs, toward more equable distribution of taxation, and toward a scale of expenditures, both private and governmental, far removed from the extravagance that was lately rampant.

The security markets have measurably reflected the significance of this list of developments, and bonds and other high-grade investment issues have scored substantial advances. There are those who see in the broad and active demand that has developed for investment securities an unfavorable sign, as meaning a withdrawal of funds from the hazards of commercial business and their employment in securities of assured strength. But the majority of observers have chosen to see in the present activity and rising prices a consequence not alone of lower money rates but of a returning courage on the part of investors who lately were not certain regarding the future of securities, and who now believe that readjustment has progressed sufficiently to warrant conservative buying.

Not long ago bonds of excellent description were quoted on a basis to

yield 7 per cent. and better; these same bonds at current quotations return less than 6 per cent., while United States Treasury short term certificates have recently been marketed on a basis of $4\frac{1}{4}$ and $4\frac{1}{2}$ per cent. Especially noteworthy of the change in the situation is the improvement that has occurred in Liberty bonds. The largest issue of these, the $4\frac{1}{4}$ per cent. bonds of 1918, which were quoted at $85\frac{1}{2}$ early in the present year, was within $2\frac{1}{2}$ points of par at the close of November.

A lowering of money rates is customarily taken as an outward symptom of an accumulation of spare funds which banks desire to put into effective use. Hence the recent progressive decline in money rates has been made the basis of a great many suppositions and suggestions regarding the policy of the banks throughout the country in the coming months. In spite of what a lowering of rates has customarily been taken to signify however, there is little present evidence that banks are reversing their policy of careful lending which they have maintained for more than two years.

A combination of extraordinary gold imports from abroad and a steady liquidation of loans in certain parts of the country accounts for the decline in rates that has occurred. Since the opening of 1921 the net addition to the gold supply of the Federal Reserve banks has been \$800,000,000, the great bulk of this addition having been accountable to imports from thirty different foreign countries. At the same time that this gold has been pouring in to swell the metallic base of the country's currency, the volume of that currency has been shrinking steadily, while the loans rediscounted by the Federal Reserve System for the commercial banks of the country have been reduced by more than half.



JOIN THE
**GRAND RAPIDS
SAVINGS BANK
FAMILY!**

44,000

Satisfied Customers

know that we
specialize in

accommodation
and service.

BRANCH OFFICES

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

Business Experience in Personal Affairs

TRUSTEESHIP is a function which involves the constant exercise of knowledge and judgment in business matters.

The advantageous purchase and sale of securities; the management and supervision of real estate; appraising and realizing upon business good will, partnership interests, options, and claims due—all of these require the guidance of keen business sense and broad experience.

These are not cares with which to burden your wife, nor to strain friendship.

This Company is organized to perform such business functions, with ample resources to insure responsibility, and with a continuous corporate existence. It can assure your family constant freedom from the uncertainties attendant upon inexperienced management of business matters.

The duties and responsibilities of the trustee are discussed in our booklet "Safeguarding Your Family's Future," which we shall be pleased to send you on request.

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICH.

OTTAWA AT FOUNTAIN BOTH PHONES 4391

CADILLAC STATE BANK

CADILLAC, MICH.

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

We pay **4%** on savings

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

RESERVE FOR STATE BANKS

Kent State Bank

Main Office Ottawa Ave.
Facing Monroe

Grand Rapids, Mich.

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

Resources

13 Million Dollars

3½ Per Cent.

Paid on Certificates of Deposit

Do Your Banking by Mail

The Home for Savings

INSURANCE IN FORCE \$85,000,000.00

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President



RANSOM E. OLDS
Chairman of Board

MERCHANTS LIFE INSURANCE COMPANY

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

So far the curtailment of credits in the present period of deflation is concerned, it cannot be said that lower discount rates at New York reflect an orderly and even curtailment in all sections of the country. They do reflect for certain parts of the country a successful liquidation; for the East in particular they indicate that commercial and industrial loans have been decidedly reduced. In the producing sections of the West and South it is true that deflation of prices has proceeded very far, but deflation of debts has not kept pace with that of prices. Hence a large amount of what is termed "frozen credit" still stands on the books of the interior banks, and the process of deflation has seemingly struck hardest here, inasmuch as those efforts which have been made to bring about credit restrictions have contributed to force prices downward so far that fresh amounts of frozen credit have been created.

At current market prices many of the agricultural producers, according to the statements received from the West, will hardly break even on this year's operations, and the difficulty of the situation lies, therefore, in the inability of these producers promptly to meet their demand obligations. In the cotton states the relatively high price of cotton has brought some cheer, but even there the uncertainty of the demand for the year's small crop has made it difficult to count upon any rapid liquidation of debts. In the West the prices of grain and cattle are half those of a year ago. Grain raisers who had expected to pay their notes with two dollar wheat find wheat on the farm worth less than one dollar, and their paying ability is thus lost. Reports from the Middle West tell of corn having sold as low as 20 cents per bushel on the farm, and of mutton having sold at 3 cents per pound on the hoof. Quotations at Western primary points are so low that in some instances farmers, instead of burning coal are using corn for fuel.

We see now, in a new perspective, what difficulties were stored up for the country during the period of rash inflation that we chose, from 1915 to 1920, to call a war boom. Deflation from a condition such as the country stood in two years ago has shown itself to be at best a hard performance. The principal difficulties have arisen from the disproportions that were brought about and by the manner in which these have thrown affairs out of balance at a time when stability was needed more than anything else.

Moreover, other difficulties have arisen from the inability of the entire world to shape its business course in the same manner as the United States has done, and from the unbalance of the international exchanges that has drawn so much gold to the United States. Our whole banking and credit system, and our position as an international financial leader, are affected in a peculiar and perplexing fashion by the quantity of gold that fills the vaults of the Federal Reserve banks at this time. There is no apparent likelihood of an early cessation of the import movement; the inward flow is

because of our enormous foreign credit balances and because of the present inability to correct the chaotic condition of the international exchanges. Coming from the four corners of the earth, and part of it virgin metal fresh from the South African mines, we have constantly to be reminded that the present supply of gold cannot be indefinitely retained here, but must be regarded in the nature of a trust fund for those nations which, when financial order begins to be restored, will require it.

We need to have it repeatedly called to our attention—even though we are in the midst of a period of deflation—that should we reverse our present course and inflate our credit system to the extent which would ordinarily be warranted by the growth of our ownership of two-fifths of the world's gold, the outcome would be to make it difficult to part with any of this stock of metal when the time comes for exports. With credit extended and prices inflated, we might then find ourselves in a position from which we could emerge only by again going through the process of violently curtailing credit and forcing a collapse of prices.

Our business structure at the moment is unquestionably nearer to a wholesome condition than we could, two years ago, have hoped for. Yet it is still to be determined how far we have proceeded toward that degree of stability from which a forward movement, on healthy, orderly lines, can confidently be counted on. It is seen that in the South and Middle West the most important problem today, two years after the beginning of deflation, is the matter of shaping the course of debt reductions so that, while bringing about the smallest amount of individual harm, it will result in the greatest amount of general

An Actual Case—

He was an excellent husband; unselfish, proud of his wife; but excluded her entirely from his business affairs. This had the result of making her utterly incapable of seeing to them when the time came that she had to.

His business was in such shape that it needed vigorous management to stand off creditors, and financial assistance to prevent collapse.

This Company was made Administrator and by obtaining extensions, enabled the business to continue without loss and earn substantial dividends for the widow. She had nothing to do with it. We finally disposed of her interest in the business at a handsome increase over the inventory figure.

This strong Company is ever ready to act as Executor and Trustee, and does not object to being named.

Ask for our new booklet,

"What you should know about Wills."
"Descent and Distribution of Property."

"Oldest Trust Company in Michigan."

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MICHIGAN TRUST
COMPANY**
GRAND RAPIDS, MICHIGAN

Grand Rapids National City Bank CITY TRUST & SAVINGS BANK

ASSOCIATED

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

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

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

**GRAND RAPIDS NATIONAL CITY BANK
CITY TRUST & SAVINGS BANK**
ASSOCIATED

Grand Rapids Merchants Mutual Fire Insurance Company

Economical Management

Careful Underwriting, Selected Risks

Affiliated with the

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Second to none for prompt and fair settlements.

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MICHIGAN AUTOMOBILE INSURANCE CO.

Grand Rapids, Mich.

A Stock Company.

IMPORTERS AND EXPORTERS



ESTABLISHED 1853

OUR FOREIGN DEPARTMENT

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

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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

good. Relief for the producers is no longer to be expected from a policy of liberal extensions of credit for the purpose of enabling commodities to be held off the market in order to secure increased prices. Such a policy, carried too far in the past, has had consequences from which the country is now suffering. Rather, relief is to be looked for in the lower prices of the commodities the producers must buy, and in such reductions in transportation and distribution costs as will have the effect of enabling them to market their output at a profit.

Thus it is seen how the farmer's present condition of price-deflation but not of debt-deflation has its direct bearing on the prosperity of the entire country. After all, the farmer represents the greatest single buying class in the United States; virtually half the consuming power of the country rests on him. The farmer is postponing purchases now, not because of any wilful refusal to buy, but because of his limited financial ability, due partly to his wilful refusal to sell at high prices when he had the opportunity. The story is told of a Missouri farmer who said a few days ago: "I priced a hat for myself and it was \$7.50. That meant 37 bushels of corn, a full wagon load. The hat I have on cost me 4 bushels. It will have to last through the winter."

Here is a type of argument that must be taken into account in all our discussions of deflation and in all our prophecies of a general trade revival. In the same sense that economic forces have hurt the farmer's purchasing power they have hurt the purchasing power of all Europe; as with the farmer, so with the customer abroad; his available resources are not sufficiently abundant to enable him to liquidate his old indebtedness, neither are they sufficiently abundant to permit buying in a lavish spirit that would mean boom times for the industrial parts of the United States. So that, by "cutting their patterns according to their cloth"—which means small purchases—the buyers of our industrial output, both here and abroad, are gradually forcing the existing proportions to a scale out of which eventually will come a degree of stability that will be a basis for a new forward movement.

If the buying power of our farmers and our foreign customers is not largely increased by widening markets and advancing prices of what they have to sell, stability in our industrial markets will have to come by means of conditions which will bring goods within their buying power, wherever that is. This, obviously, will be by means of an adjustment of production costs, by means of lower money wages and higher labor efficiency, and by means of cheaper transportation and distribution costs.

Encouragement that these changes are in the way of being effected is given by the new state of mind that is coming to prevail generally. During the early and middle part of the deflation period through which we have passed there was a popular misconception of the meaning of deflation, the public taking it to imply a downward adjustment of prices for the public's advantage, without a commensurate reduction of income. The fallacy of this was not recognized at first, and for a considerable time economic reasoning which showed this fallacy was brushed aside. So it was left for hard experience to bring home the truth that deflation means something more than sacrifices on the part merely of those who own and operate enterprises.

There must be a fair remuneration of capital and management if those two elements so necessary for production are to be forthcoming: the logic of this economic truth has been so repeatedly demonstrated of late that wage earners are now far more ready than before to accept it. This accounts for the adjustment downward of wages in such a measure that many industries begin again to see an opportunity to operate profitably at prices which consumers are able and willing to pay for the goods and services rendered.

New Law Needed.

The Eureka-Croesus Mining Co.'s stock-selling proposition that the Michigan Securities Commission last week refused to approve was the most pretentious of the kind that has come before the commission in a long time. According to the commission's information, the company is capitalized at \$3,000,000, shares \$1, and there were some vague reports of \$59,000,000 in gold, silver and lead deposits in sight on the company's properties in Nevada. The commission also heard that upward of 900,000 shares have been sold in Michigan around 80 cents, and that one Michigan citizen holds upward of 80,000 shares.

Although these approximately 900,000 shares were, as alleged, sold in Michigan without the sanction of the State Securities Commission, no law was violated because the sales were interstate business; that is, orders for stock were taken in Michigan but the sales were negotiated in New York. Sanction by the state commission at this time would obviously help the selling of more.

A movement is now under way to secure a Federal law making it a punishable offense to sell stock in any state to persons in Michigan, unless the stock is approved by the Securities Commission of this State.

The English language is called the "Mother Tongue" because Father seldom gets a chance to use it.

WE OFFER FOR SALE United States and Foreign Government Bonds

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

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Makes Structures Beautiful
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Rives Junction

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**Cumulative-Participating
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**PALACE THEATRE
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Send for Attractive Circular on a Growing-Going Proposition—now active.

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

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CORPORATION**

Oliver Theatre Bldg.

South Bend

Indiana

Fourth National Bank

Grand Rapids, Mich.
United States Depository



Savings Deposits

Commercial Deposits

3

Per Cent Interest Paid on
Savings Deposits
Compounded Semi-Annually

3½

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Certificates of Deposit
Left One Year

Capital Stock and Surplus

\$600,000

WM. H. ANDERSON, President

HARRY C. LUNDBERG, Asst. Cashier

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Petoskey Transportation Company

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Investigate the above Company as an investment opportunity. It is a going concern making substantial earnings, and paying dividends.

As an enterprise, it is absolutely sound, and has ahead of it a future that is long and bright.

Write for full information.

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GRAND RAPIDS

MICHIGAN

Indictment of the Stock Fire Insurance Company.

My indictment of the stock fire insurance company may be summarized as follows:

1. Twice as much money is collected from the policy holder as is necessary to cover the actual cost of protection.

2. The extra amount filched from the policy holder, in excess of the amount necessary to pay for the protection afforded gives the companies vast sums to use in influencing legislation to such an extent that they have become dangerous factors in every State capital in the country. Through the employment of lobbyists and the lavish use of money, they have been able for many years to prevent the people from securing needed legislation enabling mutual companies to be created on a reasonable basis or maintained along reasonable lines. This menace is gradually being overcome by the power of public opinion; but it has been a hard fight—especially so because the money furnished by business men has supplied the weapons to be used against them in corrupt ways.

3. The excess money collected unnecessarily also furnishes the officers of stock companies an excuse to dip into stock market speculation, as was distinctly proven in dozens of disclosures in the Lockwood investigation. Wild speculation with other people's money is about as disastrous a feature in connection with the insurance business as can be imagined.

4. The riders used by stock companies are replete with catch phrases and terms which can be construed in more ways than one, thus enabling adjusters of fire losses to penalize the poor devil who has had no previous experience in settling losses and has no influential friends to stand back of him or no money to employ attorneys to see that he receives a square deal. Adjusters seldom take advantage of these subterfuges in dealing with men of large means or high standing in the community, but reserve their pernicious activities to the less fortunate members of society. Ninety per cent. of the policies written by stock agents are invalid, due to the use of these dishonest riders and the ignorance, stupidity and venality of many local agents.

5. The commission accorded local agents—ranging from 15 to 25 per cent.—is greatly in excess of the value of the service rendered. The bank does business on a charge of 3 to 4 per cent., wholesale merchants on 10 to 12 per cent. and the retail merchant on 15 to 25 per cent. In each case real service is rendered and large amounts are invested in stocks. The insurance agent carries no stock, except a few dollars' worth of conflicting riders which impair or invalidate the policies on which they are used. He seldom takes the time to ascertain whether the policies he fills out are in harmony with policies previously uttered by himself or other agents. All he apparently sees is the big percentage coming to him on the transaction. There are, of course, some exceptions to this rule, but I have pro-

vided for them in the 10 per cent. exception to the general rule.

6. The adjustment of losses is not given the attention it deserves. Instead of being attended to by the companies themselves, it is usually farmed out to an adjustment bureau because the manager of the company owns stock in the bureau and can affect the dividend rate paid on the stock by the amount of business he sends the bureau. This third party can do things and say things which the high characterized Sunday School Superintendents and church deacons who act as directors of the company would scorn to resort to. If the man who has had a loss is prominent in business he is treated like a king and actually forced to accept more than he claims, but woe to the poor chap who has no such backing. He is treated like a criminal and usually feels himself extremely lucky if he succeeds in getting 50 per cent. of the amount actually due him. During the nearly forty years I have been watching this situation I have witnessed dozens of cases of this kind. I feel very thankful that in some cases I have been able to compel the companies to do the fair thing. When ever I put the screws on them they surrender with exceedingly bad grace, make faces at me and rush into print with the statement that they have surrendered only because of "newspaper compulsion," as they express it.

I could go on indefinitely presenting valid reasons why the stock company method of conducting the insurance business is all wrong, contrary to public policy and not in line with good business practice or modern ideas of honesty and service. I think I have said enough, however, to convince any honest man that the sooner the stock companies are mutualized or put out of business altogether the better it will be for all concerned, because they do not function properly; because they are demoralizing factors in legislative work; because they hold themselves superior to the law, defy the decisions of the courts and the acts of the legislatures; because they charge twice what their service is worth; because they employ dishonest methods to accomplish their aims; because they misuse the money of the policy holder in stock and grain gambling; because they keep unscrupulous and vindictive men in places of trust and responsibility; because they maintain machinery to destroy the men who oppose their nefarious methods; because there is not a single thing they do which cannot be done better by the mutual companies at half the cost. E. A. Stowe.

It is likely that you have faults, that your business has faults, just as conspicuous to others as your competitors' faults are to you.

A. W. EHRMAN & CO.

Accountants and Auditors
Federal Tax Service

MARTIN DOWD, C. P. A.,
Manager.

305 Fourth National Bank Bldg.
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OUR PLAN OF OPERATION.

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

RESULTS TELL.

DIVIDENDS SINCE ORGANIZATION	\$ 372,606.51
LOSSES PAID	197,895.23
EXCESS OF DIVIDENDS OVER LOSSES	\$ 274,711.28
SURPLUS TO POLICY HOLDERS	239,072.85
INSURANCE IN FORCE Dec. 31, 1920	4,552,274.15

50% Savings

TO POLICY HOLDERS.

ARE YOU ONE? IF NOT, WRITE.

I. W. FRIMODIG,
General Manager,
Calumet, Michigan.

C. N. BRISTOL, Gen. Agt.
For Lower Michigan,
Fremont, Michigan.

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"The Agency of Personal Service"

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

WE REPRESENT CLASS MUTUALS THAT SAVE

Hardware, Implement and Sheet 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.

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FREMONT,

A. T. MONSON

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MICHIGAN

Preferred Risks! Small Losses! Efficient Management!

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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.
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WM. N. SENF, Sec'y

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Proceedings in the Local Bankruptcy Court.

Grand Rapids, Nov. 21.—In the matter of E. Rosenthal, Bankrupt No. 2007, an offer has been received by the court for all the stock in trade and fixtures of the estate. The offer is received from Bernard Block, of New York City, and in the sum of \$2,000. The stock consists of ladies ready-to-wear coats, suits, waists, sweaters, etc., and is appraised at \$6,581. The stock will be sold at the office of the referee on Dec. 1. All interested in such stock should be present at that time. The inventory may be seen at the office of the referee.

On this day also was held the final meeting of creditors in the matter of Alexander S. Krause, Bankrupt No. 1946. The bankrupt was not present in person, or represented. No creditors appeared. Several additional claims were proved against the estate. Supplemental first dividend sheets were offered filed, and also final dividends sheets. Several bills were approved and an order made for distribution. There was no objection to the discharge of the bankrupt being made by the referee. The meeting was then adjourned without date. Nothing remains to be done in this estate save the formal closing and return to the district court.

Nov. 22. On this day was held the final meeting of creditors in the matter of Elmer C. Johnson, Bankrupt No. 1905. There were no appearances at the meeting. Claims were proved. The trustee's report and account was approved and allowed, and distribution and a first and final dividend to creditors ordered. The dividend was 15 per cent. No objections were made to the discharge of the bankrupt being made by the referee. The final meeting was then adjourned without date. This estate is now closed save for the final closing orders and return to the district court.

No. 25. On this day the court received an offer in the sum of \$362 for all the stock in trade and fixtures in the estate of Joseph G. Kirchoff, Bankrupt No. 2009. The offer was received from W. R. Tinney, of Grand Rapids. The date of sale has been fixed for Dec. 5. The stock consists of new and used furniture, stoves, etc., and inventories at \$1,140.30. All interested in the purchase of this stock should be present at that time. The sale will be held at the office of the referee.

On this day also was held the adjourned first meeting in the matter of Harry Vander Veen, Bankrupt No. 2003. The bankrupt was present in person and by attorneys Dilly, Souter & Dilly. Butterfield, Keeney & Amberg were present for creditors. The bankrupt was sworn and examined by Mr. Butterfield before a reporter. The meeting was then adjourned to Dec. 12.

On this day an order for distribution of funds was made in the matter of Laura Baker, Bankrupt No. 2000. There will be no dividend in this matter from the fact that a certain contract against the stock was held to be a valid lien against this estate for the full amount then remaining unpaid upon such contract. Administration expenses were paid to the extent that funds would allow. Nothing further will be done in this case, save to close the same and return it.

Nov. 21. On this day were received the schedules in the matter of Michigan Forest Products Company, Bankrupt No. 2001. The bankrupt lists assets in the sum of \$136,834.31, and liabilities in the sum of \$126,333.17. The first meeting of creditors in this matter will be held at the office of the referee Dec. 9. A list of the creditors of the bankrupt is as follows:

Chippewa county	\$1,946.37
Chippewa county	1,016.52
William Vincent, Manistee	11,900.00
R. Hunter, Newberry	2,500.00
Kelly Lumber Co., Sault Ste. Marie	790.19
Union National Bank, Muskegon	7,400.00
Muskegon Sav. Bank, Muskegon	10,500.00
First National Bank, Sault Ste. Marie	7,500.00
Sault Savings Bank, Sault Ste. Marie	11,500.00
W. A. Frederick, Detroit	17,500.00
Marshall Wells Co., Duluth	450.00
S. Freeman, Strong's	600.00
William Brown, Strong's	800.00
Ervin Yuill, Vanderbilt	5,500.00
Soo Hdwe. Co., Sault Ste. Marie	3,355.38
Warner Lumber Co., Grand Rapids	70.00
A. W. Hartman Shoe Co., Duluth	350.00
Reliable Shirt & Overall Co., Sheboygan, Wis.	100.00
Petoskey Grocer Co., Petoskey	4,123.16
R. Hanson, Grynling	1,000.00
Hickler Bros., Sault Ste. Marie	1,100.00
Lima Locomotive Works, Lima, Ohio	400.00
J. C. Knox, Secretary, Cadillac	370.02
G. R. Dry Goods Co., Grand Rapids	250.00
Lauerman Bros. Co., Marinette	800.00
MacLachlan Bros., Sault Ste. Marie	1,700.00
Hood Rubber Products Co., Grand Rapids	50.00
National Pole Co., Escanaba	6,827.38
Allis-Chalmers Mfg. Co., Milwaukee	100.00
Cornwell Co., Sault Ste. Marie	3,410.79
Soo Woolen Mills, Sault Ste. Marie	200.00
R. Jones, Sault Ste. Marie	2,000.00
Mich. Mutual Liability Co., Detroit	2,417.78
Gannon Grocery Co., Marquette	3,377.75
J. L. Lippsett & Son, Sault Ste. Marie	464.58

Hewett Grain & Prov. Co., Sault Ste. Marie	1,094.30
A. H. Eddy, Sault Ste. Marie	300.00
George Zigler Co., Milwaukee	100.00
Grand Rapids Insurance Agency, Grand Rapids	1,425.00
Marquette Co., Savings Bank, Marquette	2,700.00
Standard Oil Co., Duluth	961.11
Gormely & Rahilly, Newberry	75.99
Northwestern Leather Co., Sault Ste. Marie	2,824.58
Mike Desarmesaux, Brimley	153.00
E. L. Cheney, Grand Rapids	400.00
Robert Hunter, Newberry	2,500.00
Gamble-Robinson-Shaw Co., Sault Ste. Marie	1,401.93
P. J. Murray, trustee, St. Ignace	2,000.00
Chaddock Agency, Muskegon	703.46
Muskegon Print Shop, Muskegon	175.00
Interstate Mutual Insurance Co., Mansfield, Ohio	564.45
Harry Schmitt, Strong's	346.21
William Vincent, Manistee	2,000.00
G. A. Soden & Co., Chicago	91.95
Lima Locomotive Works, Inc., Lima, Ohio	53.98
Cadillac Printing Co., Cadillac	1.50
Cummer-Diggins Co., Cadillac	232.68
Cohen & Hunt, Inc., Sault Ste. Marie	169.28
Michigan Tradesman, Grand Rapids	2.00
Herold-Bertsch Shoe Co., Grand Rapids	54.00
Marquette Co., Savings Bank, Marquette	49.87
Frank T. Trente, Sault Ste. Marie	67.50
P. J. Schlossman Co., Muskegon	18.00
Western Union Tel. Co., Muskegon	21.38
Milwaukee Tank Works, Milwaukee	1.11
Proctor & Gamble Dist. Co., Detroit	28.75
Geo. Ziegler Co., Milwaukee	84.00
Kelly Lumber Co., Sault Ste. Marie	790.19
Muskegon Print Shop, Muskegon	23.96
C. Gotzian & Co., St. Paul	50.49
Royal Trimmed Hat Co., St. Louis	19.69
Marshall Wallace Co., Duluth	1,144.17
D. S. S. & A. R. R. Co., Marquette	2,137.11
Butler Bros., Chicago	86.73
Hickler Bros., Sault Ste. Marie	593.67
A. H. Eddy, Sault Ste. Marie	380.70
W. C. Russell Moccasin Co., Berlin Cross, Foote & Sessions, Muskegon	48.70
National Biscuit Co., Grand Rapids	61.00
R. D. Dunn & Co., Grand Rapids	223.95
W. A. Frederick, Detroit	75.00
Raymond Furn. Co., Sault Ste. Marie	622.71
Lumberman's Mutual Ins. Co., Mansfield, Ohio	28.25
Insurance Auditors Co., Indianapolis	12.72
Michigan Manfr. Assn., Detroit	50.00
Auburn Postcard Mfg. Co., Auburn, Ind.	50.00
Remington Typewriter Co., Grand Rapids	1.05
Foley & Co., Chicago	3.00
Dy-O-La Dye Co., Des Moines	26.46
The M. Garland Co., Bay City	4.50
A. L. Broughton & Co., Minneapolis	38.72
Geo. L. Laurie, Sault Ste. Marie	.50
Chamberlain Medicine Co., Des Moines	30.00
Holle-Wyle Co., Bay City	63.80
Standard Oil Co., Duluth	92.60
Hewett Grain & Prov. Co., Sault Ste. Marie	377.42
G. R. Insurance Agency, Grand Rapids	257.49
Gamble-Robinson-Shaw Co., Sault Ste. Marie	42.58
McLachlan Bros. Co., Sault Ste. Marie	73.50
United Home Telephone Co., Muskegon	18.53
Gannon Grocery Co., Marquette	10.45
Lauerman Bros. Co., Marinette	653.52
Soo Hdwe. Co., Sault Ste. Marie	54.35
Cornwell Co., Sault Ste. Marie	135.05
Chaddock Agency, Muskegon	242.36
Ethel Ahnstrom, Muskegon	87.14
Petoskey Grocer Co., Petoskey	150.00
Edward Thompson, Sault Ste. Marie	148.14
Chippewa Twp., Strong's	1.50
Kerry & Way Lumber & Manufacturing Co., Saginaw	66.39
King Machine Co., Sault Ste. Marie	3,219.46
MacGillis & Gibbs Co., Milwaukee	137.30
Ervin Yuill, Vanderbilt	15.79
Nov. 26. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Sigmund L. Dennis, doing business as the Ideal Electric Co. The proceedings have been referred to Benn M. Corwin, as referee in bankruptcy. The bankrupt is a resident of the city of Grand Rapids, and conducted an electrical and theater supply establishment at that city. The schedules of the bankrupt list assets in the sum of \$12,585 and liabilities in the sum of \$17,059.29. Upon examining the schedules of the bankrupt the court has written for funds to proceed with the first meeting of creditors, therefore the date of such meeting cannot be given until the funds have been furnished. When funds are forwarded the date of first meeting will be noted. A list of the creditors of the bankrupt is as follows:	500.00

City of Grand Rapids, Chicago	\$124.32
Asme Lamp Shade Co., Cleveland	436.95
Asme Mfg. Co., Cleveland	302.55
Advance Wood Turning Co., Chicago	71.40
American Glass Specialty Co., Monaca, Pa.	4.35
American Thermophone Co., Boston	18.00

Artistic Lamp Shade Co., Chicago	45.00
Arrow Lamp Shade Co., Chicago	796.00
L. Byer & Co., Cleveland	161.50
Louis Bierfield, Chicago	12.50
Bixby Office Supply Co., Grand Rapids	15.00
B. & K. Mfg. Co., New Haven	75.00
Morris Blumberg, Detroit	250.73
Botanical Decorating Co., Chicago	138.71
Bradford & Co., Inc., St. Joseph	40.00
Buell Sons & Co., Detroit	119.64
Capitol Electric Supply Co., Lansing	346.08
Catholic Vigil, Grand Rapids	20.15
Central Elec. Co., Chicago	413.48
Cleveland Elec. Sup. Co., Cleveland	52.50
Consolidated Lamp Glass Co., Coraopolis, Pa.	177.30
Consumers Light Co., Chicago	100.05
Consumers Power Co., Grand Rapids	67.20
J. Dukas & Co., New York	153.79
Dunn Electric Co., Grand Rapids	30.53
Echo Pub. Co., Grand Rapids	10.00
Egry Register Co., Dayton	52.40
Electrical Specialties Co., Detroit	18.97
C. E. Ericson Co., Des Moines	25.50
Federal Art Shade Co., Cleveland	65.75
Meivin Fleishman, Chicago	82.50
Francis Light Co., Cleveland	160.75
P. B. Gast Soap Co., Grand Rapids	5.70
Utilities Appliance Co., Battle Creek	142.80
Gill Glass Co., Philadelphia	127.80
Gleay Hdwe. Co., Grand Rapids	19.32
G. R. Herald, Grand Rapids	14.85
G. R. News, Grand Rapids	10.00
G. R. Directory Co., Grand Rapids	20.00
G. R. Paper Co., Grand Rapids	13.96
G. R. Press, Grand Rapids	37.27
Green & Green, Chicago	18.08
Hanford Lumber Co., Grand Rapids	7.66
Victor U. Heather, Grand Rapids	17.60
Heyboer Stationery Co., Grand Rapids	57.48
Heystek & Canfield Co., Grand Rapids	32.71
Hipwell Mfg. Co., Pittsburgh	86.23
Hykon Mfg. Co., Alliance	41.76
Henry Heyman & Co., Inc., New York	432.40
Polish-American Bank, Grand Rapids	2,300.00
Incandescent Supply Co., Chicago	291.43
International Lamp Mfg. Co., Chicago	101.14
W. B. Jarvis Co., Grand Rapids	5.22
Jones Bros., Chicago	103.61
Kornes Mfg. Co., Chicago	505.94
Keystone Ticket Co., Shamokin, Pa.	89.11
Lewis Elec. Co., Grand Rapids	35.03
Libbot-Thomas Co., Detroit	100.00
Litcher Elec. Co., Grand Rapids	2,789.90
Magnet Appliance Co., Chicago	138.25
Matchless Elec. Co., Chicago	135.80
Messerveny, Inc., Buffalo	1,017.30
Michigan Chandelier Co., Detroit	362.58
Michigan Motion Picture Supply Co., Grand Rapids	1.90
Michigan Street Car Co., Detroit	242.85
Mid-west Chandelier Co., Kansas City	623.80
Mid-west Electric Co., Milwaukee	207.33
Nyberg Plumbing Co., Grand Rapids	5.73
Osborne Co., Newark, N. J.	84.84
Page Hdwe. Co., Grand Rapids	10.66
Peerless Light Co., Chicago	136.08
Phoenix Light Co., Milwaukee	66.55
Pittsburg Valve & Fittings Co., Barberton, Ohio	1.08
Powers-Butler Co., Grand Rapids	.50
Otto Reiman, Chicago	116.48
Reliable Elec. Supply Co., Detroit	18.40
Reliance Fix. Corp., New York	103.45
Messenger Service Co., Grand Rapids	7.55
Richards Mfg. Co., Grand Rapids	6.50
Louis Richmond, Grand Rapids	2.40
Rutledge & Co., Chicago	102.66
Salem Bros., New York	83.50
Sanitax Elec. Co., New York	28.50
Security Elec. Co., Chicago	25.20
Serfling-Sinke Co., Grand Rapids	18.70
Stiles Bros. Lumber Co., Grand Rapids	85.11
Frank C. Teal & Co., Detroit	57.00
Udell Printing Co., Grand Rapids	9.75
United Weekly, Grand Rapids	107.95
United Specialty Co., Grand Rapids	6.00
Universal Chain Co., Stroudsburg, Pa.	19.50
Valley City Plating Co., Grand Rapids	8.66
Waage Elec. Co., Chicago	33.90
Weatherly Co., Grand Rapids	1.60
Western Elec. Co., Grand Rapids	559.62
Western Picture Frame Co., Chicago	469.25
R. Williamson & Co., Chicago	6.25
Joseph Heidelberg, Detroit	250.00
Dr. C. E. Rankin, Grand Rapids	688.00
Dr. Vander Stolp, Grand Rapids	5.00

Nov. 26. On this day was held the first meeting of creditors in the matter of William S. Canfield, Bankrupt No. 1937. The bankrupt was present in person and by attorneys Jewell & Smith. Claims were proved against the estate. The bankrupt was sworn and examined by the referee without a reporter, and the bankrupt was directed to produce life insurance policies for the court to inspect and make order upon. No trustee was elected, as there appeared to be no assets in the estate. The first meeting of creditors was then adjourned without date. This case will be closed and returned to the clerk of the district court.

On this day also was held the first meeting of creditors in the matter of Rhoda Richmond, Bankrupt No. 2004. The bankrupt was present in person and by attorneys MacDonal & MacDonald, of Muskegon. No creditors were present. No claims were proved. There being no assets in the estate, except those exempt to the bankrupt, no trustee was elected. An order closing the estate will be made and the same returned to the clerk of the district court.

In the matter of Gordon H. Bryant, Bankrupt No. 2005, funds have been fur-

nished to the court and the first meeting of creditors has been called and will be held at the office of the referee Dec. 7.

Credit Most Precious Possession of Modern Retailer.

Sandusky, Dec. 6.—Credit is the most important principle of modern business, not only with the retailer, but from the mammoth institutions with their millions down to the country store with its thousands.

The life blood of modern business is not gold. It is credit. When people talk about money they generally mean credit. Credit moves the wheels of the world. It makes possible the various business enterprises ranging from the largest enterprise to the smallest.

Credit makes trouble. Credit causes men and women to become civilized and educated.

It would be safe to say that fully 95 per cent. of our country's business is done on credit on permission to use another's money.

This is a result of the country's perfect organization.

Nearly every person works on credit. They get their wages or salaries weekly, semi-monthly or monthly. It is only logical that they should want to buy on credit. In turn, the retailer who supplies the people must have credit from his jobber.

So there you are. Everybody in the line from jobber to consumer is working in the future. It is not what people have to-day, but what they have to have to-morrow that makes the wonderful organization of business move.

Hence, credit.

Yet, even as the careful trainman is forced to take into consideration on his trip the uncertainty of the work of the men, so the business trainman, whatever his position, has to take more or less of a chance. He can see to it, however, that his train is loaded with sufficient capital to keep it moving. He can surround himself with every trade safeguard which ought, all things being equal, to bring him safely to his destination which is success.

The very uncertainty of credit makes it the most precious possession of the modern retailer. Being uncertain, in a measure, credit must be based on confidence. This being so, credit is really a part of the retailer's capital—the largest and most important part. In distress or failure, what is more essential than credit? Poor, indeed, is he without credit, even though he may have millions.

Credit must be earned. You cannot buy it. You cannot borrow it. It is gained by the net results of a man's character and ability. It is earned by being four-square.

Men of character alone can get a start toward an established credit. But it takes men of character and ability to develop credit in its fullness. A man with character started in business. He got credit when his business skies were clear. When trouble came, he failed. He lacked the ability to develop his credit.

Character, plus ability, means credit. This is why a man of high credit is a better merchant and citizen.

The four fundamentals of a successful business are as follows:

Capital, Character, Ability, Promptness.

Leave out one of these and his credit standing is not complete. Capital without character or ability soon finds itself on the rocks. Ability and character without capital can accomplish little. Capital, character and ability may be possessed by a merchant, but if he is slow pay he is a bad credit risk. Therefore, you must have credit before you can have a successful business. J. W. Ennest.

The wise merchant does not wait for competition to crowd him. He protects his interests by anticipating competition, by pushing harder before he is compelled to do so.

TO THE CASUAL READER

Whose Yearning Capacity is Greater Than the Limited Earning Capacity of His Present Vocation

The old adage about "opportunity knocking once at every man's door" is out of date today. The trouble is not with the lack of opportunity, but with the lack of men to recognize opportunity.

The rewards of successful enterprise appeal to all, but there are only a few, a very few, who are willing to earn the reward.

It is only the latter type of man who will be interested in this message. It is only the latter type whose desire to come to us will interest us.

* * * * *

When we first set about building our organization we advertised for men who could look opportunity square in the face, and recognize it as opportunity.

During the past year and a half we have attracted scores of men who were formerly executives in large mercantile and industrial companies, professional men, doctors, lawyers, ministers, school teachers, as well as real estate, insurance, security and commercial sales executives of long and successful experience, several giving up positions and connections of "above the average earning power" in order to enter actively into our work.

These men came to us first out of curiosity, but later with the knowledge that we were a corporation that differed from any corporate being with which they had ever had contact. They found that we offered a real opportunity for the expansion of personal ambition with which every "red blooded" man is endowed.

They believe in our Company, for they know all there is to know of our Company—what it stands for—its purposes—its practical business ideals and its record of success.

They feel better satisfied with the position they hold than they have with any other which they have ever previously held.

This is due, perhaps, to the knowledge they possess that not only have their incomes materially increased, but they have been rendering what they earnestly believe and know to be a genuine and important service to the Public.

Our activities during the past year and a half have been largely confined to the Dominion of Canada. Today we are in need of added manpower. About December 1st we start to work on the financing of the \$40,000,000 International Bridge to be built between Detroit and Windsor.

"No organization ever created in Canada has accomplished under the same conditions and in the same length of time, what the R. T. Scott Company, Limited, has accomplished."

We are facing, perhaps, the greatest program of expansion which any organization has ever undertaken to accomplish within a short space of time.

Between now and June 1st, 1922, we are opening two hundred additional branch offices in the United States, Canada and Great Britain.

We need Sales Managers, Sales Executives, District Superintendents, Advertising Men, Accountants and Secretaries—men who are capable of conducting and directing educational work, as well as professional men in the professions mentioned elsewhere.

We want to emphasize one point—the men whom we will accept will be worth to us not less than fifteen thousand dollars a year in salaries and commissions. There is no guess work about this—we have many outstanding examples during the past year of what men may do and accomplish when both the "boss and the job" encourage them to keep on growing bigger; just average men grown great through responsibility and opportunity.

The man who created this organization is known throughout the selling world for his unusual ability to develop men and Sales Executives, and his ability to build strong sales organizations.

Before he was twenty-one years of age he had had selling experience in every State in the Union. His ten years of success as a salesman, then as Sales Director and as Business Executive and Organizer with National Financial Companies (during which time he has directed and developed thousands of salesmen) makes him the logical sales head of the R. T. Scott Company, Limited.

Mr. Scott is also the writer of a score of books and sales material which have been used by over five hundred American and Canadian financial and industrial concerns to stimulate their sales forces.

Everyone in the organization receives his personal direction and inspiration.

If you can show that you can adapt yourself to our work, if you can stand prosperity, if you have a business record that will bear the closest investigation, if you have an established earning capacity of a minimum of five thousand dollars a year, and if you want to learn more about our Company and work, write in detail, telling us something about yourself.

If we think you are one of the men we are looking for, a personal interview will be arranged. To those who qualify at the first interview will be given the opportunity of meeting some of our Executives at a special organization meeting to be held in the Board of Commerce, Detroit, during the week of Dec. 5.

All replies in strictest confidence.

SIR JOHN S. WILLISON
President, Canadian Reconstruction Assn.
Canadian Editor "The Times," London, Eng.

R. T. SCOTT COMPANY, Limited

AN INTERNATIONAL FINANCIAL SERVICE

Executive Offices.

C. P. R. Building

Toronto, Canada

THE EIGHTEENTH ANNUAL.

Implement Dealers Hold Meeting in Grand Rapids.

The annual convention of the Michigan Implement Dealers' Association was held in this city Nov. 29 and 30 and Dec. 1 and 2. The first session was held Tuesday afternoon, being called to order by President C. L. Meach, of Lakeview. The annual address of the President was published in full in the Tradesman of last week. The annual report of Secretary Wolf was as follows:

The problems which are confronting us this year are very serious ones. In some sections of the State some of the dealers are carrying over a large stock of implements, and in other places their stocks have been reduced. In some cases this has been done at a loss of profit. A number of dealers are of the opinion that they have not made any money, and they consider themselves lucky if they come out even. If this is true then some dealers will find that they have entailed a loss.

The present price on farm produce does not look very encouraging to the farmer, nor to the implement dealer. It is very true that if we want to stay in the implement business we must carry a stock of merchandise, including repairs, and also be able to give good service to our farmer customers. This means that we must use our best efforts for a successful 1922.

Our program is so arranged that there is plenty of time for general discussions and I hope that these general discussions will bring forth ideas which will be of value to us all.

Personally, I do not see how any man can get satisfactory results from his business without a proper cost system. When you mark an article a certain price there must be some reason for that resale price, which I believe should be a definite one. An article costs so much and the cost of doing business is so much. The profit you want is added to your cost of the article. This and the cost of doing business should give you the resale price. If this is not done you cannot place the proper price on your merchandise. You are either robbing yourself or robbing your customers. And your customer is not expected to pay any more than what will give you a fair margin of profit. This is a serious question in every business and should, therefore, be given serious thought at this convention.

In looking over the successful dealers of the State, we find that they carry a good line of repairs for the machines which they sell, inasmuch as the implement dealer is beginning to realize that service is the keynote of any business. The implement dealer who is not able to give good service on his repairs and have capable service men to take care of the farmer's needs, certainly cannot expect to be successful in his business. By giving service, I do not mean that services of a man should be gratis after a machine has been the customer's property beyond a certain length of time. But this service should be good service and paid for by the customer, which certainly is nothing more than reasonable.

In speaking of repairs, I would like to call the attention of the implement dealers to small repair accounts, which are not paid for by some of the implement dealers as promptly as they should be. While talking with different traveling men, I find that a good many invoices which are less than \$10 cause the manufacturer to send out their representative to collect these little bills. In many cases the expense of collecting these accounts is greater than the actual amount of the invoice. These small repair accounts should be taken care of promptly. Surely if this co-operation is not furnished by the individual dealer, the National Federa-

tion will be very much handicapped in getting the manufacturers to eliminate the C. O. D. proposition. The C. O. D. repair evil has been brought about largely by the individual dealer not taking care of his small repair accounts. So let us have your co-operation in this matter. With this kind of co-operation we can and will be successful in eliminating practically all of the C. O. D. repair business. Incidentally, by doing away with C. O. D. on repairs, we can reduce the price of repair parts to our customers.

The National Federation of Implement Dealers' Associations is taking very active interest in getting freight rates reduced on farm produce and, incidentally, on the line of merchandise which is sold to the farmers. We certainly cannot expect to get the farmer back on his feet until this is accomplished. If he is not in good sound financial condition the implement dealer cannot be. The farmer is our only customer and if he is not successful we surely cannot expect the implement business to be successful. With this in mind, the National Federation, through the Michigan Implement Dealers' Association, sent out a letter requesting all the implement dealers to write to their Senators and Representatives in Congress, requesting them to use their best efforts in securing reduced railroad freight rates.

A large number of the implement dealers have done this, but I regret very much to state that a good many have failed to do as requested. Surely if you expect your State Association and National Federation to function properly, you must, in turn, do your part to help the organization which is working for your interests.

In my estimation, the dealer must follow the same practice in 1922 as he did in 1921, namely, reduce his stock of merchandise to the lowest point possible with good business judgment but never fail to keep in mind that it is necessary to keep at least samples on hand to take care of your trade properly. It is also very essential that the dealers should change their resale prices just as soon as the price is reduced by the manufacturer. It is up to us to do our part to get business back to normalcy.

I believe that in a good many lines of merchandise we should have restricted territory. An implement dealer who advertises a certain line of merchandise and works to get this line before the consumers surely is entitled to receive the benefit of his efforts. I do not see how this can be obtained unless we have restricted territory. I am not recommending, of course, that all lines a dealer carries should be handled on a restricted territory basis, but some special line which requires time and effort to introduce can be handled very nicely in this manner and to the satisfaction of the dealer.

In reducing our overhead expense, do not fail to take into consideration the splendid service that is being furnished by our mutual insurance companies, which are able to give rebates of more than 50 per cent. of the board rate on insurance. The insurance companies have representatives here who will gladly take up the insurance question with you. Their offices are located at the Secretary's desk in the Coliseum. Talk over your insurance problems with these men and I am sure you will find that you will be well repaid for your investigation.

The manufacturers who are exhibiting here with us should be recognized and we should make a special effort to show them that we appreciate their efforts in making our convention a success. With this in mind, I believe it advisable for all the dealers to place all orders for merchandise they possibly can, with the idea in mind of not overbuying.

Though our membership is not as large as I believe it should be, nevertheless we feel quite proud of the fact that we are the third largest organization of implement dealers belonging to the National Federation. But

considering the number of implement dealers in the State, we should have a larger membership than we have at the present time. Our membership dues are only \$5 per year and this small amount should be contributed by every implement dealer in the State. If we will have the continued support of the insurance representatives and our Associate members, the traveling men, we believe we can make our organization still larger than it is at the present time.

I am of the opinion that as a whole, the farmers organization should have the co-operation of the implement dealers for the betterment of their organization.

It is true that in some cases farmers organizations have become our competitors, but this is not the intentions of the National Organization of Farm Bureaus. As I understand, the Farm Bureau is an organization principally for the betterment of the farmers, and one of their largest activities is to get their products before the consumer in such a way as to secure a reasonable price for their labor and investment. If the farmer gets a fair return for his time and investment he will be a better customer in the community. The implement dealer who is on the job and able to give service does not have to be afraid of competition.

I wish at this time to thank our President, Mr. Charles L. Meach, for the effort and time he has put forth to make this Association a larger and better organization. Also our Board of Directors for their splendid co-operation in responding to the different Directors' meetings, inasmuch as we have always had practically 100 per cent. meetings. I wish also to thank our associate members and our insurance representatives, who have at all times co-operated with us to the utmost.

The annual report of Treasurer Strong showed total receipts of \$8,077.43 and disbursements of \$6,752.67, leaving a balance on hand of \$1,324.76.

Prof. Baldwin, of the M. A. C., delivered an address and Economic Conditions were discussed by Lee H. Bierce.

In the evening the delegates attended the Empress Theater as guests of local dealers and manufacturers.

The second session was held Wednesday afternoon, when Frank W. Patch, of Marcellus, read a paper which is published elsewhere in this week's paper.

Arthur A. Martini, of Sebawaing, then read the following paper:

Although I was one of your delegates to attend the twenty-second annual convention of the National Federation of Implement Dealers' Association, held in Chicago, Oct. 5, 6 and 7, I cannot convey to you through a report the benefits we, as dealers, receive from the Federation nor can I express the interest taken in the discussion of the various topics. Three days were spent in earnest consideration of the problems confronting implement dealers and their customers, the farmers, and I believe that from these discussions and actions taken at this meeting, we will soon see and obtain some very important benefits.

Briefly, I will attempt to review some of the important subjects taken up at the Federation as assigned to me by the chairman.

Future Orders With Guaranty.
This pertains to the action taken by some of the manufacturers in eliminating the cancellation clause and price guaranty from 1922 contracts. The convention discussed this question at some length. There was a division of sentiment on both propositions. Those who opposed the withdrawal of the cancellation privilege and the price guaranty thought that the unusual and uncertain conditions

called for the retention of these clauses for another year at least. Others held it would be better for the trade if prices were reduced to the lowest possible point and contracts made without these privileges because by so doing dealers would be more careful in buying. As a protection against crop failure, it was held that if warranted, requests to manufacturers for cancellation would be entertained. This point was so expressed. Mr. H. M. Craig, sales manager of the Samson Tractor Company, was present during this discussion as a guest of one of the delegates. When asked by the chairman to express his views, Mr. Craig naturally opposed both clauses, saying they were unbusinesslike. He felt that the time had come to eliminate both clauses and agreed that manufacturers would not force goods upon dealers in whose territory crop failures had destroyed trade prospects. No vote was taken on this topic and I believe it would be well and interesting to take it up for discussion at this convention.

Reform in Contracts.
This matter, I understand, has been in the hands of the Federation Trade Relations Committee for some time and in the report of Mr. Armknecht, chairman of this committee, he mentioned that this was a difficult question to handle, as there are fifty-seven varieties of contracts in use. Some are simple, but many are complicated. This committee, however, has not given up the idea of securing a simplified contract and its members believe that the Federation's efforts will bear fruit, as promise of the elimination of the objectionable features has been made. Reference was made to the feature of most manufacturers failing to make a distinction in their contracts between dealers who do all of the selling and expediting and those who depend on the manufacturers. It was the sentiment of the convention that the former are entitled to better prices or suitable discounts from regular prices. The so-called no-service contract was mentioned as a solution of the problem and this form was enthusiastically endorsed by many of the delegates. With reference to the question of territory and quantity discounts, the convention held that any dealer should have a well-defined exclusive territory for the sale of the lines handled and that quantity discounts, as given in the tractor trade, should be discontinued and price determined in accordance with the service rendered by the dealer. It was also stated that while a manufacturer could give exclusive sale of their line in a given territory, they cannot prevent agents in another territory from trespassing and that it is folly for any dealer to expect a manufacturer to protect him from the encroachment of other dealers.

Priceless Contracts.
Due appreciation was expressed for the discontinuance of the priceless contract on farm equipment and it was hoped that the near future would see the same policy applied to binder twine contracts.

Binder Twine Situation.
The demoralized condition of the binder twine trade was thoroughly discussed and upon a call from the chair, about one-half of the delegates reported that they had lost money on twine the past season. Some said that they were at the point of abandoning the twine trade, owing to the disposition of some of the leading manufacturers to sell direct to groups or organizations of farmers. It was declared that dealers could solve the problem created by prison twine, but when the free labor manufacturers sell to farmer associations direct, stocking of twine becomes too great a risk for the dealer. Nevertheless, it was the sentiment of the convention that the dealer should make a hard fight to recover and retain the twine trade and referred same to the trade relations committee for them to endeavor to secure the elimination of

What about the GASOLINE you use?

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

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

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

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

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

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

It is a universal fuel.

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

shipment of plain tag twine by reputable manufacturers in competition with their well known standard brands.

Frank L. Willison, of Climax, read the following paper on Work and Value of the Trade Relations Committee:

You who were not at the Federation Meeting in Chicago last October can hardly realize the amount of work our Trade Relations Committee have to do, unless, possibly, you have read the full report in the trade papers.

As the name of the committee implies, their work is to handle all matters that come up between our Association and the manufacturers and jobbers; and in the year that just passed, they have taken up the matter of collective buying, which was being pushed by some county agents, with the result that the Federation have letters from President Howard of the American Farm Bureau Federation and Mr. A. C. True of the Department of Agriculture, to the effect that the county Farm Bureau should not engaged in commercial activities.

It hardly seems necessary to go into detail here as to the work of the committee, as most of you, I presume, have read the report of the Federation meeting, which was in the Farm Implement News under date of Oct. 13, 1921. If you have not I would advise you to go home, get the paper and read it in full.

The work the resolution committee mapped out for them for the coming year will, I am sure, keep them busy; but when we have as energetic and thorough men as E. P. Armknecht, of the Iowa Association, T. J. Turley, of the Kentucky Hardware and Implement Dealers Association, and others on the committee, you may know that something will be done.

Farm Organizations.

I will ask your permission to read from the trade papers the work mapped out, by the resolution committee, for our Trade Relations Committee.

This subject was handled by Mr. Chas. Gunnels, of the American Farm Bureau Federation, who brought out the same idea that most of us here to-day have. That is the revival of business depends on how soon we return to normalcy in our business relations; or, as I see it, there will be no revival in business so long as farm products are not on a level with the price of labor or manufactured goods.

I am not a Farm Bureau enthusiast as we understand the Farm Bureau organization, but I believe we should help the farmer in every way we can; for if the farmer is not successful we can not be; and if we feel that the Farm Bureau is a benefit to the farmer then we should help it along. If it is made up of sore heads and others who are looking for a soft job at the expense of the farmer, I believe the better class of farmers will soon find them out and will stand by those who have stood by them.

I believe we should endorse the work of the Farm Bureau in building up the soil, better farming, with better seeds, better stock and in any way that will make a better community, and make the farmer more prosperous and more happy.

Joint Session With the Sales Managers.

This session was handled from the standpoint of the Dealers Association by A. A. Doerr, of the Western Association; from the standpoint of the Farm Bureau Association by Chas. Gunnels, of the American Farm Bureau; and from the manufacturer's standpoint by Finlay P. Mount of the Advance Rumley Co.

This session, while enjoyed by me, was somewhat of a disappointment. Neither seemed to agree, or know just how or when a revival in business would come. One impression left by Mr. Mount was that the dealer had been a quitter and had laid down. I have felt that I would like to challenge Mr. Mount on the statement, as I do not believe there is a manufac-

turer in the country who has worked harder than the average implement dealer for the last twelve months or has had less pay for his work.

The dealers have had to take off their coats and get into the harness or the manufacturers would have closed their doors long before this.

I think the joint session with the sales managers a good thing, as it gets the association members and the sales managers together, and gets them to know each other; but for results, I believe the Trade Relations Committee will get the results.

In conclusion I wish to speak of the Michigan delegation that attended the Federation, as my brothers who preceded me seemed a little bashful and afraid to do so.

I have attended the National Federation meetings for the last three years, and I can say I do not think your association ever sent a delegation that took more interest in the work. Not one of them was absent from a session to my knowledge.

I think that the Michigan Implement Dealers Association should be proud of the fact that one of their members, Louie F. Wolf, presided over the deliberations of the Federation meeting. Also Bro. C. L. Glasgow was elected to represent the National Federation, at the convention of National Manufacturers; and to appreciate how ably he filled the position, one has only to read the trade papers and know the comments on his work.

Tom N. Whitten, of Trenton, Mo., then delivered a remarkable talk on matters pertaining to the implement business, which was well received.

E. A. Stowe then discussed Mutual vs. Stock Insurance, as follows:

As one of the founders of the Grand Rapids Fire Insurance Co. and a director up to the time the organization was sold to the National Fire Insurance Co., I had an excellent opportunity to study stock fire insurance as conducted at that time and as it is still handled by most of the fire insurance companies still doing business under the stock plan. I very soon discovered that it required between 45 and 50 per cent. of our premium receipts to pay expenses—about one-half going to the local agents and the other half to the district agents, inspectors, adjusters and home office clerks and officials. Although I had never given the matter much thought up to that time—now thirty-five years ago—I very soon reached the conclusion that such a ration of expense was unreasonable, unbusiness like and unfair to the man who paid more than twice as much for protection as was necessary. I discussed the situation frequently with our manager, but as he happened to be a man whose insurance experience was obtained in a local agency in a neighboring city, he necessarily had the narrow vision and prejudiced outlook of nearly all men who find it impossible to discuss any reform which has for its object a reduction in insurance premiums and the unreasonable commissions paid local agents for creating and retaining the business, without getting in the face and denouncing his interlocutor as a socialist. Of course, such an unfortunate attitude never gets a person anywhere except to strengthen the man with an enquiring mind in his determination to pursue the subject further until he finds a proper solution of the problem. I continued to gather statistics and formulate conclusions until I reached the same decision the New York Evening Post reached at the termination of the alarming disclosures unearthed by the Lockwood investigation about six months ago—that stock fire insurance companies have ceased to function properly and that they will never serve the public in an acceptable manner until they become mutualized, the same as the life insurance companies have been. This is a most remarkable admission for a publication which has been the

avowed and universally acknowledged mouthpiece and exponent of Wall Street for more than one hundred years. Instead of the enormous surplus funds of the stock companies being kept intact as a bulwark of safety for the insured, the proceeds therefrom are, in too many instances, misused by the managers in speculation on the stock exchanges. Hundreds of instances of fearful breach of trust were brought out by the Lockwood investigation and in no case were the disclosures refuted or denied. It was also made plain that the cost of doing business was double what it should be, owing to the abuses which have crept into the business and found such permanent lodgement that it is exceedingly difficult to supplant them with reasonable expense ratios, so as to place stock fire insurance on a business basis. When we come down to the final analysis, all insurance is mutual, for the simple reason that the policyholder foots all the bills. He pays for everything. Not only does he pay all losses and expenses, but he builds the reserve fund that is set aside to protect his contract in the event of excessive losses. He pays even for the equipment that a company must have with which to conduct business. Not a nickel is ever taken out of the capital stock of a company for any of these purposes. That is set aside as an additional protection to the policyholder, and, of course, establishes the ownership of the company. Now a capital stock is very necessary in the conduct of the grain trade, for instance. An elevator must be erected and equipped with machinery before grain can be handled, and then there must be funds with which to conduct the business. But in fire insurance, there is no plant to be erected and whatever office equipment is required is paid for out of the premiums of the policyholders. The question then arises, why should there be a capital stock? To provide for emergencies will be answered. But if an insurance company conducts its business on sound underwriting principles, and builds a safe reserve fund the reserve is sufficient to meet any emergencies that arise.

C. F. Nesbit, former Commissioner of Insurance of the District of Columbia, in an address before the National Convention of Insurance Commissioners at Richmond, Va., described the situation as follows:

"For some two hundred years fire insurance has been a laggard in its development. I think I am justified in saying that no business of such great proportions and universal benefit and of such general necessity has progressed to system and perfection more slowly. It is almost incredible that business of such immense proportions and importance engaged in by many of the ablest, most earnest and energetic men of this country and Europe, remains so long a game of guess and chance.

"This is a serious indictment, and yet it is true, and true for the reason that the idea of profit is still dominant in the fire insurance business. And the attack on mutual insurance to-day is being made because it is interfering with the profits that stock companies desire to make. Fire insurance has been very profitable during the past few years on account of the high values insured. With the reduction in values now going on, premiums will be reduced considerably, and it is nothing short of a crime for a stock fire insurance company to show a reduced premium income one year with another.

Now let me state that I have no sympathy with the socialistic doctrine that the taking of profit is wrong. My contention is that an insurance company should not be a profit making institution. It is not a business institution in the strict sense of the word. It produces nothing; it markets nothing. It is an organization created solely to collect contributions to a fund with which to meet the losses of the builders of that fund. If it is entitled to profit, then the Red

Cross could logically capitalize and exact a profit. As Commissioner Nesbit has well said: "The profit idea in insurance is a two-edged sword. The fact that companies want a profit from the insured leads to the idea of the insured realizing a profit from insurance. There is certainly no place for profit in indemnity. Just compensation for loss excludes any idea of profit and no charge involving more than the cost of paying losses and the just and legitimate expense of conducting the business should enter into the calculation of premiums."

"Here it is in a nutshell. The fact that American stock fire insurance companies have busied themselves collecting premiums out of which a profit could be made, rather than exercising their true function of preventing fire, accounts in a large measure for the enormous fire loss of the country. If all insurance were cancelled, our fire loss would automatically reduce 50 per cent. Do I exaggerate? Take note of these statements made by leading managers of stock fire insurance companies, and quoted in the 1917 report of the Superintendent of Insurance of the District of Columbia:

"Were there no fires there would be no insurance business; and, on the other hand, the greater the fire damage, the greater the turnover out of which insurance companies make profit. Speaking as manager of a fire insurance company, I say we cannot make profits for our shareholders without fires; and that further within certain well defined limits we welcome fires. Speaking for the company, for the fire insurance companies, I should say that the reduction of the fire waste would not be a profitable thing. I think that, as a business, fire insurance is conducted by companies—like the one I represent—with most satisfaction and with larger profits in the years when fires are plenty; a good number of fires means a good premium account. I don't care anything about a \$2,500,000 or a \$3,000,000 fire. Just as soon have it as not—it would put so much business on my books and put rates so high I would make it up.

"Here it is in cold blood. More fires mean more premiums, and more premiums mean more profits. Yet, when mutual insurance steps in and undertakes to counteract the pernicious and criminal effects such statements produce, we are told that it is leading us to state insurance and, finally, to socialism. This is nothing more than the old trick of the devil fish inking the water to escape detection.

Many stock company agents use the Michigan Inspection Bureau as a club to force large users of insurance to keep away from mutual insurance by threatening to secure an advance in rates if they take on mutual companies or promising to secure a reduction in rates if they stay by the insurance monopoly. Of course, activity of this kind is pernicious and unlawful, but insurance men as a class have little regard for law, court decisions or legislative enactments. As one case in point, recall how the stock companies defied the courts and the Michigan Legislature in continuing the surcharge swindle after it had been declared illegal by the courts and prohibited by the Legislature. Any organization of men which holds itself aloof from the law is dangerous and any man who countenances such defiance of the law is not a good citizen and has no right to recognition or patronage by decent, law abiding men.

In the year 1752, twenty-four years before the Declaration of Independence was signed, Benjamin Franklin organized the first fire insurance company in America. It was not only our first fire insurance company, but the first mutual fire insurance company organized in this country. Today, with a surplus of six million dollars, it stands in the foremost rank of mutual companies. I am referring to the Philadelphia Contributionship



The New Navel Orange Crop Will Help You Ring Them *Soon and Often*

The latest reports on the new California Navel Orange Crop indicate that there will be a liberal supply of good fruit for all markets.

There will be an abundance of the medium and small sizes—200's, 216's, 252's, 288's, 324's—the same sizes which have been plentiful this past season. The quality is excellent.

Oranges yielded retailers a satisfactory profit this past year when other lines sagged. This year's big crop offers even greater opportunities.

There will be plenty of oranges, not only for Christmas, but for the weeks before Christmas as well.

The greatest profits will come to merchants who start their winter orange business early by buying now and pushing oranges actively during the weeks preceding Christmas. The oranges you sell now

will not only show you an immediate profit, but they will stimulate the orange business you will do at Christmas time—and later.

Some merchants, in the past, bought three boxes of oranges for their Christmas trade and saved those three boxes for Christmas.

Those same men by pushing oranges before Christmas can sell a box a week in the three weeks before Christmas and because they have stimulated their orange business will probably sell five boxes at Christmas.

They take a profit on eight boxes during the Christmas period instead of three.

You can make this business profitable if you want to. Just try pushing oranges, starting today, and see the results for yourself.

Window Displays Will Help

Don't forget to use a supply of this cheerful, bright-colored fruit in connection with your Christmas window displays. A Christmas window would not be complete without oranges and they will help increase your sales.

Ask us for the decorative display material which you will want for your Christmas windows. Fill out the coupon and send it at once so that we may send the material to you in ample time.

California Fruit Growers Exchange
Dealer Service Department
Los Angeles, California

California Fruit Growers Exchange,

Los Angeles, California.

Send me the following material for my Christmas windows. (Check the items you want.)

☐ Sunkist
String

☐ Sunkist
Card Set

☐ Sunkist
Cloth Banner

Name _____

Address _____

City _____ State _____

for the Insurance of Houses from Loss by Fire. I am told that policy holders in the company have paid no premiums for many years, the income on the surplus rendering such a custom unnecessary. From that date to the year 1916, according to statistics prepared by a Government official, 2,900 mutual companies have been organized of which 700 have failed, retired or re-insured, leaving practically 76 per cent. still doing business. In the same period 1,550 stock companies have been organized, of which 1,300 failed, retired or re-insured, leaving 16 per cent. still doing business.

In other words, although there has been twice as many mutual companies organized, 76 per cent. of them are still in business, as compared with only 16 per cent. of the stock companies. To make an invidious comparison, mutual companies demonstrate the fact that they are the survival of the fittest in the proportion of nearly five to one. The stock argument of the stock company agent is that stock companies are more dependable than mutual companies, but the history of fire insurance in this and other countries proves the utter falsity of such assertions.

The forenoon meeting Thursday was devoted to an excellent address by Hugh M. Craig, of Janesville, Wis., on the Outlook for Dealer and Manufacturer.

The afternoon was devoted to the exhibits in the Coliseum and the evening to a banquet furnished by the manufacturers and jobbers of Grand Rapids.

The closing session was held Friday afternoon. The report of the Necrology Committee was as follows:

Whereas—It has pleased the Almighty to remove from our midst by death, five of our esteemed members—A. Miller, Berney George, Charles Lang, Charles Howland and Dan Orr—who have for many years occupied a prominent rank in our midst: therefore

Resolved—That in their death we have sustained the loss of friends whose fellowship it was an honor and a pleasure to enjoy; that we offer to their bereaved families and mourning friends, over whom sorrow has hung her sable mantle, our heartfelt condolence and pray that Infinite Goodness may bring speedy relief to their burdened hearts and inspire them with the consolation that hope in futurity and faith in God give even in the Shadow of the Tomb.

Resolved—That a copy of these resolutions, properly engrossed, be presented to the families of our deceased members, as well as being spread upon the minutes of this meeting.

Wm. O. Barton
E. D. Defendorf
Leon J. Greer
Warren A. Slack

The report was accepted and adopted.

The report of the Committee on Resolutions was as follows:

Position of the farmer and our relations thereto.

The economic depression following the close of the war is world wide, and apparently no country or people have escaped.

Our most important industry, that of agriculture, was the first to feel its effect.

The shrinkage in 1920 farm products was estimated alone at five billion dollars and nearly ruined millions of farmers and placed them in the non-buying, non-paying class.

The 1921 crop is being marketed at pre-war level of prices, while the farmer's overhead has been but slightly reduced, which means still further reductions in the farmer's buying power and ability to meet previously incurred obligations.

This seriously affects every industry, more especially ours, and will

continue to retard industrial activity so long as the farmer's overhead, or cost of production, is out of harmony with the market value of his products. The purchasing power of the farmer must be increased, either by a decline in value of all commodities essential to farm operation, or by the increased market value of farm products, before there can be a marked revival in the industrial or business world.

The implement dealer and manufacturer alike must meet this condition, a period of liquidation and further reduction in prices must take place in wholesale as well as retail stocks; yes, manufacturer's costs and farmer's overhead must both be materially reduced before the business world can function profitably again.

As retail implement dealers we resolutely face our task which is fraught with difficulties and financial losses. We welcome a declining market in every line of farm equipment, to conform to the reduced purchasing power of the farmer and in the struggle back to normalcy we ask no favors. We are willing to help set aright the economic conditions of our country.

As Michigan retail implement dealers, we are here assembled for the purpose of discussing how best to solve these most difficult trade problems.

Reducing Stocks.

At our meeting here one year ago this question was a most important one and it was resolved that every member should make every effort possible to close the season with the smallest stock consistent with good business.

For 1922 we are again facing a condition nearly if not quite as bad, and we wish again to urge upon every member the necessity for using every care along this line.

Study well the needs of your territory and make your contracts accordingly.

Buy only what you feel sure will take needed care of your trade.

Endeavor to be at all times in a position to take care of and meet price reductions without great loss to yourself.

Freight Rates.

We feel that every effort should be made to secure at the earliest possible date a substantial reduction in the present high rates now in force on all kinds of freight.

This, we are sure, is one of the most important factors in our program toward normalcy.

Stable Prices on Standard Products.

Whereas—An exhaustive study from an economic standpoint based upon a full hearing of all interested parties has been made by the Federal Trade Commission of the question of whether or not a manufacturer of standard articles, identified either by trademark or trade practice, should be permitted to fix by contract, expressed or implied, the price at which the purchaser may resell them; and

Whereas—The said Commission has made a special report thereon to Congress in favor of legislation granting to manufacturers such right and stating that bills then pending before the Congress may well be made to meet the difficulties of the situation if amended to provide for a review of the terms of resale price contracts by a disinterested agency; and

Whereas—It is understood that the Stephens-Kelly Bill (H. E. 11) pending is acceptable to the Federal Trade Commission as amended by the addition of a section reading as follows:

"That upon complaint of any person, partnership, corporation or association, being a party in interest, the Federal Trade Commission may, by a proceeding instituted in the manner provided by section 5 of the Act to create a Federal Trade Commission, approved September 26, 1914, and after determination by it that the public interest so requires, terminate the whole or any part of any such contract or regulate the terms thereof, in the public interest. In the conduct of

such proceeding, the Commission may exercise any and all the powers conferred upon it by such Act of September 26, 1914, and all the rights, privileges and immunities therein provided for, including the right to appeal, shall likewise apply."

Now, therefore, be it

Resolved—By the Michigan Implement Dealers' Association, in convention assembled, that the recommendation of the Federal Trade Commission be approved and that all legitimate and proper efforts be made by this Association and by its members to secure the enactment of the proposed legislation.

COLEMAN (Brand)

Terpeneless

LEMON

and Pure High Grade

VANILLA EXTRACTS

Made only by

FOOTE & JENKS

Jackson, Mich.

SIGN OF



QUALITY



PARKER HOUSE ROLLS

2 cups scalded milk, 3 tablespoons butter, 2 tablespoons sugar, 1 teaspoon salt, 1 yeast cake dissolved in ¼ cup lukewarm water, Lily White Flour. Add butter, sugar, and salt to milk; when lukewarm, add dissolved yeast cake and three cups of flour. Beat thoroughly, cover, and let rise until light; cut down, and add enough flour to knead (it will take about two and one-half cups). Let rise again, toss on slightly floured board, knead, pat, and roll out to one-third inch thickness. Shape with biscuit-cutter, first dipped in flour. Dip the handle of a case knife in flour, and with it make a crease through the middle of each piece; brush over one-half of each piece with melted butter, fold, and press edges together. Place in greased pan, one inch apart, cover, let rise, and bake in hot oven twelve to fifteen minutes. As rolls rise they will part slightly, and if hastened in rising are apt to lose their shape. Parker House Rolls may be shaped by cutting or tearing off small pieces of dough, and shaping round like a biscuit; place in rows of floured board, cover, and let rise fifteen minutes. With handle of large wooden spoon, or toy rolling-pin, roll through centre of each biscuit, brush edge of lower halves with melted butter, fold, press lightly, place in buttered pan one inch apart, cover, let rise, and bake.

Lily White

"The Flour the Best Cooks Use"

There is great satisfaction in using a flour that can be depended upon to produce satisfactory baking. Lily White is the best flour for all baking, and this fact is apparent when it is put to conclusive and convincing tests. For three generations women of Michigan have found Lily White unexcelled, and one trial will reveal to YOU the great difference in flours.

Fluffy, Wholesome

Look for the
ROWENA
trade-mark
on the sack

Lily White is made of superior wheats, milled by the extensive and costly six-break system and delivered to you clean and wholesome. Everything baked with Lily White is good looking, delicious, and the remarkably uniform granulation assures the home baker of breads possessing proper texture, color, flavor, lightness and nutrition.

Why is Lily White the Flour the Best Cooks Use?

Ask Your Grocer

VALLEY CITY MILLING COMPANY

GRAND RAPIDS, MICHIGAN

"Millers for Sixty Years"

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

Cost Accounting.

We should earnestly recommend that every dealer adopt some kind of a cost accounting system, believing that the cost of doing business should be considered a part of the cost of the goods, and that a profit should be realized over the gross cost.

Repair Service.

We believe that every dealer should carry stocks of repairs sufficient to give proper service on machines sold. Weekly Half Holidays in Summer.

Where this system is followed we would recommend that it be made uniform and would suggest that Thursday afternoon be the regular time for closing throughout Michigan. This will enable travelers and others to regulate their work without serious delay and extra expense to their employers.

Dealer's Territory.

We recommend that every member pay close attention to this question and make sure that satisfactory territory lines are clearly stated in his contract before signing same.

Defense of the Dealer.

We resent and characterize as absolutely false, the charges made by certain officials and manufacturers that retail implement dealers have held up retail prices after costs have been reduced. Investigation has proven that there was no truth in the above charges. On the contrary, many dealers—in fact, nearly all—have suffered heavy losses through price reductions and will, no doubt, suffer further losses during the coming year.

Investigation has further proven that implement dealers are selling at a very close margin of profit on the present cost of goods.

Wrapping and Insurance Charges.

Some manufacturers and distributors have discontinued this charge and others have agreed to do so, and we would suggest that every member register a vigorous kick and insist that this charge be eliminated before signing contracts with manufacturers who have not already agreed to do so.

Binder Twine Trade.

We believe that the implement dealer's store is the proper place for the farmer to secure his twine, and we resent the practice of some manufacturers who sell the regular dealer and then sell the same twine or plain tag twine to consumers or their agencies in direct competition. Likewise, we would recommend that every dealer endeavor to stock twine in sufficient quantity to care for his trade, thereby eliminating any cause for the sale to other parties.

C. O. D. Repairs.

So far no progress has been made along this line. However, we trust that every dealer of known financial responsibility will demand that this objectionable feature be eliminated and refuse to sign a contract unless a monthly settlement plan be inserted. This should be entirely satisfactory to the manufacturer.

One Line Contracts.

We are opposed to the one line or 100 per cent. contract, and recommend that every dealer insist on his right to buy goods in the competitive market.

Priceless Contracts.

We wish to express due appreciation for the discontinuance of the priceless contract on all implements and trust the near future will see the same feature applied to twine contracts.

Trade Relations.

We would recommend to the members that they write the Secretary regarding any question they wish taken up along this line.

Tractor and Truck Deposits.

While this feature has not yet been discontinued by all manufacturers, we trust that it will soon be general. In the meantime, we wish to thank the manufacturers who have discontinued this practice.

Delayed Invoices.

This has been a source of considerable annoyance in the past and while some manufacturers and distributors have made some progress along the line of overcoming this trouble, there

is still plenty of room for improvement.

Mutual Insurance.

We extend to all implement and hardware dealers a cordial invitation to patronize one or more of the insurance companies organized under our various constituent associations and feel sure they will be more than satisfied with the same.

Group Meetings.

We favor these meetings, held in convenient places in charge of the officers of the Association, and feel certain they will bring about a better feeling among dealers and assist in solving many problems that are coming up almost daily in these perplexing times. Many dealers can attend these meetings who are unable to attend the regular convention and benefit accordingly.

Waterways.

We wish to go on record as favoring such improvements, so far as practical, as they will go far toward helping in the more economical distribution of agricultural products and other needed commodities, thereby greatly assisting in improving business conditions generally.

Farm Organization.

We earnestly request that every member render such assistance as possible to the Farm Bureau and kindred organizations, where such are operated in harmony with the plan outlined and endorsed by the U. S. Department of Agriculture.

Memorials.

In the passing of Brothers T. H. McGeorge, W. L. Derry and Geo. W. Collins, who were active and energetic members of the National Retail Implement Dealers' Association, the retail dealers of the National Federation lost three very valuable co-workers and the Michigan Retail Implement Dealers' Association, in convention assembled, sympathizes with our members in the great loss they have sustained.

Acknowledgement.

We congratulate the officers and directors for the able management of the Association during the past year and believe that with their guidance the Association will continue to prosper.

We extend our thanks to the trade press for their loyal support and co-operation in every instance. It has rendered most efficient service to the implement fraternity in many fields of activity.

We are especially thankful for the entertainment afforded us by the manufacturers and jobbers of Grand Rapids and all other agencies that contributed to our pleasure and activities while here.

We wish to especially extend to the legislative committee our thanks for the good work done by them during the past year.

Also to the Federation Committee for their good work at the Chicago convention.

W. S. Allen
Henry A. Schmitz, Jr.
Frank L. Willison
L. R. Lawrence
Claude Carpenter

The report was accepted and adopted.

The Committee on Nomination presented the following report:

Your Committee on Nominations recommend that the following members be nominated for the various offices indicated:

President—Ernest Paul, Pigeon.
Vice-President—R. S. Jennings, Howard City.
Treasurer—F. E. Strong, Battle Creek.

Directors—Chas. Meach, Lakeview; W. S. Allen, Jackson; F. W. Patch, Marcellus; J. A. Dillon, Jr., Hudson.

Isaac Van Dyke
Don McAuliffe
Fred Sharpe
C. L. Glasgow

Committee.

The convention then adjourned.

At a meeting of the directors, held

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

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

ROYAL Baking Powder

Absolutely Pure

Contains No Alum . .

Leaves No Bitter Taste

Christmas Display and Domino Syrup

The time of good things to eat—Christmas—is the time for Domino Syrup displays. The delicious flavor of sweet sugar cane in Domino Syrup aids the housewife in preparing Christmas goodies.

An attractive window or counter display of Domino Syrup, with Christmas atmosphere, will materially increase your sales at this time, and win you many repeating customers who will aid in speeding your turnovers.

American Sugar Refining Company

"Sweeten it with Domino"

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

immediately after adjournment, L. F. Wolf, of Mt. Clemens, was unanimously re-elected Secretary for another year.

The annual address of the ex-President Meach is conceded to be one of the strongest appeals of the kind ever uttered by a State organization official. Mr. Meach's thesis is so thoroughly practical and his conclusions are so comprehensive and stated with such clearness that he leaves no one in doubt as to the correctness of his summaries of the situation. Mr. Meach's address will go down in the history of the organization as one of the ablest documents ever presented to the Association.

The musical features of the meeting, led by F. E. Strong, of Battle Creek, added much to the enjoyment of all present. Popular and patriotic songs were printed in condensed shape on the programme, so that those who knew the tunes and did not happen to remember the words could join in the singing at all times.

The next annual convention will probably be held at Lansing or Saginaw. Both cities are making a strong pull for the event.

All the members present at the Grand Rapids meeting appeared to have experienced a most enjoyable meeting and went home feeling well repaid for the effort involved in making the trip.

The Coffin-Rundstrom Furniture Co., of Yakima, Wash., recently staged a window trimming contest among the members of five different clubs in the community. The contestants were invited to the store and were given free rein of both merchandise and personnel. In order that no disputes might arise, as each club was decorating its window, that window would be veiled. That evening the covering was removed. This was kept up for over a week, so that each group might be given an opportunity to display the goods long enough to let the town see it. Two windows were kept going, however, so that only one was veiled at a time. There was little advertising necessary in the staging of the contest. The society columns of the papers attended to that. The points considered in the awarding of the prizes were the color scheme, the practicability, the general appearance and the balance of the window. The women were allowed to cut any piece of drapery they desired. The idea practically "made" the drapery department, as about every piece used in the display was sold. Almost every piece of furniture employed was also afterwards. Women who never had been in the store before made many purchases.

The next time that there is a picnic or old settlers day, etc., in your community, purchase one gross of advertising hats with your store name on them and have them distributed among the crowd. It is better not to have more than one gross, as it is more effective to have them distributed here and there in the crowd. Too many hats will destroy the effect through monotony.

When Father and Son Play Around Together.

Written for the Tradesman.

Quite by accident there came to me in the overhearing of a chance conversation the other day the answer to a question about which I had been curious.

"Can't we get Harry to join us in a foursome?" asked one man whom I did not know. Nor did I know the one who answered.

"No, not a chance. He used to be good for anything like that; we played with him almost every Sunday and holiday. Can't get him any more. He's forever off on some kind of an expedition with that boy of his. They are always together."

"You mean his own boy? His own son?"

"Sure; his own son."

"How old is the kid?"

"Oh, I don't know—sixteen or so."

"Well, what do you know about that?"

"I can't make it out. It began very suddenly a few months ago, and Harry hasn't been good for anything since."

"Well, we'll have to get somebody else."

They didn't know how much interested I was. I knew the "Harry" they were talking about, and if the first man had said to me, "What do you know about that?" I could have answered that I knew all about "that." For I was around when "that" began.

I saw it in his eyes when "Harry" actually discovered his own son. It was sudden and quite dramatic, in a quiet way.

As these men had said, "Harry" was very popular among his fellows, and spent much time with them, not only playing golf but spending evenings away from home—playing cards, I suppose, or doing whatever men do who aren't at home much. I don't mean that he was of the drinking, convivial, "he's a jolly good fellow" sort. He is what they call a "nice" man, and always has been. But he didn't find his family very interesting, and thought he rather made excuses to be away from home. His wife has been absorbed in her home and children, and their lives rotated around hers. You know dozens of such families, with just that kind of fathers.

I happened to be there at dinner with the family one evening a few months ago, when this sixteen-year-old boy said, quite casually to me:

"I played some golf to-day, I wasn't so rotten."

"Is it the first time you ever played?" I asked.

"Yes; I've watched Dad play, but I never thought I could do it. I went out this afternoon to the park with one of the boys, and he showed me how. It came kind of easy. I s'pose I've picked up some of it, watching Dad."

Dad overheard. I saw a flash of interest in his eyes. He asked, quietly: "What did you make?"

The boy flushed, embarrassed. He wasn't used to having his father take much interest in his doings.

"Oh, I did nine holes in 50."

"Fifty!" exclaimed his father. "That

is pretty good. I played a long time before I did any nine holes in fifty. By George, I'll have to take you on some time."

The boy's face shone with pleasure. I said:

"Why don't you? Why 'some time'? Why not the next time you can both get away?"

The father hesitated just a moment. I saw a whole series of thoughts flashing through his mind. And I knew that something important had come to a head in his life when he said:

"I'll do just that thing. Son, we'll go to-morrow and get some clubs and things, and Saturday we'll have a little game. If you can do a fifty first crack out of the box, I can see old Father's finish pretty soon."

If that father saw what I saw in that boy's face right then it must have warmed him through and through.

I don't know what he saw; but I know this: that the next time I went to that house "Harry" didn't go out for the evening, as he had been used to doing, but stayed home and talked with us. And after a while he and the boy went off together to his den and I heard their voices talking back and forth, with occasional bursts of laughter, of the kind you hear when men who are good comrades talk together.

"They seem to be having a good time," I said to the mother.

"Prudence, do you know," she said, "something very queer has happened to those two. They have come to be

the greatest cronies! They are going off together, or talking like that all by themselves, the whole time. It seems as if Harry had discovered a new friend. I never saw anything like it. And that boy has become a different kind of human being. He was just beginning to be troublesome; to get behind in school and all that sort of thing. Since he and his father discovered each other and began to play together, that is all changed. He seems like a different boy. And Harry seems different, too. I don't say anything; but I am very happy about it."

The conversation between the two men that I overheard rounded out the story. Maybe some fathers will find it as interesting as I did.

Prudence Badish.

(Copyrighted, 1921.)

**When You Need Any of the
Following Items
And
Want the BEST POSSIBLE
SERVICE**

**Write
The Dudley Paper Co.
LANSING, MICH.**

**Wrapping Paper—Twine
Congoleum—Shingles—Roofing
Wood Dishes—Milk Bottles**

DON'T WRAP IT

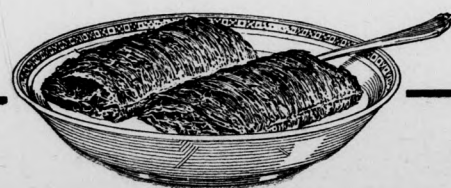
Some foods require a lot of overhead expense to get them to the consumer—paper bags, wrapping paper, string, etc.

Shredded Wheat Biscuit

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

MADE ONLY BY

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



EUROPEAN CORN BORER.

It Will Never Ruin American Corn Crop.

1. What is it? The borer is the larva of a moth. The full grown grub is a little over an inch long, varying in color from light brown to dark brown or pink.

2. What does it do? It tunnels and eats its way through all parts of the corn plant except the small roots. The most serious damage is caused by its feeding in the ears of green corn, where its work may be likened to that of the corn ear worm. The ear worm damage, however, is practically always visible. The corn borer may tunnel through a row or two rows of kernels with scarcely a sign on the outside of its presence. In the stalk the borer usually enters near the base of the tassel and tunnels upward. This often makes the tassel break over and wither before the pollen matures, causing indirect loss through poor pollination. In badly infested sections counts have shown 60 per cent. of the tassels broken over from this cause. The borers in the stalks cause much damage also. From one hill of corn containing four stalks, in the Boston area, 311 borers were taken. Estimates based on counts in the Ontario district placed the borer population at 250,000 per acre.

3. Where is the borer now located? There are areas of severe infestation near Boston and in Western Ontario, near St. Thomas. There are areas of light infestation in Eastern and Western New York, in a larger area in Eastern Massachusetts, and in some localities in Ontario. During the past season light infestations have been found on the islands of Lake Erie, in the Ohio counties bordering the lake, and in one county in Southeastern Michigan, likewise on the shore of Lake Erie. It has not been found West of Ohio, nor in Ohio within sixty miles of the Indiana line.

4. Where did it come from? The borer is native to Europe. It probably came to this country in shipments of broom corn from Austria-Hungary. These shipments were scattered through a number of widely separated areas in the United States and Canada. Whether there are other undiscovered areas of infestation cannot, of course, be stated with certainty. If there are any such, careful search so far has failed to reveal the m .

5. What plants beside corn does the borer work in? The list is too long to give. In the area about Boston 182 different species of plants have been found to harbor borer. These include such common weeds as barnyard grass, pigweed, dock, ragweed, lamb's quarters, foxtail, crabgrass, purslane, golden rod, and burdock; such truck crops as celery, Swiss chard, string beans, beets, spinach, and tomatoes; such flowers as dahlias, chrysanthemums, gladioli, and geraniums! and for good measure such field crops as oats and timothy, potatoes and turnips. This doesn't mean that the borer is a serious pest on all these plants, but that all these and many more may serve as food or shelter for the grub. In Canada it appears practically confined to corn, ap-

pearing on weeds only in corn fields or as it migrates from the corn.

6. How may it spread? Principally by being transported by rail or otherwise, on or within some of the plants it infests. Natural flight of the adult moth, aided by strong winds, drift of infested corn stalks on tide water or down streams, may be means of dissemination.

7. What is the danger of corn borer reaching Indiana, Illinois, Iowa, and Wisconsin? That there is such danger is obvious. Some well informed entomologists regard it as a certainty that the borer will become established throughout the corn belt sooner or later. The rate of its spread depends upon too many variables to make a guess worth anything. The natural progress, or rate of spread by natural means, is estimated at about six miles per year. The continuance of a vigorous quarantine policy supported by ample funds for its enforcement, and reinforced by continuous expert scouting so that new infestations may be properly discovered, will certainly do much to restrict the borer's spread.

8. What would the borer do if it should get into the middle west corn belt? As long as the infestation is no more severe than it is in Ohio, or than it has proved in New York State, it would not be of great economic importance. If the infestation should become as severe as it was this year in certain fields in Ontario, the canner would have to shut up shop. Much depends on whether there are two generations in a season, or only one.

Prophecy as to what the borer would do or will do is dangerous for the reputation of the prophet. In my opinion it will never ruin the American corn crop, nor put the sweet corn canner out of business. If, or when, it becomes established it will certainly add to the risk and hazard of growing sweet corn.

9. Has it been controlled anywhere within the infested territory? Yes, but never with general success. By utilizing every control measure, by getting rid of all weeds and refuse, by cleaning up and burning the stubble, by using trap crops, the borer has been controlled by market gardeners. It might be difficult for all growers to practice such rigid crop sanitation, it would undoubtedly increase the cost of the crop, but it has been done. In Ontario considerable success has followed the use of trap crops, planted ten days in advance of the usual planting date, with the main planting delayed ten days. Fall plowing has also been helpful in reducing the infestation. There is, however, no single, easy, and completely successful method of growing sound corn in a borer-infested region.

10. What shall the canner do about it now? Don't be stampeded into wild alarm—don't underestimate the importance of the corn borer as an enemy whose possibilities for injury are certainly serious. It seems of the highest importance just now for thorough quarantines to be enforced, drawn closely about infested territories, and so administered as to permit the greatest practicable protection to borer-free regions, with the minimum interference with commerce, and

the least possible inconvenience and loss to farmers in the infested territory. Continuance of scouting and the most thorough experimentation with every possible measure of control are likewise essential. The effort to restrict the spread of corn borer along such lines costs a good deal of money. The Federal Horticultural Board will probably ask for sufficient funds for the continuance of effective quarantine work on the enlarged scale made necessary by the enlarged area of infestation.

Corn canners should be in readiness to lend their influence promptly when decisions are being made regarding appropriations for corn borer quarantines. The members of this association can likewise render a very real service to themselves and the indus-

try by developing the fullest co-operation with the Entomologists in the states, and upholding them in all measures instituted by the states, looking to the protection of agriculture from European corn borer and other insect pests which take an even greater toll from the canner's crops.
C. G. Woodbury.

Study the trade papers for ideas and suggestions and experiences along the line of changes and improvements you think of making.

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

A Quarter Century of Cement Making

Successful manufacturing in any line over a period of twenty-five years is pretty good assurance of a meritorious product.

This record is but the foundation upon which we plan to build an even more successful future.

Doesn't this warrant your investigating the reason for this long continued and constantly increasing popularity of Newaygo Portland Cement.

Newaygo Portland Cement Co.

General Office & Plant
Newaygo, Mich.

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

In the City of Grand Rapids

Over Sixty-Eight Million Telephone messages pass over the Citizens Telephone Company's lines annually.

The Citizens Telephone Company is handling daily in its Grand Rapids exchange an average of 187,310 completed calls.

There are 18,731 telephones in the Grand Rapids exchange, with an average of ten calls daily.

These figures give some idea of the part the Citizens Telephone Company occupies in the commercial, economic and social life of the City.

CITIZENS TELEPHONE COMPANY



Michigan Retail Dry Goods Association.
President—J. W. Knapp, Lansing.
First Vice-President—Geo. T. Bullen, Albion.
Second Vice-President—H. G. Wesener, Saginaw.
Secretary-Treasurer—Fred Cutler, Ionia.

Prices of Wool and Woolens.

There is no lack of wool sales nowadays all over the world where such are usually held. Auctions are occurring nearly every day with offerings generally limited. This month will see many of them in London, Australia and New Zealand. The tendency abroad is toward lower prices, but not too low. As it is, the prices of wool are much below the parity of cotton, and it is only the vast supplies of it that are available which keep down the price. On July 31 the amount held by the British Government and the "Bawra" aggregated 660,000 bales of merinos and 1,549,000 of crossbreds. To this must be added this year's clip in Australia and New Zealand. The stock has been fairly well depleted by the successive sales at auction, but there is still a vast quantity remaining. In this country the sale in Boston on Thursday of 7,000,000 pounds of wool, which was part of the army surplus, attracted much attention. The prices ranged from 10 to 15 per cent. above those obtained in November, and the significant feature was that the offerings went to dealers and not to mills. Manufacturers of woolens do not conceal their disgust at the emergency tariff on wool, but they are apparently afraid to come out in the open because they fear retaliation by the wool growers. Meanwhile, their problem is how to turn out cheaper fabrics with dearer wool. There is talk of openings for the next heavyweight season, which will probably occur about the opening of the new year. What may hasten the date is the need of keeping looms occupied because of the lessened sales of Spring fabrics. Clothing manufacturers and dealers are finding it hard to get rid of Winter suits, while Spring business is not showing up as it should. In the garment lines no change is perceptible.

Cotton Supplies and Fabric Prices.

Decided weakness was shown by cotton during the past week in spite of some factors which should have had the opposite effect. Most stress, however, seems to be laid on the uncertainty of the size of the crop. After the lamentable failure of the attempt to prophesy this on the part of the Department of Agriculture, doubt appears to have been cast on every other estimate. Predictions are freely made that the final census report in March will show a yield of more than 8,000,000 bales, exclusive of linters. How much more is the question that

is puzzling both the speculators and the spinners. No one now doubts there being sufficient cotton to go around and to leave a sizable carry-over for the next cotton year. The easing of cotton prices has had its effect on cotton fabrics. Gray goods showed a reduction during November varying from $\frac{1}{2}$ cent to 1 cent per yard and, in the case of 5 yard 48 squares, of 2 cents. Not much business has been passing recently in these fabrics, both buyers and sellers apparently waiting for more stability in conditions. In finished fabrics the surprise of the week was the announcement of the reduction in Fruit of the Loom muslin to $17\frac{1}{2}$ cents per yard. This is for this month's delivery only. The same goods were sold by the Chicago jobbers, at their clearance sale during the week, at $14\frac{1}{2}$ cents. Knit goods manufacturers report improvement lately, but with production still below normal, that for Winter being 88.1 per cent. and that for Summer 85.81 per cent. Hosiery is without especial feature.

The Vogue in Millinery.

All of the metallic colors are going very strongly in the millinery trade at the present time, and, according to the bulletin of the Retail Millinery Association of America, seem likely to continue active for another month at least. Much of the appeal of metal cloths is attributed to the attractive way in which they are being manipulated this season.

"There is a flexible price range on the present output of metallic cloth hats," the bulletin continues, "that enables them to be placed within reach of all women. Frankly, better metallic brocade hats have been seen at the popular price hat manufacturers' places of business than have as yet been evolved in the exclusive establishments."

"As to color, with the coppers and greenish iridescents the dull and shiny golds, and attractive silver hues to choose from, the last named receive the major vote. Silver and silver gray easily lead the metallic color trend. Henna also continues in great favor, although it is called something else at present. Now it is dubbed canna, which is equally as short and just as salable. This color, along with pumpkin, its affinity and previously known as tangerine, is very well liked. Golden and reddish browns are also doing well. Were it not for the popularity of the silver shades the current sason would lean very largely to the browns. Black as well as black-and-white combinations, is still in, however, and a revival of the blue family seems imminent."

Did You Know That—

Hasheesh is made of Indian hemp?
Banjo originated in India?
Fifty-four nurses are attached to the American forces in Germany?
Natives on the Mimika river in New Guinea use canoes of soft wood?
Women of Mongolia have been prohibited from wearing veils.
A woman owns a large iron mine North of Manila?
Only five per cent. of the women of India are educated?
Women are eligible to serve on juries of only nine states?
Greatest snuff-taking country in the world is France?
Sapphire is the next hardest stone to the diamond?
Japanese is one of the easiest languages to pronounce?

Moscow and Kieff are the holy cities of the Russians?

Market price for radium is about \$4,500,000 an ounce?

First Protestant missionaries arrived in Japan in 1884?

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.

Special Christmas

CHECKER BOARD

being mailed this week.

Look for yours. Write if you haven't received it.

Good things for the Christmas season.

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

Grand Rapids Dry Goods Co.

Grand Rapids

AN

ESTABLISHMENT

WHERE

SERVICE

REIGNS

SUPREME

Proceedings in St. Joseph Bankruptcy Court.

St. Joseph, Nov. 28—In the matter of Hartford Exchange Bank, George W. Merriman, bankrupt, the schedules disclose liabilities in the amount of \$277,707.85, of which amount \$55,000 is secured or prior claims and the other, \$222,707.85, represents 818 creditors who either had certificates of deposit or checking accounts with the bank. The total scheduled assets are \$235,304.17, of which amount about \$7,000 was in cash, \$109,000 in notes due to the bank, accounts receivable of \$28,702.65, about \$11,000 of bonds and mortgages and the balance in buildings and farm property.

Nov. 30—Louis J. Bressin, of Allegan, engaged in the retail drug business under the name of Bressin & Schad, was adjudicated a bankrupt and the matter referred to Referee Banyon, who was also appointed receiver, who made an order appointing E. T. Van Ostrand, of Allegan, custodian, pending the first meeting of creditors and during which time if the petition of the creditors is granted the store will be kept open for the Christmas holiday trade.

Dec. 1—In the matter of George W. Merriman, bankrupt of Hartford upon petition of Willard J. Banyon, receiver and referee in bankruptcy the District Judge appointed Loomis K. Preston, of St. Joseph, Frank H. Simpson and Edward Corratte, of Hartford, to make an appraisal of the real and personal property prior to the first meeting of creditors. An order was entered by the referee, calling the first meeting of creditors at Hartford on Monday, Dec. 12, for the purpose of provings claims, the election of a trustee, the examination of the bankrupt and the transaction of such other business as may properly come before the meeting. If possible, a first dividend will be declared, so that the many creditors of the Hartford Exchange Bank will get something for Christmas presents.

Dec. 3—In the matter of Joseph C. Hookey, bankrupt, of Galesburg, the trustee filed his first report and account, showing total receipts of \$764.41 and no disbursements. The trustee's report of sale of assets, showing sale to Frank Tobey, of Vicksburg, for the sum of \$3,200 was considered and approved.

Good Words Unsolicited.

Muskegon, Nov. 28 — Enclosed please find check for \$3 for renewal to the Tradesman. We don't like to miss a copy, as it has saved us many times the subscription price during the past year.

Muskegon Delicatessen.

Entrican, Nov. 28—I wish to congratulate you on your wonderful record of four decades as editor of the best business paper in the country. I have read it for twenty-two years, two years as clerk and twenty years as proprietor of my own store. I have always found you "up to the minute" on any subject that came before the dealer and ever ready to expose the fraud and dead-beat. I trust you will edit the Tradesman as long as I am in business.

H. W. Smith.

Hillsdale, Dec. 1—Enclosed find money order for \$3 for one year's subscription to the Tradesman. I would rather have any of the magazines or newspapers stop than the Tradesman.

Lewis A. Greening.

Escanaba, Dec. 1—I like to read the Tradesman because of its fearless and absolutely American editorials. The Tradesman stands for what is right every time. Its editor hews to the line, let the chips fall where they may.

John A. Stromberg.

Borculo, Dec. 3—I would not do business without the Tradesman.

Henry Koop.

Xmas Goods

Xmas shopping has been very active. We can still supply your wants in useful as well as novelty items, but advise you to order now. We are marking out numbers daily.

Quality Merchandise — Right Prices — Prompt Service

PAUL STEKETEE & SONS

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

PRICES CURRENT ON STAPLE DRY GOODS.

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

Bleached Muslins.		17½	Columbia, Dk. Shorts	15½	42x36 Meadowbrook	2 75
Auto	17½	10	Am. Prints, Greys	10	42x36 Lenox	3 00
Fruit of the Loom	19½	10	Am. Prints, Indigo	10½	42x36 Standard	3 15
Bravo	15	10	Manchester 80x80 Lt.	18½	Wool Goods.	
Cabot	16	10	Manchester 80x80 Dk.	19½	36 in. Hamilton, All	57½
14 in. Indian Hd. S.F.	25	10	Scout, 64x60, Lights	12½	Wool Storm Serge	
Big Injun	14½	10	Scout, 64x60, Darks	14½	No. 75, 50 in. Storm	
Lonsdale	18	10	Shirtings	09	Serge	1 00
Hope	20	10	Reds	11	No. 4040, 50 in. Storm	
36 in. Indian Head	18½	10	Outings and Cantons.		Serge	1 15
33 in. Indian Head	32½	10	Cashmere Twill	15	40 in. Julliards Pla.	1 67½
54 in. Ind. Head L.F.	32½	10	27 in. Unble. Canton	15	50 in. Julliards Pla.	2 15
Unbleached Muslins.			100 Flannelette	12½	6120, 50 in. French	
Plaza	09½	10	1931 Outing Lights	13½	Serge	1 75
96A 36 in.	12½	10	Dubblenap Lights	13½	K S. 36 in. Storm	
Black Hawk	13½	10	N. S. Light Outings	13½	Serge	37½
Giant	13½	10	1921 Light Outings	13½	2215, 50 in. Storm	
40 in. Exposition	16	10	Applelece Shaker	14½	Serge	1 37½
40 in. 96A	13½	10	Scotchdown Shaker	16	56 in. Silverstone	
Wide Sheetings.			Appledown Shaker	16	Coating	2 50
Pepperell Unblea.	Blea.	58	24 in. White Shaker	11½	D R N Tricotine	2 00
10-4	53	58	26 in. White Shaker	12½	Carpet Warp.	
9-4	49	53	Daisy Cloth	15	Peerless, White	46
8-4	44	49	1921 Dark Outings	14½	Peerless, Colors	50
7-4	40	44	Draperies and Cretonnes.		Diaper Cloth.	
Pequot Unblea.	Blea.	65	Hamilton Twill	16	18 in.	1 15
10-4	55	60	Dresden Fy. Drapery	18	20 in.	1 25
9-4	50	55	Tudor Fy. Drapery	20	22 in.	1 35
8-4	44	50	Nu Drape	35	24 in.	1 45
7-4	40	44	Westmoreland Creto.	16½	27 in.	1 60
Pillow Tubing.			Fancy Silhouette	16	30 in.	1 75
42 in. Seneca	32½	10	Stratford Cretonne	16	Blankets.	
45 in. Seneca	34½	10	3544 D. B. Scrim	12½	Nashua Cotton Felted.	
42 in. Pepperell	32½	10	3177 Curtain Net	35	54x74, G. W. T.	1 50
45 in. Pepperell	32½	10	3342 Curtain Net	62½	60x76, G. W. T.	1 55
36 in. Edwards	30	10	4039 Marquissette	20	64x76, G. W. T.	1 60
42 in. Indian Head	30	10	Dragon Drapery	32½	68x80, G. W. T.	2 00
42 in. Cabot	34½	10	36 in. Art Cretonne	25	72x80, G. W. T.	2 15
45 in. Cabot	34½	10	36 in. Elco Tapestry	30	72x84, G. W. T.	2 30
42 in. Pequot	33	10	Linings and Cambrics.		Catlin Cotton Felted.	
45 in. Pequot	35	10	Tico D Satine	30	54x74, G. W. T.	1 32½
40 in. Quinebaug	30	10	No. 40 Blk. Satine	20	60x76, G. W. T.	1 42½
Denims, Drills and Ticks.			No. 1 White Satine	17½	60x80, G. W. T.	1 50
220 Blue Denim	20	10	No. 50 Percaline	27½	64x76, G. W. T.	1 50
240 Blue Denim	19	10	DD Black Satine	27½	64x80, G. W. T.	1 60
260 Blue Denim	18	10	Satin Finished Satine	37½	70x80, G. W. T.	1 90
Steffels Drill	17½	10	Raidant Bloomer Sat.	50	Notions.	
8 oz. Canvas	23½	10	36 in. Printed Satine	42½	Doz.	
Armour, ACA Tick	25½	10	Windsor Cambric	09	1225-F Boston Garters	2 25
Cordis, ACA Tick	37½	10	Parkwood Wash Sat.	60	Rubber Fly Swatters	90
Warren Fancy Tick	37½	10	Meritas Oil Cloth.		Per M	
Thorndyke Fy. Sat.	40	10	5-4 White	3 15	Roberts Needles	2 50
Amoskeag, ACA	28½	10	5-4 Mossaics	3 00	Stork Needles	1 00
Cambrics and Longcloths.			5-4 Blue Figure	3 15	Per Box	
Berkley, 60 Cambric	22½	10	6-4 White	4 15	Steel Pins, S. C.	300 42½
Berkley, 60 Nainsook	22½	10	All oil cloth sold net cash.		Steel Pins, M. C.	300 45
Berkley 100 Nainsook	30	10	Flags.		Brass Pins, S. C.	300 75
Old Glory, 60 Camb.	20	10	16x24 in. Spearheads	1 32½	Brass Pins, M. C.	300 85
Old Glory, 60 Nain.	16½	10	18x30 in. Spearheads	1 90	Doz.	
Diamond Hill, Camb.	16½	10	24x36 in. Spearheads	2 95	Coats Thread	59
77 Longcloth	13½	10	Each		Clarks Mile-End Td.	59
81 Longcloth	16	10	3x5 ft. Reliance	70	J. J. Clarks Thread	56
84 Longcloth	17½	10	4x6 ft. Reliance	1 30	Gainsborough Hairnets	
7001 Longcloth	15	10	5x8 ft. Reliance	1 90	D. Mesh	1 00
7002 Longcloth	16½	10	6x9 ft. Reliance	2 90	Gainsborough Hairnets	
7003 Longcloth	19½	10	8x12 ft. Reliance	4 25	S. Mesh	80
7004 Longcloth	24½	10	4x6 ft. Defiance	2 00	R. M. C. Crochet Cot.	75
Ginghams.			5x8 ft. Defiance	2 75	B-4 Clarks Crochet C.	90
A. F. C.	17	10	6x9 ft. Defiance	3 60	Silkline Crochet Cotton	90
Toile du Nord	18½	10	8x12 ft. Defiance	5 20	Sansilk Knitting	55
Red Rose	16½	10	10x15 ft. Defiance	8 00	Cotton, White	1 50
Dan River	16½	10	6x9 ft. Sterling Wool	7 50	Dexter's Knitting	
Everett Classics	13	10	8x12 ft. Sterling Wool	11 50	Cotton, Blk., col'd.	1 75
Amoskeag Staples	13	10	Gross		Allies' Yarn, bundle	6 50
Haynes Staples	13	10	No. 7 Muslin Flags	7 20	Pound	
Lowie Chevots	16	10	Sheets and Pillow Cases.		Fleishers Knitted	
Bates 32 in.	22½	10	63x90 Pequot Blea.	15 85	Worsted, skeins	2 00
Treffer 32 in.	27½	10	63x99 Pequot Blea.	17 35	Fleishers Spanish	
B. M. C. Seersucker	18½	10	72x90 Pequot Blea.	17 35	Worsted, balls	2 25
Kalburnie 32 in.	19½	10	72x99 Pequot Blea.	19 00	Fleishers Germantown	
Jacqueline, 32 in.	45	10	81x90 Pequot Blea.	18 85	Zephyr, balls	3 30
Gilbrae, 32 in.	47½	10	Less 5%		Fleishers Saxony, ba.	3 30
32 in. Tissue	42½	10	81x90 Standard	15 00	Fleishers Knitted	
Manville Chembay	16½	10	42x38½ Ulica Cases.	4 15	Worsted, balls	2 25
Red Seal Zephrey	18½	10	42x36 Pequot Plain	4 32	Fleishers Scotch &	
Prints and Percales.			45x36 Pequot Plain	4 56	Heather, balls	2 55
Columbia, Lights	14½	10	42x36 Pequot S. S.	5 32	Doz.	
Columbia, Darks	16	10	45x36 Pequot S. S.	5 56	Ironweave Handkfs.	90
Columbia, Lt. Shorts	14	10	Less 5%		Rit Dye Soap	90

Ladies' Underwear.	
Vellastic Fleece union suits.	
HN-LS or DN-ES Reg. sizes	14 50
Ex. sizes	16 00
Fleece vests and pants, Vests	
HN-LS, DN-ES, LN-NS, Reg. Siz.	8 25
Ex. Sizes	9 00
Pants, AL open or closed Reg. Sl.	8 25
Ex. Sizes	9 00
Union suits, 11 pound rib.	
DN-ES or LN-NS, Reg. Sizes	10 00
Ex. Sizes	11 00
Men's Underwear.	
Hanes shirts and drawers	7 50
Hanes union suits	14 00
Black Label High Rock shirts and drawers	8 50
Red Label High Rock shirts and drawers	9 00
Black Label High Rock union suits	15 00
Red Label High Rock union suits	16 50
14 pound combed union suit with Cooper collar	15 00
Heavy all wool union suit	35 00
18 pound part wool union suit	18 00
Hosiery—Misses and Ladies.	
Misses 300 needle combed hose, bxd. 1 doz. \$2.25 on 7 rise 10 fall	05
Boys' 3 lbs. on 9, extra clean yarn on 8 (R10F5)	2 25
Ladies' 220 needle combed yarn hose, seamed back	2 25
Ladies' 220 needle merc. hose with 440 needle rib. top fashion seam in back	5 00
Ladies' fleeced hose, hem top	2 25
Ladies' fleeced hose, rib. top	2 85
Ladies' fleeced hose, rib. top	3 00
Hosiery—Men's.	
Men's 200 needle full combed yarn hose	2 15
Men's 220 needle full merc. hose	2 50
Men's 240 needle fiber silk hose	4 50
Men's pure silk hose	6 00
Nelson's Rockford socks, bdis.	1 20
Nelson's Rockford socks, bdis.	1 30
Nelson's Rockford socks, bdis.	1 50
Men's Sweaters.	
Heavy all wool rope or shaker knit for men	4 00
Wool slip overs for men (respun)	2 50
Men's fashioned all wool shakers	5 00
Men's ½ Cardigan stitch, according to quality, each	3 00 to 4 50
Ladies' Sweaters.	
Style entering into price, it is impossible to give specific quotations, but sweaters that may readily be sold can be had in a variety of styles and combinations from \$3.00 to \$5.00 each.	
Bathing Suits for Spring Delivery.	
Men's all pure worsted, plain	22 50
Men's all pure worsted with chest stripes	27 00 to 33 00
Ladies' all pure worsted, plain	25 00
Ladies' all pure worsted striped and color combinations	27 00 up
Athletic Underwear for Spring.	
B. V. D.'s, Men's union suits	12 62½
Seal Pax, No. 10, union suits	10 50
Men's 72x80 Nainsooks, may be had at	7 25 to 9 00
Men's Soisettes, highly mercerized	13 50
Men's Dress Furnishings.	
Slidewell collars, linen or soft	1 60
Neckwear 3 75, 4 50, 6 00, 7 50	9 00
Flannel night shirts	10 50
Dress pants	33 00 to 42 00
Mufflers	12 00 to 19 50
Dress shirts	8 00 to 48 00
Laundered stiff cuff shirts, 80 sq. percale	16 50
President and Shirley suspenders	4 50
Men's Work Furnishings.	
Mackinaws	7 00 to 15 00
Duck coats	3 00
Sheep coats	7 00 to 12 50
No. 220 overalls or jackets	12 00
No. 240 overalls or jackets	10 00
No. 260 overalls or jackets	8 87½
Stiefel rope stripe, Wabash stripe Club or Spade overall or jacket, 2 seam, triple stitched	13 50
Coverall kahki	24 00
Winter pants	21 00 to 39 00
Black sateen work shirts	8 37½
Nugget blue chambray work shirts	8 00
Golden Rule work shirts	7 50
Piece dyed work shirts	6 50
Best Quality work shirts	9 00 to 13 50
Cherry Valley flannel shirts	22 50
Buffalo flannel shirts	39 00
Domest flannel shirts	10 50 to 12 00
Standard flannel shirts	22 00
Harding flannel shirts	19 87½
Work suspenders	2 25
Shirley Police or X Back work Sus.	4 50
Boys' Furnishings.	
Knickerbockers	9 50 to 15 00
Mackinaws	4 25 to 8 50
Overalls, Brownies, etc.	6 50 to 9 00
Youths' Wabash stripe overall	10 25
Coverall	16 50
Standard flannel shirts	16 50
68x72 dress shirts	8 50
Caps and Umbrellas.	
Black sateen shop cap, doz.	1 00
Dress caps, men's, doz.	7 50 to 19 50
Dress caps, boys', doz.	7 25 to 10 25
Men's & Ladies' Umbrellas	10 50 to 48 00
Ladies' Furnishings.	
Middy Blouses, red, green, or navy wool flannel, each	4 00
Serge middy blouses, each	3 50
Voile waists, doz.	9 00 to 15 00
Georgette waists, each	4 00
Crepe De Chine waists, each	3 25
Tricollette waists, each	3 25
Bungalow percale aprons, dz. 7 50 to 8 00	
Bungalow Gingham aprons, doz. 13 50	
Gingham house dresses, dz. 24 00 to 48 00	
Bathrobes, ladies' or men's, each 5 50	
Best sateen petticoats, doz. 9 00 to 13 50	
Pettibockers, doz.	8 00
Bandeaux, doz.	2 25 to 12 00
Brassiers, doz.	4 00 to 13 50
Silk and cot. Env. Chem, dz. 6 00 to 19 50	
Outing gowns	8 50 to 13 50



Michigan Poultry, Butter and Egg Association.

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

Position of Canned Corn Very Strong.

There is much interest in the outlook for canned corn and the probable trend of prices, especially in the Central West, the great producing section of canned corn. The canners of corn in the Central West and West are absolutely confident of the strength of their product, and present in support some strong arguments. A prominent Western canner says:

"There are eleven months ahead of us before the 1922 pack of canned corn will be available. During that time there will be consumed over eleven million cases of corn and there are less than nine million cases in first hands to supply the need.

"Money is much cheaper, and there has been a heavy decrease in loan rates throughout the West, and the corn canner who has demonstrated his ability to borrow enough money to complete his 1921 output, has demonstrated his strength to carry it until the market needs it.

"It is clearly evident that the pack of canned corn this year, combined with the carry-over from 1920, will not be sufficient to take care of the normal consumption, for there is a real shortage of canned corn.

"The average cost of producing canned corn in 1921 has been \$1 per dozen, and an article that has cost \$1 per dozen to produce should retail at 15c the can or two cans for 25c in order to provide for the profit of the manufacturer, the cost of distribution, wholesale and retail, freight, and overhead incidental expenses.

"Canners will have no difficulty in carrying their stocks, as money is easier. The Federal Reserve banks on Nov. 1 reduced their rates from 7 per cent. to from 4½ to 6 per cent. There is a heavy reserve of cash in the Federal Reserve banks, the ratio now being 71.8, the highest point reached since pre-war times."

An able Iowa canner says: "Very low rates are now prevailing in the East for demand loans, such loans being obtainable at 4 per cent."

A very able canner of corn and an able canned corn statistician of Ohio says:

"Last year we packed in excess of fifteen million cases of corn, the government surplus and carry-over in first hands amounted to at least two million cases, thus giving us approximately seventeen million cases of corn the 15th of October, 1920. This seven-

teen million of cases was reduced to a million and a half cases from October 15, 1920 to August 15, 1921. This volume practically went to ultimate consumption, as it is generally admitted by frank authorities that corn stocks were down to practically bare floors at the beginning of the new pack.

"Now we have a situation where we packed under nine million cases and carried over in first hands one million and a half cases, or at the end of the pack of 1921 we had ten and a half million cases visible supply to run until August 15, 1922, that is, ten and a half million cases to move during the same period in which we moved fifteen and a half million cases last year.

"You will note in making this last comparison, I am disregarding the question of invisible supply, because if it were taken into consideration, we would have a stronger situation in favor of the present market, because there is no question that the invisible supply is much smaller to-day than a year ago.

"Again referring to the ten and a half million cases which we had, we know that spot sales and delivery of futures have cut this figure to at least eight million cases."

It must be admitted that corn canners made out a very strong case, and that a few who have been selling their holdings of canned corn at very low prices have acted unwisely.

John A. Lee.

Why Do Michigan Farmers Buy Outside Flours?

Grand Rapids, Dec. 6—After devoting eight months to the work of calling on retail grocers in Northern Michigan, selling Michigan milled flours, I cannot resist resorting to your columns to open a discussion which I consider of vital importance to our Michigan farmers and trust local community papers will take up the discussion for their patrons' benefit. The question is:

Why does Michigan wheat sell below Chicago Board of Trade wheat quotations?

My answer would be, on account of the average farmer who brings wheat to the elevator and insists on having either Kansas or Northwestern Spring wheat flour in return. Michigan mills, in endeavoring to cope with this situation, blend Michigan wheat with Western wheats, producing a very satisfactory flour in the immediate community of the mills, but one does not have to travel very far before merchants brazenly inform you Michigan flour will not sell in their community, excepting as a pastry flour. To illustrate more fully, in Sunday's Grand Rapids Herald, Nov. 27, an announcement from Scottville stated that the Mason County Co-Operative Association (farmers) had shipped out this season ten carloads of wheat and shipped in eight carloads of flour which I can safely say was Western flour, knowing the attitude of Scott-

MILLER MICHIGAN POTATO CO.

Wholesale Potatoes, Onions
Correspondence Solicited

Frank T. Miller, Sec'y and Treas.

Wm. Alden Smith Building
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.
Pleasant Street,
Hilton Ave. & Railroads.

Moseley Brothers,
GRAND RAPIDS, MICH.

We Are Exclusive Selling Agents
For

BREDNUT

THE NEW NUT BUTTER

Specify BREDNUT in your next order.

PIOWATY

M. J. DARK & SONS

GRAND RAPIDS, MICH.

Receivers and Shippers of All

Seasonable Fruits and Vegetables

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

QUALITY SUPREME

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

KENT STORAGE CO.

DISTRIBUTORS

GRAND RAPIDS

MICHIGAN

ville local merchants. If every community was as loyal as Scottville to Michigan grown products, judging from the above announcement, even the chickens in Scottville would refuse to eat Michigan grown wheat. There are many communities throughout Michigan that might compete with Scottville if their figures could be recorded. There is positively nothing wrong with Michigan milled flours, excepting the price, which can be easily adjusted by increasing the volume, which would automatically decrease the cost of production and selling.

I should be delighted to have the opportunity to reply further to any facts pertaining to this important question.

Herman Hanson.

Tomato Pack Short Nine Million Cases.

The U. S. Department of Agriculture in its report for November, announces that the output of canned tomatoes in the United States for 1921 is four million five hundred and sixty thousand cases (4,560,000) cases.

The total output, or pack, for 1920 was eleven million three hundred and sixty-eight thousand cases (11,268,000 cases).

This shows the enormous shortage of six million eight hundred and eight thousand cases (6,808,000 cases) or about 60 per cent. less than the pack of 1920.

The carry-over from the 1920 pack is very small, probably not to exceed one million cases, as contrasted with a carry-over from 1919 to 1920—including the Government surplus of about three million cases.

This would put the visible supply of canned tomatoes as follows:

	Cases.
Pack of 1921	4,560,000
Carry-over from 1920	1,000,000
Total	5,560,000
Pack of 1920	11,368,000
Carry-over from 1919	3,000,000

Total	14,368,000
Shortage as compared with 1920	8,808,000

Of course it is known that the statistics collected by the Department of Agriculture are not usually as complete as those compiled by the National Canners' Association, and there will probably be a considerable variation between the two reports, but if there is a variation much larger than usual, the deficiency is so heavy that the supply of canned tomatoes cannot be equal to half the requirements of the United States, which is normally one million cases per month.

The deficiency arises from the heavy cutting down of acreage by the canners of the United States in their Spring planting for fear the inevitable high cost of production which confronted them would compel them to market their output at a heavy loss.

John A. Lee.

He Was Everything Under the Sun.

The proprietor of a general store at Homerville, Ga., who handles hardware lines among other things, ordered from a traveling salesman a few months ago a quantity of new automobile specialty that looked fairly good, and for which the salesman made more or less exaggerated claims. When the goods arrived it was found they were far below the standard the

salesman guaranteed and the merchant promptly returned the shipment.

Later attempting to collect the bill regardless of the return of the goods, the wholesale house drew a sight draft on the merchant through the Homerville bank, but the draft was returned unhonored. The house then wrote the postmaster about the merchant's financial responsibility, and received a laconic notation at the bottom of their letter that he was O. K. Whereupon the house wrote the postmaster by return mail and asked that he secure them a lawyer and force payment of the bill. In a few days the following reply was received by the house:

"The undersigned is the merchant on whom you endeavored to palm off your worthless goods.

"The undersigned is the president and owner of the bank to which you sent your sight draft.

"The undersigned is also the postmaster to whom you wrote, and the undersigned is also the lawyer whose services you seek to force payment of this account.

"Your business methods are nefarious considering the guarantee made by your salesman and the low standard of the goods that were received, and if the undersigned were not also the preacher in the church here he would be likely to tell you to go to h—."

The Excellences of Green Celery.

Our aesthetic tastes sometimes demand food which satisfies on account of its looks rather than by its flavor. An example of this is the way most persons want bleached celery. As a matter of fact, green celery often has a better flavor and is more tender than white celery.

Green celery has not been banked in trenches of earth and allowed to bleach away from the sunlight. It costs less than white because the price is regulated by the demand. There are many things for which white is preferable, but green can be substituted for the white at times with a saving of money and an additional amount of celery flavor.

A delicious dish which calls for celery is an adaptation of the recipe for Chinese chop suey. In two tablespoonfuls of fat cook one onion which has been cut in very thin slices and one shredded green pepper. Add to this one quarter of a pound of sliced mushrooms, one half pound of lean pork cut in small thin pieces, and cook for five minutes. Add four tablespoonfuls of rice, one teaspoonful of salt, and three cups of stock, and one cup of shredded celery. Cook for about one-half hour, until the rice and meat are tender.

Either green, white celery, or celeriac can be used in this recipe. Celeriac is sometimes called root or knob celery. It is delicious for cooking in a dish of this kind or creaming by itself.

Stick To the Truth.

If you allow one false statement to creep into your advertising, you may expect people to doubt it all. If one falsehood appears in your selling talk, the customer will doubt you altogether.

Wm. D. Batt FURS

Hides
Wool and Tallow

Agent for the
Grand Rapids Steam
Ground Bone Fertilizer

28-30 Louis St.

Grand Rapids, Michigan

Fieglers

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design

DIAMOND CRYSTAL

*The Salt
that's all salt.*

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

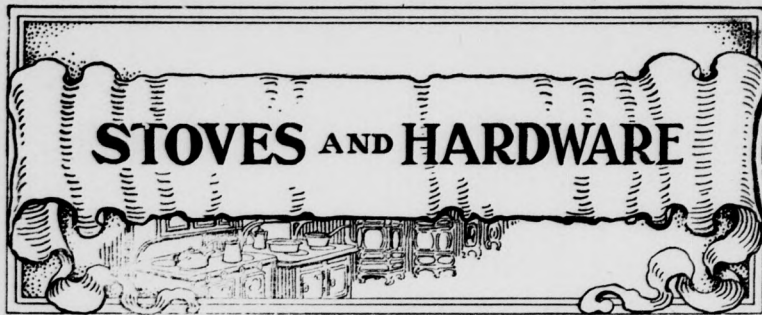
The Vinkemulder Company

Grand Rapids

offers for the holidays—

Sunkist Navel Oranges
Sealdsweet Florida Oranges
Sealdsweet Grapefruit
Late Howe Cranberries
Grapes, nuts, dates, figs.

Quality — Reasonable Prices — Service



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

Christmas Trade From the Clerk's Angle.

Written for the Tradesman.

It is always worth while to get the other fellow's point of view. A difficulty with many hardware dealers is that they regard their Christmas trade solely from the individual angle. Other dealers, on the contrary, have appreciated the wisdom of conferences with their salespeople before the heavy buying starts, with a view to getting the staff organized to handle the Christmas business efficiently.

A great deal of Christmas trade that might be secured is lost through the inefficiency of untrained salespeople. As a rule, the hardware dealer has to take on extra help; and this extra help is without experience, and consequently unable to handle situations that would be easy to the regular staff. The extra, inexperienced salespeople cannot be blamed for this condition; it is a perfectly natural one under the circumstances.

Then, too, the heavy burden of Christmas business—at least in a normal busy year—involves a certain amount of nervous strain to all concerned. The merchant is apt to be irritable and so are the salespeople. Hence the complaints of equally irritated shoppers regarding "cranky clerks." This is a condition to be avoided wherever possible.

It will pay the dealer to adopt a friendly and helpful attitude toward his salespeople, and to encourage the same attitude toward himself. Be interested in their difficulties, and don't hesitate to ask their advice in regard to yours. Show them by your attitude that you feel that their interests are the same as your own. Nothing helps to develop a clerk so much as the realization that his employer reposes a certain degree of confidence in him, gives him a fair measure of responsibility, and appreciates his help and even advice.

In this connection I recently got the views of a young hardware clerk on the best methods of handling Christmas trade. They are worth studying, as indicating that our salespeople are studying business intelligently and learning its lessons. This young chap gave me what he considered a few essentials:

"To increase the sale of holiday goods the merchant should get the public interested in his store, as early as possible. He should impress upon the people the advisability of buying

early, while the stock is complete, thus having a much better selection.

"Children should be attracted to the store. Get them interested and you get their parents interested. If goods are attractively displayed inside, the parents generally discover something they want. Saturday should be devoted to special attractions for children, and well advertised in the daily papers."

This is a new idea to many dealers. Yet it is a sound one. Saturday, when there is no school, is a good day to reach the children.

"Employers should insist on clerks being neatly dressed, and showing politeness to customers at all times. Too much time should not be given to friends while other customers are waiting.

"Novelties suitable for Christmas gifts should be especially stocked; also whips, horse blankets, sleds, skates, snowshoes, hockey sticks, guns, revolvers and sporting goods, while silverware and all lines of cutlery, razor strops and brushes should be pushed, as they are profitable lines. Then the housekeeper should not be forgotten and such articles as food choppers, bread and cake makers, asbestos and patent irons, and nickel and brass goods should be kept in view. Electrical goods are also popular.

"When a customer goes into a store for a certain article he wants to get out again as quickly as possible. To facilitate this the store should be divided into departments, goods well displayed and plainly priced. Every clerk should have a good knowledge of the stock carried and know where to find everything in his department.

"If show cases are not available, skates and nickel-plated and tin goods can be attractively shown on tables covered with blue or green canton flannel. Goods so displayed should be kept free from dust and well polished, as shabby samples give customers a bad impression even if the goods on the shelves are new.

"A series of special attractive advertisements should be inserted in the daily newspapers calling attention to different good selling lines. Booklets could also be distributed throughout the district. But a merchant's best advertisement is his window display. Too much stress cannot be laid on this end of the business. Cutlery and sporting goods are always good Christmas attractions.

"An attractive window can be made to represent a hunting scene by covering the floor with cotton wool, to represent snow, and putting in a few small spruce or cedar trees. A stuffed fox or a beaver can be shown caught

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.

Used Adding Machines

Burroughs, Wales & American.

Used Check Writers

Todd, F & E, Peerless, Sentinel.

Save $\frac{1}{2}$

on these by buying of

Grand Rapids Store Fixture Co.

7 Ionia Ave. N. W.

GRAND RAPIDS, MICHIGAN



VIKING TIRES do make good

VIKING TIRES give the user the service that brings him back to buy more.

Cured on airbags in cord tire molds, giving a large oversize tire.

We have an excellent money-making proposition for the dealer. Write us for further information.

BROWN & SEHLER CO.

State Distributors

Grand Rapids, Mich.

by the foot in a game trap, while in the brushes on the opposite side a dummy hunter, with rifle ready to shoot, would be appropriate.

"The living room of a sportsman's camp could also be built in a window, showing guns, rifles, cartridge belts, game traps, hatchets, hunting coats and caps hanging on the wall, a couple of pairs of boots and some duck decoys on the floor, a small table with some campers' outfits and supplies on one side, and a small camp stove on the other. Care should be taken to have a certain air of carelessness about this window.

"A good skate window can be made by showing a dummy hockey player with a background of skates, hockey sticks and pucks, shin pads, etc. A good imitation of ice can be made by placing glass over cotton wool. The same idea could be used to display snowshoes and moccasins to advantage. A good effect can be obtained by stringing cotton wool on invisible wires to represent a snow storm.

"A cutlery and silverware window should not be overlooked. A small window may be used to advantage in displaying a few lines of good silverware and pearl goods against a white background.

"Just about Christmas nothing will attract the children like a real live Santa Claus. A dummy Santa Claus could first be put in the window seated in a sleigh piled high with presents, and drawn by a reindeer. A day or two later this display should be taken out and replaced by a room with a small Christmas tree, on which are hung stockings labeled with the names of the different members of the family. Santa Claus should then appear through a fire place at the back, at an advertised time, and proceed to hang the presents on the tree and fill the stockings.

"Care should be exercised when trimming a window not to put too much in it, as good effects are often spoiled by overcrowding. If the window space is small, the best plan is to change the display more frequently. Goods displayed in the window (except in a Santa Claus window) should be plainly priced. The public appreciates this, and it saves the clerks' time.

"The practice of giving souvenirs to customers, I would say, should be avoided as much as possible, as cheap souvenirs are not appreciated, and good, attractive souvenirs run into a good deal of money from which, in many instances, there are no returns."

The foregoing represents some of the views worked out by an average hardware clerk when a request for his opinions on Christmas trade necessitated his sitting down and thinking of these problems. To get the clerk to examine store problems for himself, to study the stock and the business and the handling of customers, is one of the great pre-requisites to developing his capacity for business. You can't tell a clerk everything, but you can encourage him to think out the problems of the business for himself, and then talk over the results.

Victor Lauriston.

Of What Avail.

How human life repeats an oft told tale;
For some rich distant port we set our sail,
But if we founder, and the voyage fail,
Of what avail?

Of what avail the glowing dreams of youth,
If they must wake to life in form uncouth,
While all fulfillment in a joyous truth,
They lack forsooth?

Of what avail the man's ambitious pride,
Towering above all other aims beside,
If at the last its ghost sits by his side,
But to deride?

Of what avail the scholar's cultured thought;
The artist's skill to fine perfection brought;
If all the beauty that their gifts have wrought
Must come to naught?

Of what avail the maiden's dream of hope,
Cast in the light of Love's bright horoscope,
If she be left with powers beyond her scope
Alone to cope?

We cry, "Of what avail," because we must;
We stand in doubting, even while we trust;
Yet somehow feel that to His child of dust,
God will be just.

H. W. Colby.

"Don't say it—write it" is one of the established policies of the Edwards & Chamberlin Hardware Co., Kalamazoo. The firm has printed a number of special forms; each has a color of its own. The first and most important is the "suggestion and recommendation" form, 5½x8½ inches and printed on blue paper. At the top are printed the rules governing its use. All suggestions received and used are paid for. All suggestion forms pass through the hands of the general manager, who retains a duplicate copy for future follow-up. The second form is the "bulletin," 8¼x10¾ inches, printed on white paper. It is used for posting rules, regulations, etc. As each employee reads the bulletin, he checks his number on the form. In case the bulletins indicate changes in prices, the department heads enter such in their price-books immediately. The "requisition blank" is the same size as the bulletin, but is printed on yellow paper. The stock of the store is thoroughly departmentized and a competent salesman is responsible for the stock in each department. As soon as the goods are delivered, the form is sent to the accounting department, where the goods are charged. The "stock report" is a daily record of all stock out or getting low. This is of valuable use for the buyer. Salesmen are instructed when customers price an article having a merchandise value of \$5 or more, but do not buy, to use the "prospect" form. The number of prospects turned in are bulletined each month. The "sold slip" records the sale of every article over \$5, the name of the salesman, date etc. This slip is checked against the prospect list. When the sold slip comes in, the prospect slip is removed and the two pasted together, with the backs against each other. They are filed for future reference. The defective goods tag is filled out whenever an article is returned as defective, etc.

Envelope stuffers make good advertising mediums when they are prepared and circulated intelligently. To manufacture a large quantity is not a good plan. A small number, sufficient to cover a list that has been made up of appropriate buyers, is the more sensible method. Sending stuffers in invoices or statements is the most wasteful and least resultful way possible. They usually go to the wrong man—no man in the accounting department is very much interested in the details of merchandise. When a man receives an invoice, that is sufficient for his attention. Anything added is lost on him. Stuffers should go to a promotional list, ad-

ressed to individuals wherever possible. Such a list can, and should be covered about every two weeks. Care is necessary to make sure that the material will be of interest to the one who receives it. Two or three stuffers that have no real bearing on the thing at hand will shake the receiver's interest so that when the actual stuffer comes along, it will be passed up. The sending out of the stuffers is not "anybody's business." It is distinctly a real part of somebody's business in working up sales for the firm.

Ice cream freezers should be an essential equipment of every home. The hardware dealer should know how easy it is to make ice cream at home, and be able to convince the woman buyer it is better, cheaper and safer to make it than to buy at the confectioner's.

The easy way along the business road, the way of least resistance, is usually down hill. You have to make an effort to climb up. Anyone can slide down.

MCCRAY REFRIGERATORS for ALL PURPOSES

Send for Catalogue

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

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

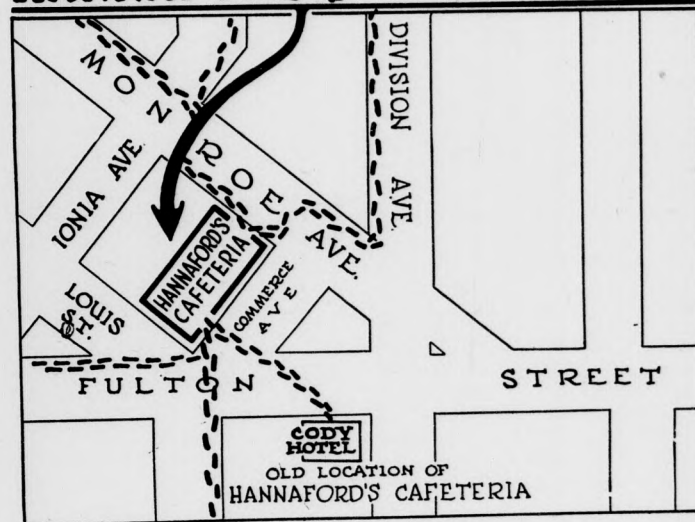


SIDNEY ELEVATORS

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

Sidney Elevator Mfg. Co., Sidney, Ohio

NEW LOCATION of HANNAFORD'S CAFETERIA



Hannaford's Cafeteria

Located for the past ten years in Cody Hotel, will open about Dec. 20th in its new location

9-11 Commerce Avenue and 45 Monroe Avenue
The Old Ira M. Smith Store in the GILBERT BLOCK
Watch for Further Announcements

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

Citizens 4294

Bell Main 288

Digging For Sales Not Always Well.

An oft-repeated phrase used to describe the present business situation is that "sales are possible, but you have to dig for them and dig hard." A good many concerns have overhauled their selling departments in recent months so as to stimulate their digging process. Other houses have cut prices repeatedly in order to get business. It is, therefore, interesting to get the views of a selling representative of long experience who does not believe in making too intensive efforts to capture unwilling orders, and who is just as opposed to allowing the buyer to make prices.

"Perhaps our system for meeting conditions like those at present," he said, "could not be applied successfully to all concerns, but it has worked all right for us. A certain amount of selling effort is necessary at all times. During the war period it is quite true that the average salesman had too much of a soft thing. When the tide turned the other way the salesman was handicapped by the habits he had formed. It was necessary for him to take his feet off the desk and wear out shoe leather in search of business.

"In recent months everybody has got back on the job, and those who haven't are looking for new jobs. My view of the matter, however, is that the job can be overdone as much as it was underdone before. Intensive selling efforts are quite proper in their place, but, in the total absence of a buying mood on the part of customers the salesman might just as well stay in his office. I am reminded of how the founder of this business used to treat such spells. He recognized that every so often there was no business to be done, and during such periods did not spend his time ragging the salesmen about small orders or no orders. He used to consider the business as akin to farming, with a slack season during which no harvest of orders was to be expected. The only thing he did insist upon was that the ground should be suitably prepared for the next crop.

"When a salesman returned from a trip he was asked about the conditions prevailing in his territory. Then the old man would want to know if all the customers had been seen, whether they had any complaints on past transactions, or whether they seemed to be well satisfied with the policy of the house and its dealings. Good-will was the prime factor with the old man, and actual orders took second place to it in his estimation.

"I have seen the theory of preparing the ground work out with entire success in previous periods of stress, and I see no reason why it cannot be applied just as successfully right now. The real time for intensive sales efforts is when the ground has been properly sown, business is on the mend, and buyers are receptive. It strikes me that the buyer is apt to think more kindly about the man who does not push the topic of business to the front and keep it there, these days, than about the salesman who repeats the same story hundreds of others are telling. There is just the difference here as between the bore

and conversationalist who has a variety of topics to talk about.

"The intensive selling effort, as they call it, frequently goes hand in hand with the policy of cutting prices or allowing the buyer to make the price. It has always seemed to me that when a buyer is sufficiently interested in goods to make a price it is reasonable to assume that he wants that merchandise. He may not have a crying need for it, but he can see a way to use it. Therefore, it has been our policy to refuse a reduction from whatever value we place on the goods and to wait until they find a sale at that figure. The reason for so much price-cutting is that sellers frequently do not know whether their price is the proper one or not. In case of doubt they allow the buyer to have his way.

"In the present market, just as in similar circumstances in the past, I have often wondered why a manufacturer sells something he says he is glad to get rid of, only to turn around and make the same article over again. This happens times without number and indicates a serious lack of good judgment or business sense.

"Another peculiar factor of selling 'at a price' is that, more often than not, it does not help a concern to do such business. Apart from being put in the classification of those who are not sure enough of their facts to name a price and stick to it, the 'easy-price' house often loses the cream of trade and gets only the skimmed milk.

"We may not do business with some customers for several months, only to have them come back and seek merchandise and pay our prices when conditions improve. They grow tired of placing orders with the cut-price house, and desire more legitimate values. Then again, of course, they realize that the manufacturer who has lost money on dull time orders is going to recoup at the first opportunity. They do not want to pay fancy profits just because they accepted bargains.

"In speaking of cut prices I have no intention of including those reductions which are made in answer to the swing of the markets. No manufacturer can hold on to high prices against legitimate competition. What I consider price-cutting is the actual underselling of the market or the sale of goods at the buyer's price. Underselling may have the full approval of the public just now, but the same public must also realize that there is never a loss which is not sooner or later transferred into a gain. And it is the custom of trade to take more than it yields. The buyer who gets merchandise at his own price knows this, and when the market works out of its depressed state he changes his tactics and becomes the customer once more of a concern that did no underselling.

"That is why we do not stalk after business which can be accepted only at a sacrifice, and also why we do not dig for business when the digging turns up nothing worth while. We consider this a time to go after good-will and to wait for the harvest later on."

Give the Facts.

Argument will not sell goods. People want facts about the merchandise. Give them facts, not arguments. People can get around arguments, but they can't get around facts.

PARK-AMERICAN HOTEL

Near G. R. & I. Depot

Kalamazoo

European Plan \$1.50 and Up

ERNEST McLEAN, Manager

HOTEL RICKMAN

KALAMAZOO

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

CUSHMAN HOTEL

PETOSKEY, MICHIGAN

The best is none too good for a tired Commercial Traveler. Try the CUSHMAN on your next trip and you will feel right at home.

The Newest in Grand Rapids Well Known for Comfort and Courtesy

HOTEL BROWNING

Three Short Blocks From Union Depot Grand Rapids, Mich.

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

OCCIDENTAL HOTEL

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.00 and up

EDWARD R. SWETT, Mgr.

Muskegon

Michigan

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 making the Twin Cities of

ST. JOSEPH AND BENTON HARBOR

Remodeled, refurnished and redecorated throughout.

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

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

J. T. TOWNSEND, Manager.

Beach's Restaurant

Four doors from Tradesman office

QUALITY THE BEST

New Hotel Mertens

GRAND RAPIDS

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

Union Station



Fire Proof

CODY HOTEL



IN THE HEART OF THE CITY
Division and Fulton

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

CODY CAFETERIA IN CONNECTION

Bankruptcy Proceedings in Grand Rapids District.

Grand Rapids, Nov. 28.—On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of George Naab, Bankrupt No. 2016. The proceedings have been referred to Benn M. Corwin as referee and who also has been appointed receiver. A custodian has been appointed. The bankrupt resides in the township of Chester, Eaton county, and conducted a general store. The schedules of the bankrupt list assets in the sum of \$2,779.25, and liabilities in the sum of \$3,427. A list of the bankrupt's creditors is as follows:

Grover Garn & Gertrude Garn, Charlotte	\$1,900.00
Lamb & Spencer Co., Charlotte	166.75
Butler Bros., Chicago	195.00
Judson Grocer Co., Grand Rapids	176.70
H. P. Buzzell, Battle Creek	70.50
L. Ferrigo Co., Allegan	47.14
Puritan Confectionery Co., Lansing	5.50
Munger Hardware Co., Charlotte	37.00
C. W. Beggs & Son, & Co., Chicago	20.35
National Biscuit Co., Grand Rap.	19.68
P. D. Mohrhardt, Grand Rapids	19.18
Roswell Cook Co., Detroit	5.34
Standard Oil Co., Grand Rapids	47.07
It. P. Smith & Sons Co., Chicago	22.60
Cooper & Harter, Charlotte	8.00
Page & Lamb, Charlotte	4.50
Vance Spaniola, Charlotte	2.50
Maples Bakery Co., Charlotte	8.00
Fred Murray & Co., Charlotte	7.50
Bewton Hardsock, Charlotte	3.14
National Cash Register Co., Lansing	165.00
Geo. W. Williams, Charlotte	13.00
Union Clothing Store, Lansing	33.85
Dora Loomis, Lansing	143.50
Dr. C. Lee McLaughlin, Vermontville	4.00
Gibbard & Simpson, Charlotte	144.50
Chas. Root, Charlotte	18.00
City National Bank, Lansing	101.70

The first meeting of creditors in this matter will be held at the office of the referee Dec. 13.

Nov. 29. On this day were received the order of reference and adjudication in bankruptcy in the matter of the Willys Light System, bankrupt. The matter has been referred to Benn M. Corwin, referee in bankruptcy. The case being involuntary, no schedules have been filed from which the list of the creditors is taken. The schedules have been ordered filed by the bankrupt, and as soon as they are on file a list of the creditors of the same will be given. Also the date of the first meeting will be given at that time.

In the matter of Sigmund L. Dennis, bankrupt, the funds for the first meeting have been received by the court, and the first meeting of creditors will be held Dec. 13.

In the matter of Allen H. Gittleston, Bankrupt No. 1963, a final meeting of creditors has been called for the purpose of disposing of the various bills that have been filed against the estate, and for the payment of administration expenses and the declaration and payment of a final dividend to creditors. The meeting will be held at the office of the referee on Dec. 8.

Nov. 29. In the matter of the Wescott Groceries Co., the final meeting in this matter was held Nov. 16, but several questions as to the amount of money the stockholders should advance kept the matter open until the above date. At the meeting the report and account of the trustee was approved and allowed. A majority of the creditors of the bankrupt in number and amount voted to accept the settlement offered by the stockholders of the bankrupt corporation, and the proposition was therefore accepted. The stockholders will now pay a sum equal to 75 per cent. of the claims proved and allowed, plus the expenses of the bankrupt proceedings. A supplemental first dividend of 5 per cent. on new claims proved and allowed, and a final dividend of 70 per cent. on all claims proved and allowed was declared and ordered paid. The meeting was then adjourned without date. Nothing further will be done in this estate save to formally close the same and return it to the district court.

Dec. 1. On this day an order for the payment of administration expenses was made in the matter of Howard Ferguson, Bankrupt No. 1983. There being insufficient funds in the estate to pay the expenses of administration, no dividend will be declared. The estate will be closed and returned.

On this day also was held the first meeting of creditors and the sale in the matter of E. Rosenthal, Bankrupt No. 2007. The bankrupt was present in person and by attorney. Wicks, Fuller & Starr; Hilding & Hilding; Chas. H. Lillie and E. J. Bowman present for creditors. Claims were proved in the estate. Chas. H. Lillie was elected trustee by those present and the amount of his bond fixed by the referee at \$4,000. The bankrupt was sworn and examined without a reporter. A. S. Palmer, was sworn and examined in behalf of the Michigan Trust Co. An order was made appointing Hilding & Hilding as attorneys for the trustee. The meeting was then adjourned and held open for the sale of the assets of the estate at 2 p. m. The bidding in the sale was spirited and the stock and fixtures, except the National cash register, sold to Louis Levinsohn, for \$4,525. Mr. Levinsohn also placed a bid of \$425 upon the register in case

the court could give title to the same free of liens. The meeting was then adjourned no date.

On this day also was held the final meeting in the matter of Ernest M. Goldsmith, Bankrupt No. 1914. There were no appearances at the meeting. An order was made for the payment of administration expenses, there being insufficient funds for the declaration of a dividend. The trustee's report and account was approved and allowed. The final meeting was then adjourned without date. The case will now be closed and returned to the district court.

On this day also was held the final meeting of creditors in the matter of Verne E. Reyburn, Bankrupt No. 1915. There were no appearances. The trustee's report and account was approved and allowed. The bill of the attorney for the bankrupt was considered and owing to the size of the estate reduced and approved. An order was made for the payment of administration expenses, there being insufficient to pay a dividend. There was no objections to the discharge of the bankrupt. The meeting was then adjourned no date. The case will be closed and returned.

Dec. 2. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Philip C. Miller, Bankrupt No. 2019. The matter has been referred to Benn M. Corwin, as referee. The bankrupt is a resident of the city of Grand Rapids, and is an electrician. The schedules of the bankrupt list assets in the sum of \$155 and liabilities in the sum of \$1,538.45. The total liabilities of the bankrupt are to one creditor, who obtained a judgment against the bankrupt in a local circuit court. The creditor is Guy Johnson, Grand Rapids. From the fact that the schedules of the bankrupt list no assets above those claimed to him as exemptions, funds have been written for and when furnished the first meeting of creditors will be called and the date of the same noted here.

Dec. 3. On this day was held the first meeting of creditors in the matter of Theodore Kortlander, Bankrupt No. 2010. The bankrupt was present in person and by attorneys Carroll, Kirwin & Hollway. Fred P. Geib, Travis, Merrick, Warner & Johnson and Roman Glocheski were present for creditors. McAllister & McAllister were also present. Claims were proved against the estate. George B. Kingston was elected trustee and the amount of his bond fixed by the referee in the sum of \$5,000. The bankrupt was sworn and examined before a reporter. The meeting was then adjourned no date.

Grains As Low As They Should Be.

Written for the Tradesman.

On Nov. 4, December wheat touched the low point for the year, as did May; since that time there has been an advance of approximately 13c per bushel; the market is now 7c higher than at that time.

This is quite an advance on wheat under present conditions and while the market may go some higher before the first of the year, we do not look for material advances.

On the other hand, farm produce of all kinds is certainly as low as it should be; it has gone below the cost of production in many cases and it appears that farm products of all varieties are good purchases as far as safety in buying is concerned. Business conditions on the whole are not such that warrant buying from a speculative standpoint, as it is doubtful if we shall see radical advances, certainly nothing like those experienced in 1916, 1917 and 1918.

Wheat is fundamentally in a strong position. The crop this year was a small one, with an approximately 740,000,000 bushels total, winter and spring, 46,000,000 bushels less than a year ago, 60,000,000 to 70,000,000 bushels less than the average. Furthermore, Russia is an importing country instead of a producer, an exporter, and the world crop is not large this year. There will be very little surplus carried over, practically no surplus in the United States, as exports so far have been reasonably heavy and cannot be continued in the same proportion the balance of the crop year without actually depleting our stocks to a dangerously low point.

Were financial conditions normal in Europe; in fact, were it even possible for the people over there to purchase what they actually need in food-stuffs, prices of farm products on this side of the water would soar, but the unfavorable condition of exchange markets is such that even though our prices are low they become very high to the European buyer figured at the very unfavorable rate of exchange of those countries.

The demand is there all right enough, but the ability to pay is not. This is restricting sales, forcing extreme conservatism in purchasing, and, of course, these things are all reflected in our own domestic markets, so while fundamentally and statistically prices of farm products are

in a very strong position and they should go higher, based on the actual demand for them, this bullish position is offset a great deal by the unsatisfactory state of the finances of the European purchaser.

We can see no reason for changing our attitude as to the buying of wheat and flour. It is perfectly safe to purchase to cover requirements; in fact, it is wise to do so, but we do not believe this a good year to buy ahead on a speculative basis.

We feel very confident, however, prices of both wheat and flour are as low as they should be, probably they will be advanced somewhat, particularly after the first of the year, between January 1 and June 1, 1921.

Lloyd E. Smith.

An after-dinner cigar is an evening's enjoyment--that is, if the cigar is good.

The HARVESTER

Trade supplied by

WORDEN GROCER COMPANY

GRAND RAPIDS—KALAMAZOO—LANSING

Message of the National Federation of Implement Dealers.*

Oct. 5, 6 and 7 the twenty-second annual convention of the National Federation of Implement Dealers' Associations was held in Chicago, at which thirteen state and interstate associations were represented. About seventy men were present to give earnest consideration to the problems confronting the implement dealers for 1922 and their customers, the farmers.

I am asked to report to you on price reduction for 1922 and what effect reduction in freight rates would or might have on such prices.

Uppermost in the minds of the delegates was the unenviable position of the American farmer, due to the disparity between the prices of his products and the prices of other commodities. The underlying sentiment throughout the entire proceedings was that the return of prosperity must wait on an adequate increase in the purchasing power of the farmer. It was recognized that excessive freight rates constitute one of the greatest obstacles in the way of such increase and the convention made demand upon Congress for such relief for the farmer as can be effected by reduction in the transportation charges, especially in carload lots.

It was the opinion of the delegates, also, that everything that can be done must be done to restore normal price relations. The thought was fully expressed that farmers' prices must come up or prices of the things the farmer buys must come further down the scale in order to clear the path to normal conditions.

H. C. Wallace, Secretary of Agriculture, in a recent address in Chicago, says it would be far better for us if prices of farm products could be brought up to a fair level, rather than that wages and prices of other commodities should be brought down to the present level of farm prices.

Charles M. Schwab, addressing a gathering of business men in Chicago recently, said: "Before the war we were able to sell pig iron for \$14 per ton at a profit. We now pay \$14 per ton alone to the railroads for freight to assemble the materials to make a ton of pig iron." He is of the opinion the railroads are anxious to correct these conditions, but cannot unless they have their own power and means and methods of handling the situation.

The \$55,000,000 rail cut decided on Nov. 17 to take effect immediately on certain farm products will mean a saving this year to the average farmer of \$8.50, according to good authority. This will help some, but it will take much more than this to stimulate the buying of implements by our customers.

It requires six tons of iron ore, coal, coke and other materials to make a ton of steel. It requires about three tons of steel, pig iron, coal, coke, fuel, oil, lumber, etc., to build one ton of finished farm implements, and it has been shown by carefully worked out tables that the increase in freight

rates alone on certain farm implements delivered at Missouri River points is 40 per cent. of their pre-war cost. This 40 per cent. represents not total freights, but only the increase.

Some of the larger manufacturers are now making contracts for 1922 and the reduction in price is from 10 to 20 per cent. One of these concerns states that at the new price a grain binder can be bought for \$50 to \$60 less than the price of Jan. 1, 1921, but the facts are that there were no binders sold in 1921, based on their cost of Jan. 1, 1921. I cannot see how a dealer can sell a 7 foot grain binder with pole for less than \$200 in 1922 which is only \$25 less than they were sold for in 1921, where a profit was made and many were sold without any profit whatever.

There is no question but what a farmer can afford to pay present prices for new machinery, instead of getting along with worn-out machines with which he cannot do his work efficiently, and he loses enough on his crops by their use to more than pay for up-to-date equipment, but it is going to take some effort to make the average farmer see it.

It is my opinion that the farmers' buying power decreased so rapidly that he is not in a position to pay for new equipment in 1922. The dealers all over the country and the banks as well have renewed any number of notes, the dealers have accepted notes for 1921 sales that the banks will not or cannot handle for the dealer and it would seem like poor policy to load this class of trade up with more implements when they now owe you for more than they can pay for months to come, even with better prices.

The price reductions will help, the freight reductions will help, but if some one has the receipt for loosening up the credit of the nations of Europe, so they can buy our surplus crops, I believe it would do more in the way of immediately increasing the farmers buying power than any other thing and would not demoralize other lines of business at the same time.

I believe the manufacturers have had their troubles as well as the rest of us and have borrowed vast sums of money to keep things moving at a loss and to pay dividends.

The resolutions adopted at Chicago were sent to every one of you and if not acted upon it is not too late. Regarding freight rates they are as follows:

The excessive freight rates now in effect on agricultural products is causing so much business depression in our country that we urge every delegate present to write his congressman and senator in their respective districts, urging them to use their influence to secure the quickest relief possible in the reduction of freight on farm products, and that our National secretary be instructed to write the secretaries of constituent associations requesting them to bullet in their members, urging upon them the necessity of taking up this question with each of their customers in

a united effort to secure the desired results; likewise that the support of other organizations, including farm bureaus and kindred associations, be enlisted in a united campaign in order that agriculture may be placed upon a profitable basis.

If any of you can bring pressure to bear on your congressman it is your duty to do it.

Regarding C. O. D. repair shipments. Objections are not so great to C. O. D. repair shipments from manufacturers whose goods are not handled regularly, but where goods are contracted for there should be no C. O. D. repair shipments. Where manufacturers are trying to force C. O. D. repair shipments on you under such conditions you should write them at once filing your complaint and then write Secretary Wolfe, giving full particulars of your difficulty. Monthly settlements of repair accounts should be satisfactory to the manufacturer and it was the opinion at Chicago that only in cases where the credit risk was unsatisfactory that C. O. D. shipments should be tolerated.

Love of Work Essential To Success.

Edison was actually thrown out of school when a very young lad because he was too hopelessly dullminded, the teachers said, to learn anything. Yet Edison simply couldn't be kept away from conducting all sorts of experiments, even though most of his earliest ones were totally unsuccessful.

His first "chemical" experiment ended almost fatally—for the other fellow. Edison conceived the brilliant idea that if he could induce a boy to drink enough seidlitz powders and then jump off a high wall, the boy would fly through the air! The boy did! Only the direction was straight for the earth, which he hit with so much force that a court-martial was immediately held and Tommy Edison was duly punished. Edison, however, loved experimentation so much that it became his life work—or, rather, his life play, for he enjoys nothing so much as his daily activities.

Many years ago a Southern youth migrated to New York and started a humble tobacco factory in the lowest part of the city. He ate his frugal meals in a nearby Bowery lunchroom and slept in a hall bedroom, which

cost him \$2.50 per week. He was so engrossed in his work that, as he afterward told me, "I hated when the time came that I had to stop work at night, and was glad when the time came when I could start early next morning." To-day he is the leading tobacco magnate in the world, and possesses a fortune of probably \$50,000,000. He is James B. Duke.

In Chicago, a tiny toddler used to be taken down to the stock yards by his grandfather. Each week he was given a new whip and paid a dollar for his day's "work," assisting the men in the cattle pens, pig pens and sheep pens. As the child grew he found sheep and pigs and steers more fascinating than anything else in the world. He rebelled against going to college because it would divorce him too long from the stock yards. Although he is not yet 30, this young man, Eddie Morris, president of Morris & Co., is acknowledged by those in the packing industry to be about the ablest of them all. Not so long ago he astounded Washington investigators by his encyclopedic knowledge of every detail of the packing business.

Don't you know workers who are more interested in their duties than in anything else and who find them the very opposite of drudgery? I know a teamster who is never as happy as when tending his horses. I know an editor who hasn't taken a week's vacation in thirty years, because he finds nothing as enjoyable as his work. I know a gardener to whom work is the choicest form of play. In short, there are workers in all walks of life who apply themselves to their jobs with joy in their hearts, and who, in turn, derive joy from their jobs.

It isn't so much your position, as your disposition toward your position, that counts. There isn't any kind of honest work which does not afford opportunity for the exercise of one's utmost skill, industry and intelligence. It is possible for every toiler to become an artist at his work, no matter whether that work is weaving cloth, waiting on customers, operating a typewriter, laying bricks or tending a machine.

Strive to look upon your work as the most interesting thing in the world and see if you don't find that it becomes so.

HOLIDAY CANDY

Putnam's **LOWNEY'S**
PARIS'

Fancy Package Chocolates

Also a Large Line of **HARD CANDIES** at Very Attractive Prices. **ORDER NOW.**

PUTNAM FACTORY

GRAND RAPIDS,

MICHIGAN

*Paper read at annual convention Michigan Implement Dealers' Association by F. W. Potch, of Marcellus.

Suit Against Harrison Parker and Associates.

Suit has been filed in court here against Harrison Parker, N. A. Hawkenson and John Coe, as trustees and the Co-operative Society of America by William H. Jacobs and twenty-eight others as plaintiffs to cancel the subscription agreements given the above Society by the plaintiffs and for the rescission of their several contracts on the grounds that the subscriptions were secured through fraud, etc. The facts are these: The organizers of the Co-operative Society of America called upon the several plaintiffs and solicited their membership to the Society, and when obtained, agreed with the plaintiffs that the Ellis bank books held by them, upon which no dividends had yet been paid, would be taken as part payment of the membership price. Proper assignments were provided and given by the several plaintiffs and they then delivered over their pass books to the organizer. The amounts of value of the pass books vary from small amounts to quite considerable amounts, and practically all of the pass books were held by people of the working class. An injunction has been issued against Joseph Renihan, restraining him from paying any portion or all of the amounts represented by the pass books to the Co-operative Society or to the trustees thereof. An injunction has been also issued against Colin P. Campbell, in whose possession the pass books now are, restraining him from disposing of the same. Colin P. Campbell and Joseph Renihan are made party defendants for the sole purpose of securing the injunction as to them and they are not required to further answer the bill of complaint.

The action was filed Nov. 26. Geo.

S. Norcross is attorney for the plaintiffs.

Selling Intoxicants Without a Government License.

Herbert H. Hoffman, state director of drugs and drug stores, charged with the enforcement of drug laws, noting in a press dispatch a few days ago that stores have been opened in New York City, largely by former saloon keepers where the main business is selling, under one guise or another, intoxicating beverages, mentions that in Chicago 1,200 drug stores have Federal licenses to dispense whisky and alcoholic preparations that may be used as a beverage. Yet in all Michigan, says Mr. Hoffman, only twelve drug stores, up to July 1 this year, took out Federal liquor licenses, and not more than a like number are even suspected of selling intoxicants without a Federal license.

The New York and the Illinois pharmacy laws do not license drug stores, nor require the owner of a drug store to be a certified pharmacist but only that at least one certified pharmacist must be employed in the store. The result is that if the certified pharmacist is caught violating the law by illegally dispensing intoxicating beverages, all the drug store owner has to do is to replace him with another.

In Michigan, by a law enacted at the regular legislative session this year, at the instigation of the State Board of Pharmacy, all drug stores as well as pharmacists are licensed. If a drug store having a Federal license to dispense whisky or any compound of it illegally dispenses intoxicants, the store license can be canceled, which means putting the store out of business. Few druggists lay themselves open to this penalty.

Wholesale Drug Price Current

Prices quoted are nominal, based on market the day of issue.

Acids		Almonds, Sweet,		Tinctures	
Boric (Powd.)	17 1/2 @ 25	Amber, crude	2 00 @ 25	Aconite	1 85
Boric (Xtal)	17 1/2 @ 25	Amber, rectified	2 25 @ 50	Aloes	1 65
Carbolic	30 @ 36	Anise	1 25 @ 50	Arnica	1 50
Citric	65 @ 70	Bergamot	8 00 @ 25	Asafoetida	3 30
Muriatic	4 @ 6	Cajuput	1 50 @ 1 75	Belladonna	1 35
Nitric	10 @ 15	Cassia	2 25 @ 2 50	Benzoin	2 40
Oxalic	25 @ 30	Castor	1 32 @ 1 56	Benzoin Comp'd	2 15
Sulphuric	4 @ 6	Cedar Leaf	1 50 @ 1 75	Buchu	2 30
Tartaric	58 @ 65	Citronella	65 @ 1 00	Cantharides	2 30
Ammonia		Cloves	3 50 @ 3 75	Capsicum	2 30
Water, 26 deg.	10 1/2 @ 20	Cocanut	30 @ 40	Catechu	1 50
Water, 18 deg.	8 @ 15	Cod Liver	85 @ 1 00	Cinchona	2 10
Water, 14 deg.	8 @ 13	Croton	2 25 @ 2 50	Colchicum	2 00
Carbonate	22 @ 26	Cotton Seed	1 10 @ 1 20	Cubeba	2 30
Chloride (Gran)	10 @ 20	Cubebs	9 00 @ 9 25	Digitalis	2 10
Balsams		Eigerson	5 00 @ 5 25	Gentian	2 10
Copaiba	60 @ 1 00	Eucalyptus	85 @ 1 20	Ginger, D. S.	2 00
Fir (Canada)	2 50 @ 2 75	Hemlock, pure	1 50 @ 1 75	Guaiac	2 30
Fir (Oregon)	80 @ 80	Juniper Wood	1 50 @ 1 75	Guaiac, Ammon.	2 50
Peru	2 50 @ 3 00	Lard, extra	1 25 @ 1 45	Iodine	1 20
Tolu	1 00 @ 1 20	Lard, No. 1	1 10 @ 1 20	Iodine, Colorless	2 00
Barks		Lavender Flow	6 00 @ 6 25	Iron, clo.	1 50
Cassia (ordinary)	25 @ 30	Lavender Gar'n	1 75 @ 2 00	Kino	1 40
Cassia (Saigon)	50 @ 60	Lemon	1 50 @ 1 75	Myrrh	2 50
Sassafras (pw. 55c)	50 @ 50	Linseed Boiled bbl.	80 @ 85	Nux Vomica	1 50
Soap Cut (powd.)	40c @ 25	Linseed bld less	87 @ 90	Opium	2 50
Berries		Linseed, raw, bbl.	80 @ 83	Opium, Camp.	1 30
Cubeb	1 50 @ 1 75	Linseed, raw, less	85 @ 93	Opium, Deodor'd	2 50
Fish	40 @ 50	Mustard, true oz.	2 75	Rhubarb	2 20
Juniper	7 @ 15	Mustard, artini, oz.	50	Paints	
Prickly Ash	7 @ 30	Neatsfoot	1 10 @ 1 30	Lead, red dry	12 1/2 @ 12 1/2
Extracts		Olive, pure	4 75 @ 5 50	Lead, white dry	12 1/2 @ 12 1/2
Licorice	60 @ 65	Olive, Malaga,	2 75 @ 3 00	Lead, white oil	12 1/2 @ 12 1/2
Licorice powd.	70 @ 80	Olive, Malaga,	2 75 @ 3 00	Ochre, yellow bbl.	2 00
Flowers		Orange, Sweet	5 00 @ 5 25	Ochre, yellow less	2 1/2 @ 2 1/2
Arnica	75 @ 80	Organum, pure	2 50	Putty	5 @ 8
Chamomile (Ger.)	50 @ 60	Organum, com'l	1 25 @ 1 50	Red Venet'n Am.	3 1/2 @ 7
Chamomile Rom	75 @ 80	Pennyroyal	2 50 @ 2 75	Red Venet'n Eng.	4 @ 8
Gums		Peppermint	3 75 @ 4 00	Whiting, bbl.	4 @ 4 1/2
Acacia, 1st	50 @ 55	Rose, pure	12 00 @ 16 00	Whiting	5 1/2 @ 10
Acacia, 2nd	45 @ 50	Rosemary Flows	1 50 @ 1 75	L. H. P. Prep.	2 50 @ 2 75
Acacia, Sorts	20 @ 25	Sandalwood, E.	10 50 @ 10 75	Rogers Prep.	2 50 @ 2 75
Acacia, powdered	30 @ 35	Sassafras, true	2 00 @ 2 25	Miscellaneous	
Aloes (Barb Pow)	25 @ 35	Sassafras, art'l	1 00 @ 1 25	Acetanalid	55 @ 75
Aloes (Cape Pow)	30 @ 35	Spearment	5 00 @ 5 25	Alum	10 @ 18
Aloes (Soc Pow)	30 @ 1 00	Sperm	2 75 @ 3 00	Alum, powd. and	11 @ 20
Asafoetida	75 @ 1 00	Tansy	10 50 @ 10 75	ground	11 @ 20
Pow.	1 25 @ 1 50	Tar, USP	50 @ 55	Bismuth, Subni-	2 43 @ 2 60
Camphor	1 17 @ 1 20	Turpentine, bbl.	82 1/2 @ 89	trate	2 43 @ 2 60
Guaiac	7 @ 75	Turpentine, less	89 @ 91	Borax xtal or	7 1/2 @ 13
Guaiac, pow d.	7 @ 75	Watergreen,	8 00 @ 8 25	powdered	7 1/2 @ 13
Kino	85 @ 90	leaf	8 00 @ 8 25	Cantharides, po	1 50 @ 4 00
Kino, powdered	70 @ 75	Wintergreen, sweet	3 75 @ 4 00	Calomel	1 21 @ 1 35
Myrrh	70 @ 75	Wintergreen art	75 @ 1 00	Capsicum	40 @ 45
Myrrh, powdered	70 @ 75	Wormseed	5 00 @ 5 25	Carmine	6 00 @ 6 60
Opium	9 00 @ 9 40	Wormwood	18 00 @ 18 25	Cassia Buds	30 @ 40
Opium, powd.	10 25 @ 10 60	Potassium		Cloves	50 @ 55
Opium, gran.	10 25 @ 10 60	Bicarbonate	35 @ 40	Chalk Prepared	16 @ 18
Shellac	85 @ 1 00	Bichromate	20 @ 30	Chloroform	66 @ 77
Shellac Bleached	90 @ 1 05	Bromide	35 @ 45	Chloral Hydrate	1 35 @ 1 85
Tragacanth	4 00 @ 5 00	Carbonate	30 @ 35	Cocaine	9 25 @ 10 25
Tragacanth, pw.	3 50 @ 4 00	Chlorate, gran'r	18 @ 25	Cocoa Butter	50 @ 75
Turpentine	25 @ 30	or xtal	18 @ 25	Corks, lnt, less	35 @ 40
Insecticides		Chlorate, powd.	13 @ 20	Copperas	4 @ 10
Arsenic	12 @ 25	Cyanide	35 @ 50	Copperas, Powd.	4 @ 10
Blue Vitriol, bbl.	07 1/2 @ 15	Iodide	3 26 @ 3 42	Corrosive Sublim	1 17 @ 1 25
Blue Vitriol, less	8 @ 15	Permanganate	35 @ 55	Cream Tartar	50 @ 55
Bordeaux Mix Dry	17 @ 30	Prussiate, yellow	45 @ 55	Cuttle bone	40 @ 50
Dielsboro, White	25 @ 35	Prussiate, red	65 @ 75	Dextrine	04 @ 15
powdered	25 @ 35	Sulphate	40 @ 50	Dover's Powder	5 75 @ 6 00
Insect Powder	40 @ 65	Roots		Emery, All Nos.	10 @ 15
Lead Arsenate Po.	22 @ 42	Alkanet	45 @ 50	Emery, Powdered	8 @ 10
Lime and sulphur	11 @ 23	Blood, powdered	40 @ 50	Epsom Salts, bbls.	3 @ 3 1/2
Dry	11 @ 23	Calamus	35 @ 75	Epsom Salts, less	4 1/2 @ 09
Paris Green	21 @ 48	Elecampane, powd	30 @ 35	Ergot, powdered	1 75 @ 2 00
Ice Cream		Gentian, powd.	20 @ 30	Flake White	15 @ 20
Piper Ice Cream Co.		Ginger, African,	23 @ 30	Formaldehyde, lb.	16 @ 20
Bulk, Vanilla	1 10	powdered	23 @ 30	Gelatine	1 40 @ 1 60
Bulk, Vanilla Special	1 20	Ginger, Jamaica	52 @ 60	Glassware, less	55 %
Bulk, Chocolate	1 20	Ginger, Jamaica,	55 @ 65	Glassware, full case	60 %
Bulk, Caramel	1 20	powdered	55 @ 65	Glauber Salts, bbl.	03 1/2 @ 10
Bulk, Grape-Nut	1 20	Goldenseal, pow.	6 00 @ 6 40	Glauber Salts, less	04 @ 10
Bulk, Strawberry	1 25	Ipecac, powd.	2 75 @ 3 00	Glue, Brown	21 @ 30
Bulk, Tutti Frutti	1 25	Licorice	40 @ 45	Glue, Brown Grd.	17 @ 25
Brick, Vanilla	1 40	Licorice, powd.	25 @ 30	Glue, White	25 @ 40
Brick, Fancy	1 60	Orris, powdered	30 @ 40	Glue, White Grd.	20 @ 35
Ices	1 10	Poke, powdered	40 @ 45	Glycerine	20 1/2 @ 35
Sherbets	1 10	Rhubarb, powd.	75 @ 1 00	Hops	65 @ 75
Leaves		Rhubarb, powd.	75 @ 1 00	Iodine	4 95 @ 5 40
Buchu	1 75 @ 1 90	Rosinwood, powd.	30 @ 35	Iodoform	6 30 @ 6 75
Buchu, powdered	2 @ 20	Sarsaparilla, Hond.	1 25 @ 1 40	Lead Acetate	18 @ 25
Sage, bulk	67 @ 70	ground	1 25 @ 1 40	Lycopodium	3 50 @ 4 00
Sage, 1/4 loose	72 @ 73	Sarsaparilla Mexican,	80	Mace	75 @ 80
Sage, powdered	55 @ 60	ground	80	Mace, powdered	95 @ 1 00
Senna, Alex.	1 40 @ 1 50	Squills	25 @ 40	Menthol	6 50 @ 7 00
Senna, Tinn.	30 @ 35	Squills, powdered	60 @ 70	Morphine	7 75 @ 8 80
Senna, Tinn. pow	35 @ 40	Tumeric, powd.	15 @ 20	Nux Vomica	30 @ 30
Uva Ursi	20 @ 25	Valerian, powd.	50 @ 60	Nux Vomica, pow.	30 @ 40
Oils		Seeds		Pepper, black	22 @ 25
Almonds, Bitter,	10 50 @ 10 75	Anise	33 @ 35	Pepper, white	40 @ 45
Almonds, Bitter,	2 50 @ 2 75	Anise, powdered	33 @ 35	Pitch, Burgundy	10 @ 15
Almonds, Sweet,	1 00 @ 1 25	Bird, ls	13 @ 15	Quassia	12 @ 15
		Canary	8 @ 15	Quinine	96 @ 1 69
		Caraway, Po.	25 @ 13	Rochelle Salts	35 @ 40
		Cardamon	1 50 @ 1 75	Saccharine	30 @ 40
		Celery, powd.	35 @ 40	Salt Peter	11 @ 22
		Coriander pow.	25 @ 30	Seidlitz Mixture	30 @ 40
		Dill	10 @ 20	Soap, green	15 @ 30
		Fennel	35 @ 40	Soap mott castile	22 1/2 @ 25
		Flax	06 1/2 @ 12	Soap, white castle	@ 16 00
		Flax, ground	06 1/2 @ 12	less, per bar	@ 1 75
		Foenugreek pow.	8 @ 15	Soda Ash	05 @ 10
		Hemp	8 @ 15	Soda Bicarbonate	3 1/2 @ 10
		Lobelia, Powd.	1 @ 15	Soda, Sal	2 1/2 @ 5
		Mustard, yellow	10 @ 15	Spirits Camphor	04 @ 1 25
		Mustard, black	15 @ 20	Sulphur, roll	04 @ 10
		Poppy	30 @ 40	Sulphur, Subl.	4 1/2 @ 10
		Quince	1 75 @ 2 00	Tamarinds	25 @ 30
		Rape	15 @ 20	Tartar Emetic	70 @ 75
		Sabadilla	30 @ 40	Turpentine, Ven.	50 @ 2 25
		Sunflower	7 1/2 @ 15	Vanilla Ex. pure	1 50 @ 2 00
		Worm American	20 @ 40	Witch Hazel	1 47 @ 2 00
		Worm Levant	2 00 @ 2 25	Zinc Sulphate	06 @ 15

Xmas Suggestions

It is not too late to sort up on a limited line of Xmas goods. The retail demand has been increasing steadily the past two months, and the Xmas trade promises to be very satisfactory.

Remember, we carry a full line of Xmas leaders, such as

Ivory Goods

Manicure Sets

Boxed Candy

Popular Books

Leather Goods

Toilet Waters

Vacuum Bottles

Gift Razors

Ink Wells

Fountain Pens

Book Racks

Perfumes

Purses

Music Rolls

Wrist Purses

Face Powders

Dolls

Buffers

Hazeltine & Perkins Drug Co.
Grand Rapids, Michigan

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

Longhorn Cheese
Evap. Apples

DECLINED

Hershey Cocoa
Cream of Tartar
Evap. Apricots
Twine
Pails

AMMONIA

Arctic Brand
16 oz., 2 doz. in carton, 1.75
1 X L, 3 doz., 12 oz., 3.75
Parsons, 3 doz., small 6.30
Parsons, 2 doz., med. 5.00
Parsons, 2 doz., lge. 6.70

AXLE GREASE



25 lb. pails, per doz. 19.70
48, 1 lb. 4.55
24, 3 lb. 5.85

BAKING POWDERS

Calumet, 4 oz., doz. 9.75
Calumet, 8 oz., doz. 1.95
Calumet, 16 oz., doz. 3.35
Calumet, 5 lb., doz. 12.75
Calumet, 10 lb., doz. 19.90
K. C., 10c, doz. 9.50
K. C., 20c, doz. 1.85
K. C., 25c, doz. 2.35
K. C., 5 lb., doz. 7.00
Queen Flake, 6 oz., 1.35
Queen Flake, 50s, kegs 13
Queen Flake, 100s, keg 12
Royal, 10c, doz. 9.50
Royal, 6 oz., doz. 2.70
Royal, 12 oz., doz. 5.20
Royal, 5 lb., 31.20
Rumford, 10c, doz. 9.50
Rumford, 8 oz., doz. 1.85
Rumford, 12 oz., doz. 2.40
Rumford, 5 lb., doz. 12.50
Ryson, 4 oz., doz. 1.35
Ryson, 8 oz., doz. 2.25
Ryson, 16 oz., doz. 4.05
Superior, 16 oz., doz. 1.25

BLUING

Jennings Condensed Pearl
C-P-B "Seal Cap"
3 doz. Case (15c) 3.75

BREAKFAST FOODS

Cracked Wheat, 24-2 4.85
Cream of Wheat 9.00
Pillsbury's Best Cerl 2.70
Quaker Puffed Rice 5.45
Quaker Brfst Biscuit 1.90
Quaker Corn Flakes 4.00
Ralston Purina 2.70
Ralston Branzen 3.60
Ralston Focel, large 2.90
Ralston Food, small 2.25
Saxon Wheat Food 4.80
Shred. Wheat Biscuit 4.90
Post's Brands.
Grape-Nuts, 24s 3.80
Grape-Nuts, 100s 2.75
Postum Cereal, 12s 2.25
Post Toasties, 35s 3.50
Post Toasties, 24s 3.50
BROOMS
Standard Parlor 23 lb. 5.00
Fancy Parlor, 23 lb. 7.25
Ex Fancy Parlor 25 lb 8.50
Ex. Fcy, Parlor 26 lb 9.00
Toy 2.00
Whisk, No. 3 2.25
Whisk, No. 1 3.00
BRUSHES
Scrub
Solid Back, 8 in. 1.50
Solid Back, 11 in. 1.75
Pointed Ends 1.25
Stove
No. 1 1.10
No. 2 1.35
Shoe
No. 1 90
No. 2 1.25
No. 3 2.00
BUTTER COLOR
Dandelion, 25c size 2.85
Perfection, per doz. 1.75
CANDLES
Electric Light, 40 lbs. 12.1
Plumber, 46 lbs. 12.8
Paraffine, 6s 14.2
Paraffine, 12s 14.4
Wicking 40

CANNED FRUIT.

Apples, 3 lb. Standard 1.75
Apples, No. 10 6.00@6.60
Apple Sauce, No. 2 2.65
Apple Sauce, No. 10 9.00
Apricots, No. 1 1.90@2.00
Apricots, No. 2 2.25
Apricots, No. 2 2.25@3.50
Apricots, No. 10 9.00@13.50
Blueberries, No. 2 3.00
Blueberries, No. 10 13.00
Cherries, No. 2 3.00@3.50
Cherries, No. 2 4.00@4.95
Cherries, No. 10 13.00
Loganberries, No. 2 3.00
Peaches, No. 1 1.85
Peaches, No. 1 Sliced 1.40
Peaches, No. 2 2.75
Peaches, No. 2 2.60
Peaches, 2 1/2 Cal. 3.00@3.75
Peaches, No. 10, Mich 7.75
Peaches, No. 10, Cal. 10.50
Pineapple, 1 slic. 1.60@1.75
Pineapple, No. 2, slic. 2.75
Pineapple, 2 Brk slic. 2.25
Pineapple, 2 1/2, sliced 3.25
Pineapple, No. 2, crus. 2.25
Pineapp, 10, crus. 7.00@9.00
Pears, No. 2 3.00
Pears, No. 2 1/2 2.25
Plums, No. 2 3.00
Plums, No. 2 3.00
Plums, No. 10, Water 2.50
Raspberries, No. 2, bik. 3.25
Rhubarb, No. 10 5.25

CANNED FISH.

Clam Ch'der, 10 1/2 oz. 1.35
Clam Ch'n, No. 3 3.00@3.40
Clams, Steamed, No. 1 1.75
Clams, Minced, No. 1 2.35
Finnan Haddie, 10 oz. 3.30
Clam Bouillon, 7 oz. 2.50
Chicken Flakes, small 1.75
Cod Fish Cake, 10 oz. 1.85
Cove Oysters, 5 oz. 1.35
Lobsters, No. 1, Star 7.50
Lobsters, No. 1/2, Star 4.50
Lobsteis, No. 1/4, Star 2.60
Shrimp, No. 1, wet 2.10
Shrimp, No. 1, dry 2.10
Shrimp, No. 1 1/2, dry 4.60
Sard's, 1/4 Oil, k. 4.25@4.75
Sardines, 1/4 Oil, kless 3.75
Sardines, 1/4 Smoked 7.00
Sardines, 3/4 Mus. 3.75@4.75
Salmon, Warrens, 1/2 2.00
Salmon, Warrens, 1 lb. 4.95
Salmon, Med. Alaska 2.50
Salmon, Pink Alaska 1.60
Sardines, 1/4, ea. 10@28
Sardines, 1/4, ea. 25
Sardines, Cal. 1.75@2.10
Tuna, 1/2, Albocore 90
Tuna, 1/2, Nekco 1.65
Tuna, 1/2, Regent 2.35

CANNED MEAT.

Bacon, Med. Beechnut 2.70
Bacon, Lge. Beechnut 4.95
Bacon, Large, Erie 3.00
Beef, No. 1, Corned 2.60
Beef, No. 1, Roast 2.60
Beef, No. 1/2, Eagle Sh. 1.35
Beef, No. 1/2, Qua. sh. 2.00
Beef, No. 1, Qua. sh. 3.25
Beef, No. 1, B'nut sh. 5.70
Beef, No. 1/2, B'nut sh. 3.15
Beefsteak & Onions, 1s 3.15
Chili Con Ca., 1s 1.35@1.45
Deviled Ham, 1/4s 3.20
Deviled Ham, 1/2s 3.60
Hamburg Steak & Onions, No. 1 3.15
Potted Beef, 4 oz. 1.40
Potted Meat, 1/2 Libby 50
Potted Meat, 1/2 Libby 90
Potted Meat, 1/2 Rose 85
Potted Ham, Gen. 1/4 2.15
Vienna Saus., No. 1/2 1.35
Veal Loaf, Medium 2.30
Derby Brands in Glass.
Ox Tongue, 2 lb. 19.50
Sliced Ox Tongue, 1/2 4.60
Calf Tongue, No. 1 6.45
Lamb Tongue, Wh. 1s 6.00
Lamb Tongue, sm. sh. 2.25
Lunch Tongue, No. 1 6.00
Lunch Tongue, No. 1/2 3.65
Deviled Ham, 1/2 3.60
Vienna Sausage, sm. 1.80
Vienna Sausage, Lge. 2.90
Sliced Beef, small 1.85
Boneless Pigs Feet, pt. 3.15
Boneless Pigs Feet, qt. 5.50
Sandwich Spread, 1/2 2.25
Baked Beans.
Beechnut, 16 oz. 1.35
Campbell's 1.75
Climatic Gem, 18 oz. 1.15
Cremont, No. 2 1.15
Snider, No. 1 1.10
Snider, No. 2 1.55
Van Camp, Small 1.04
Van Camp, Med. 1.24

CANNED VEGETABLES.

Asparagus.
No. 1, White tips 4.00
No. 1, Green tips 3.85
No. 2 1/2, Lge. Gr. 3.75@4.50
Wax Beans, 2s 1.35@3.75
Wax Beans, No. 10 6.00
Green Beans, 2s 1.60@4.75
Green Beans, No. 10 6.00
Lima Beans, No. 2 Gr. 2.00
Lima Beans, 2s, Soaked 95
Red Kid, No. 2 1.30@1.55
Beets, No. 2, wh. 1.60@2.40
Beets, No. 2, cut 1.25@1.75
Beets, No. 3, cut 1.40@2.10
Corn, No. 2, St. 1.10@1.35
Corn, No. 2, Ex-Stan. 1.55
Corn, No. 2, Fan 1.60@2.25
Corn, No. 2, Fy. glass 3.25
Corn, No. 10 7.25
Hominy, No. 3 1.15@1.35
Okra, No. 2, whole 1.90
Okra, No. 2, cut 1.60
Dehydrated Veg Soup 90
Dehydrated Potatoes, lb 45
Mushrooms, Hotels 33
Mushrooms, Choice 40
Mushrooms, Sur Extra 62
Peas, No. 2, E.J. 1.25@1.80
Peas, No. 2, Sift. 1.60@2.10
Peas, No. 2, Ex. Sift. 1.90@2.10
Peas, No. 2, Ex. Sift. 1.90@2.10
Peas, Ex. Fine, French 32
Pumpkin, No. 3 1.35
Pumpkin, No. 10 3.75
Pimentos, 1/4, each 15@18
Pimentos, 1/2, each 27
Sw't Potatoes, No. 2 1/2 2.15
Saurkraut, No. 3 1.60
Succotash, No. 21 60@2.35
Succotash, No. 2, glass 3.45
Spinach, No. 1 1.40
Spinach, No. 2 1.45@1.75
Spinach, No. 3 2.10@2.85
Spinach, No. 10 35@1.65
Tomatoes, No. 2 1.70@2.25
Tomatoes, No. 3 1.70@2.25
Tomatoes, No. 2, glass 2.85
Tomatoes, No. 10 6.00

CATSUP.

B-nut, Large 2.75
B-nut, Small 1.80
Frazlers, 14 oz. 2.25
Libby, 14 oz. 3.25
Libby, 8 oz. 2.00
Van Camp, 8 oz. 1.90
Van Camp, 16 oz. 3.15
Lilly Valley, Pint 3.10
Lilly Valley, 1/2 Pint 1.80

CHILI SAUCE.

Snider, 16 oz. 3.50
Snider, 8 oz. 2.35
Lilly Valley, 1/2 Pint 2.40

OYSTER COCKTAIL.

Sniders, 16 oz. 3.50
Sniders, 8 oz. 2.35

CHEESE.

Roquefort 95
Kraft Small tins 1.40
Kraft American 2.75
Chili, small tins 1.40
Pimento, small tins 1.40
Roquefort, small tins 2.25
Camembert, small tins 2.25
Brick 24
Wisconsin Flats 23
Wisconsin Daisy 23
New York 27
Michigan Full Cream 22
Sap Sago 48

CHEWING GUM.

Adams Black Jack 65
Adams Bloodberry 65
Adams Calif. Fruit 65
Adams Chiclets 65
Adams Sen Sen 65
Adams Yucatan 65
Beeman's Pepsin 65
Beechnut 75
Doublemint 65
Juicy Fruit 65
Spearmint, Wrigleys 65
Zeno 65
Wrigley's P-K 65
Sapota Gum 1.25

CHOCOLATE.

Baker, Caracas, 1/4s 35
Baker, Caracas, 1/2s 33
Baker, Premium, 1/4s 39
Baker, Premium, 1/2s 36
Baker, Premium, 1/4s 36
Hersheys, Premium, 1/4s 35
Hersheys, Premium, 1/2s 36
Runkle, Premium, 1/4s 36
Runkle, Premium, 1/2s 38
Vienna Sweet, 24s 2.00

COCOA

Baker's 1/4s 46
Baker's 1/2s 42
Bunte, 15c size 55
Bunte, 1/2 lb. 50
Bunte, 1 lb. 48
Droste's Dutch, 1 lb. 9.00
Droste's Dutch, 1/2 lb. 4.75
Droste's Dutch, 1/4 lb. 2.40
Hersheys, 1/4s 33
Hersheys, 1/2s 28
Huyler 38
Lowney, 1/4s 46
Lowney, 1/2s 47
Lowney, 1/4s 46
Lowney, 5 lb. cans 31
Van Houten, 1/4s 12
Van Houten, 1/2s 18
Van Houten, 1/4s 36
Van Houten, 1s 65

COCOANUT

1/4s, 5 lb. case Dunham 50
1/4s, 5 lb. case 48
1/4s & 1/2s, 15 lb. case 49
6 and 12c pkg. in pails 4.75
Bulk, barrels 24
48 2 oz. pkgs., per case 4.75
48 4 oz. pkgs., per case 7.00

CLOTHES LINE

Hemp, 50 ft. 1.60
Twisted Cotton, 50 ft. 2.00
Braided, 50 ft. 2.90
Sash Cord 4.00

COFFEE ROASTED

Bulk
Rio 14
Santos 18@23
Maracaibo 24
Mexican 25
Guatemala 26
Java and Mocha 39
Bogota 26
Peaberry 24
Package
Liberty 16
Reno 20
Nedrow 27
Quaker 29
Royal Club 28
Morton House 36
White House 35

McLaughlin's XXXX package coffee is sold to retailers only. Mail all orders direct to W. F. McLaughlin & Co., Chicago

Coffee Extracts
N. Y., per 100 104
Frank's 250 packages 14.50
Hummel's 50 1 lb. 09 1/2

CONDENSED MILK

Eagle, 4 doz. 9.50
Leader, 4 doz. 6.50

MILK COMPOUND

Hebe, Tall, 4 doz. 4.00
Hebe, Baby, 8 doz. 3.90
Caroline, Tall, 4 doz. 3.80
Caroline, baby 3.70

EVAPORATED MILK
Carnation, Tall, 4 doz. 5.00
Carnation, Baby, 8 doz. 4.80
Every Day, Tall 5.00
Every Day, Baby 3.70
Goshen, Tall 4.90
Goshen, Gallon 4.50



Oatman's, tall 5.00
Oatman's baby 4.75
Pet, Tall 5.00
Pet, Baby 3.65
Silver Cow, Tall 5.00
Silver Cow, Baby 4.80
Van Camp, Tall 5.00
Van Camp, Baby 3.70
White House, Tall 4.75
White House, Baby 4.50

CIGARS

Worden Grocer Co. Brands
Harvester Line.
Kiddies, 100s 37.50
Record Breakers, 50s 75.00
Delmonico, 50s 75.00
Pacemaker, 50s 75.00
Panatella, 50s 75.00
Favorita Club, 50s 95.00
Epicure, 50s 95.00
Waldorfs, 50s 110.00
The La Azora Line.
Agreements, 50s 58.00
Washington, 50s 75.00
Biltmore, 50s, wood 95.00
Sanchez & Haya Line
Clear Havana Cigars made in Tampa, Fla.
Specials, 50s 75.00
Diplomatics, 50s 95.00
Bishops, 50s 115.00
Reina Fina (tin) 50s 115.00
Rosa 50s 125.00
Victoria Tins 115.00
National, 50s 130.00
Original Queens, 50s 150.00
Worden Special, 25s 185.00

Webster Cigar Co.

Plaza, 50s, Wood 95.00
Coronado, 50s, Tin 95.00
Belmont, 50s, Wood 110.00
Tiffany, 50s, Wood 125.00
St. Reges, 50s, Wood 125.00
Vanderbilt, 25s, Wd 140.00
Ambassador, 25s, W 170.00

Garcia & Vega—Clear

Havana
New Panatella, 100s 37.50

Extra Fancy Clear Havana

Made in Tampa, Fla.
Delicades, 50s 115.00
Primeros, 50s 140.00
Queens, 25s 180.00
Perfecto, 25s 185.00

Starlight Bros.

La Rose De Paris Line
Coquettes, 50s 65.00
Caballeros, 50s 70.00
Rouse, 50s 115.00
Peninsular Club, 25s 150.00
Chicos, 25s 150.00
Palmas, 25s 175.00
Perfectos, 25s 195.00

Rosenthals Bros.

R. B. Londres, 50s
Tissue Wrapped 58.00
R. B. Invincible, 50s
Foil Wrapped 75.00

Union Made Brands

El Overture, 50s, foil 75.00
Ology, 50s 60.00

Manila 10c

La Yebana, 25s 70.00

Our Nickel Brands

New Currency, 100s 37.50
Lioba, 100s 35.00
Eventual, 50s 35.00

Cheroots

Old Virginia, 100s 23.50
Stogies
Home Run, 50, Tin 18.50
Havana Gem, 100 wd 27.50

CIGARETTES.

One Eleven, 20, Plain 6.00
Beechnut, 20, Plain 6.00
Home Run, 20, Plain 6.00
Yankee Girl, 20, Plain 6.00
Sunshine, 20, Plain 6.00
Nebo, 20, Plain 7.00
Camels, 20, Plain 8.00
Relu, 20, Plain 7.80
Lucky Strike, 10 & 20 7.75
Sweet Caporal, 20, Pl. 8.00
Windsor Castle, 20, Pl. 8.00
Chesterfield, 10 & 20, Pl. 8.00
Piedmont, 10 & 20, Pl. 8.00
Spur, 20, Plain 8.00
Sweet Tips, 20, Plain 8.00
Idle Hour, 20, Plain 8.00
Omar, 20, Plain 10.00
Falks Havana, 20, Pl. 9.75
Rich'd S Cut, 20, pl. 10.00
Rich'd 1 Cut, 20 ck. 10.00
Fatima, 20, Plain 10.00
Helmar, 20, Plain 10.50
English Ovals, 20 Pl. 10.50
Turkish Trop., 10 ck 11.50
London Life, 10, cork 11.50
Helmar, 10, Plain 11.50
Herbert Tarayton, 20 12.25
Egyptian Str., 10 ck. 12.00
Murad, 20, Plain 15.50
Murad, 10, Plain 16.00
Murad, 10, cork or pl. 16.00
Murad, 20, cork or pl. 16.00
Luxury 10, cork 16.00
Melachirino, No. 9, 16 16.00
Melachirino, No. 9, 20, 16 16.00
Melach'o, No. 9, 10, St 16.50
Melach'o, No. 9, 20, St 16.50
Natural, 10 and 20, 16.00
Markaroff, No. 15, 10, 16.00
cork 16.00
Pall Mall Rd., 20, pl. 17.00
Benson & Hedges, 10 20.00
Rameses, 10, Plain 17.50
Milo Violet 10, Gold 20.00
Deities, 10 21.00
Condex, 10 22.00
Phillips Morris, 10 20.00
Brening Own, 10, Pl. 28.00
Ambassador, 10 28.00
Old 76, 10 or 50 37.50
Benson & Hedges 55.00
Tuberettes 55.00

CIGARETTE PAPERS.

Riz La Croix, Wh., dz. 90
Riz La Wheat Br., 100 7.90
Riz Tam Tam, per 100 6.80
Zig Zag, per 100 7.25
TOBACCO—FINE CUT.
Liggett & Myers Brands
Hiawatha, 10c, doz. 96
Hiawatha, 16 oz., dz. 12.00
Red Bell, 10c, doz. 96
Red Bell, 25c, doz. 3.50
Red Bell, 75c Pails dz. 7.40
Dan Patch, 16 oz., dz. 96
Sterling, 10c, doz. 96
Sweet Burley, 10c, doz. 96
Sweet Burley, 45c foil 4.25
Swt. Burley, 95c Dru. 9.45
Sweet Cuba, 10c, doz. 96
Sweet Cuba, 45c, doz. 4.25
Sweet Cuba, 95c Pail 9.45
Sweet Orange, 10c, dz. 96
Scotten Dillon & Co. Brand
Dan Patch, 10c, doz. 96
Dan Patch, 16 oz., dz. 7.70
O. U., 10c, doz. 96
O. U., 10c, Cut P., 10c 96
O. U., C. P., 90c Jars 9.00
Pilot, Long Cut, 25c 2.00
Plow Boy, 10c, doz. 96
Plow Boy, 70c Pails, 7.40
Summertime, 10c, dz. 96
Summertime, 30c, dz. 2.90

J. J. Bagley & Co. Brands.

Mayflower, 16 oz., dz. 15.00

P. Lorillard Brands.

Pioneer, 10c, doz. 96
Tiger, 10c, doz. 96
Tiger, 50c, doz. 4.80

Weyman Bruton Co. Brand

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

PLUG TOBACCO.

American Tobacco Co. Brands.

Amer. Navy, 10c, doz. 96
Amer. Navy, per plug 64
Jolly Tar, 24, per plug 16
Gold Rope, 10c, doz. 96
Boot Jack, 15c, doz. 1.44
Piper Heidsieck, 10c 96
Piper Heidsieck, 20c. 1.92
Spear Head, 10c cuts 96
Spear Head, per plug 64
Square Deal, per plug 64
Standard Navy, 8, plg 64
Town Talk, per plug 56

Liggett & Myers Brands.

Clipper, per plug 40
Chops, 10c, doz. 96
Drummond Nat. L. 15c 1.44
Honey Dip Twist, 10c 96
Granger Twist, 10c, dz. 96
Horse Shoe, per plug 74
J. T. Bright, per plug 64
J. T. Smooth, plug. 32
J. T. R. and R., plug 24
King Pin, per plug 32
King Pin, 10c cuts, ea. 08
Masterpiece, per plug 41
Picnic Twist, 10c, doz. 96
Pure Grape, 10c, doz. 96
Star, per plug 74
Uncle Sam, 32 10c cut 2.56
Burley Tobacco Co. Brand
Kismet, per lb. 1.28
Bracer, per plug 38

Scotten, Dillon & Co. Brands.

Cream De Menthe, 10c 96
Peachey, per plug 64
Stronghold, per plug. 64
Yankee Girl, per plug 56

P. Lorillard Brands.

Climax, 10c tins, doz. 96
Climax Smooth, plug 72
Climax Thick, per plug 72
Red Cross, 10c cuts. 96
Red Cross, per plug 48

R. J. Reynolds Tobacco Co. Brands.

Apple, 5 lb. Butt, lb. 80
Caramel Twist, per lb. 88
Gravelly Superior, 10c 96
Humburg, per lb. 1.40
Liberty Bell, per lb. 73
Maritana, 15c Foil, dz. 1.44
Mickey Twist, per lb. 81

John J. Bagley & Co. Brands.

Maple Dip, per plug. 50

SMOKING TOBACCO.

American Tobacco Co. Brands.

Banner, L. C., 10c, dz. 96
Banner, L. C., 40c, dz. 3.84
Blue Boar, 25c Foil 2.80
Blue Boar, 30c Vac tin 2.76
Bob White, gran., 10c 96
Bull Durham, 10c, dz. 96
Drum, Gran., 5c, dz. 48
Drum, Gran., 10c, dz. 96
Five Bros., 10c, doz. 96
Giant, L. C., 10c, dz. 96
Giant, L. C., 30c, dz. 2.88
Giant, L. C., Pails, dz 6.84
Garlick, 30c Foil,

Summertime, 65c Pails 6 50
Sweet Tip Top, 10c, dz 96
Velvet Cut Plug, 10c 96
Velvet Cut Plug, tins 1 63
Velvet Cut Plug, 8 oz. 7 25
Velvet Cut Pl., 16 oz. 14 50
Velvet, C. Pl., 16 oz. 16 00
Yum Yum, 10c, doz. 96
Yum Yum, 70c pails 6 80

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

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

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

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

Independent Snuff Co. Brands.
New Factory, 5c, doz. 48
New Factory Pails, dz 7 60

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

R. J. Reynolds Tobacco Co. Brands.
George Washington, 10c, doz. 96
Old Rover, 10c, doz. 96
Our Adviser, 10c, doz. 96
Prince Albert, 10c, dz. 96
Prince Albert, 17c, dz. 1 63
Prince Albert, 8 oz. tins, without pipes - 7 20
Prince Albert, 8 oz. and pipes, doz. - 9 36
Prince Albert, 16 oz. 13 92
Stud, Gran. 5c, doz. 4 80
Whale, 16 oz., doz. - 4 80

Block Bros. Tobacco Co.
Mail Pouch, 10c, doz. 96

Falk Tobacco Co., Brands.
American Mixture, 35c 3 30
Arcadia Mixture, 25c 2 40
Champagne Sparklets, 30c, doz. 2 70
Champagne Sparklets, 90c, doz. 8 10
Personal Mixture, 6c 60
Perique, 25c, per doz. 2 25
Serene Mixture, 16c dz 1 60
Serene Mixture, 8 oz. 7 60
Serene Mixture, 16 oz 14 70
Tareyton London Mixture, 50c, doz. 4 00
Vintage Blend, 25c dz. 2 30
Vintage Blend, 80 tins 7 50
Vintage Blend, \$1.55 tins, doz. 14 70

Superba Tobacco Co. Brands.
Sammy Boy Scrap, dz 96
Cigar Clippings
Havana Blossom, 10c 96
Havana Blossom, 40c 3 95
Knickerbocker, 6 oz. 3 00
Lieberman, 10c, doz. 96
W. O. W., 6 oz., doz. 3 00
Royal Major, 10c, doz. 96
Royal Major, 6 oz., dz. 3 00
Royal Major, 14 oz. dz 7 20

Larus & Bro. Co.'s Brands.
Edgeworth Ready Rubbed, 17c Tins 1 62
Edgeworth Ready Rubbed, 8 oz. tins, doz. 7 00
Edgeworth Ready Rubbed, 16 oz. tins, doz. 14 50
Edgeworth Sliced Plug, 17c tins, doz. 1 62
Edgeworth Sliced Plug, 35c tins, doz. 3 55

Weyman Bruton Co.'s Brands.
Central Union, 15c, dz. 1 44
Shag, 15c Tins, doz. 1 44
Shag, 15c Papers, doz. 1 44
Dill's Best, 16c, doz. 1 54
Dill's Best Gran., 16c 1 54
Dill's Best, 17c Tins 1 62

Snuff.
Copenhagen, 10c, roll 64
Seal Blandening, 10c 64
Seal Göteborg, 10c, roll 64
Seal Swe. Rapee, 10c 64
Seal Norkopping, 10c 64
Seal Norkopping, 1 lb. 85

CONFECTIONERY
Stick Candy
Standard 16c
Jumbo Wrapped 18c
Pure Sugar Stick, 600's 4 20

Mixed Candy
Kindergarten 21c
Leader 16c
Century Creams 20c
X. L. O. 14c
French Creams 17c
Cameo 21c
Fancy Mix 20c

Fancy Chocolates.
5 lb. Boxes
Bittersweets, Ass'd 1 80
Choc Marshmallow Dp 2 00
Milk Chocolate A A 2 00
Nibble Sticks 1 45
Primrose Choc. 1 75
No. 12 Choc. 2 00
Chocolate Nut Rolls 2 00

Gum Drops.
Anise 20c
Raspberry 20c
Grocers 12c
Orange Jellies 20c
Butterscotch Jellies 21c
Favorite 22c

Lozenges.
A. A. Pep. Lozenges 18c
A. A. Pink Lozenges 18c
A. A. Choc. Lozenges 18c
Motto Hearts 22c
Malted Milk Lozenges 22c

Hard Goods.
Lemon Drops 19c
O. F. Horebound Dps 19c
Anise Squares 18c
Peanut Squares 18c
Horebound Tablets 20c

Pop Corn Goods.
Cracker Jack, Prize 5 95
Checkers, Prize 5 95
Balloon Pop Corn, 50s 1 90

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

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

CREAM OF TARTAR
6 lb. boxes 45c

DRIED FRUITS
Apples
Evap'd Choice, blk. 17 1/2c
Apples
Evaporated, Choice 27c
Evaporated, Fancy 28c
Evaporated, Slab 20c

Citron
10 lb. box 35c
Currants
Package, 14 oz. 18c
Boxes, Bulk, per lb. 17c

Peaches
Evap. Fancy, Unpeeled 15c
Evap. Fancy, Unpeeled 17c
Evap. Fancy, Peeled 19c

Raisins
Seeded, bulk 17c
Seeded, 1 lb. pkg. 18 1/2c
Seedless, bulk 20c
Seedless, 1 lb. pkg. 24c

California Prunes
80-90 25 lb. boxes @10
70-80 25 lb. boxes @11
60-70 25 lb. boxes @13
50-60 25 lb. boxes @14
40-50 25 lb. boxes @16
30-40 25 lb. boxes @19

FARINACEOUS GOODS
Beans
Med. Hand Picked 05 1/2c
Cal. Limas 09c
Brown, Holland 06c
Farina
25 1 lb. packages 3 20
Bulk, per 100 lbs. 25c

Hominy
Pearl, 100 lb. sack 5 25
Macaroni
Domestic, 10 lb. box 1 00
Domestic, brkn bbls. 08c
Golden Age, 2 doz. 1 90
Fould's, 2 doz., 8 oz. 1 80

Pearl Barley
Chester 4 75
Peas
Scotch, lb. 06 1/2c
Split, lb. 09c

Sago
East India 06 1/2c
Tapoca
Pearl, 100 lb. sacks 7c
Minute, 8 oz. 1 doz. 4 05
Dromedary Instant 2 70

FISHING TACKLE
Cotton Lines
No. 2, 15 feet 1 15c
No. 3, 15 feet 1 60c
No. 4, 15 feet 1 80c
No. 5, 15 feet 1 95c
No. 6, 15 feet 2 10c

Linen Lines
Small, per 100 yards 6 65c
Medium, per 100 yards 7 25c
Large, per 100 yards 9 00c

Floats
No. 1 1/2, per gross wd. 5 00c
No. 2, per gross, wood 5 50c
No. 2 1/2, per gro. wood 7 50c

Hooks—Kirby
Size 1-12, per 1,000 1 05c
Size 1-0, per 1,000 1 20c
Size 2-0, per 1,000 1 45c
Size 3-0, per 1,000 1 65c
Size 4-0, per 1,000 2 10c
Size 5-0, per 1,000 2 45c

Sinkers
No. 1, per gross 65c
No. 2, per gross 80c
No. 3, per gross 90c
No. 4, per gross 1 20c
No. 5, per gross 1 60c
No. 6, per gross 2 00c
No. 7, per gross 2 60c
No. 8, per gross 3 75c
No. 9, per gross 5 20c
No. 10, per gross 6 75c

FLAVORING EXTRACTS
Jennings
Pure Vanilla 1 90c
Turpenese 1 90c
Pure Lemon 1 90c

Van Duzer
Vanilla, Lemon, Almond, Strawberry, Raspberry, Pineapple, Peach, Orange, Peppermint & Wintergreen
1 ounce in cartons 2 90c
2 ounce in cartons 3 50c
4 ounce in cartons 6 75c
8 ounce 13 20c
Pints 26 40c
Quarts 52 80c
Gallons, each 108 00c

FLOUR AND FEED
Valley City Milling Co.
Lily White, 1/2 Paper sack 8 25c
Harvest Queen 24 1/2 8 10c
Light Leaf Spring Wheat, 24 1/2s 8 40c
Snow Flake, 24 1/2s 7 45c
Graham 25 lb. per cwt 3 40c
Golden Granulated Meal, 25 lbs. per cwt. N 2 30c
Rowena Pancake Compound, 5 lb. sack 4 20c
Buckwheat Compound, 5 lb. sack 4 20c

Watson Higgins Milling Co.
New Perfection, 1/2s. 7 80c

Meal
Gr. Grain M. Co.
Bolted 2 25c
Golden Granulated 2 45c

Wheat
No. 1 Red 1 12c
No. 1 White 1 09c

Oats
Carlots 41c
Less than Carlots 46c

Corn
Carlots 58c
Less than Carlots 63c

Hay
Carlots 19 00c
Less than Carlots 22 00c

FRUIT JARS
Mason, pts., per gross 8 80c
Mason, qts., pr gross 10 10c
Mason, 1/2 gal., gross 14 75c
Ideal Glass Top, pts. 10 10c
Ideal Glass Top, qts. 11 80c
Ideal Glass Top, 1/2 gallon 15 90c

GELATINE
Cox's 1 doz. large 1 45c
Cox's 1 doz. small 90c
Jello-O, 3 doz. 3 45c
Knox's Sparkling, doz. 2 25c
Knox's Acidu'd, doz. 2 25c
Minute, 3 doz. 4 95c
Nelson's 1 50c
Oxford 1 75c
Plymouth Rock, Phos. 1 35c
Plymouth Rock, Plain 1 60c
Waukesha 1 60c

GRANULATED LYE.
Wanders.
Single cases 5 15c
2 1/2 cases 5 04c
5 1/2 cases 4 95c
10 cases 4 87c
5 1/2 cases, 24 to case 2 60c

CHLORINATED LIME.
Single cases, case 4 60c
2 1/2 cases, case 4 48c
5 1/2 cases, case 4 40c
10 cases, case 4 32c
1 1/2 case, 25 cans to 2 35c

HIDES AND PELTS
Hides
Green, No. 1 07c
Green, No. 2 06c
Cured, No. 1 08c
Cured, No. 2 07c
Calfskin, green, No. 1 12c
Calfskin, green, No. 2 10 1/2c
Calfskin, cured, No. 1 13c
Calfskin, cured, No. 2 11 1/2c
Horse, No. 1 2 50c
Horse, No. 2 1 50c

Pelts
Old Wool 25c @ 50
Lambs 10c @ 25
Shearlings 10c @ 25

Tallow
Prime 25c @ 4
No. 1 25c @ 3 1/2
No. 2 25c @ 3

Wool
Unwashed, medium 15 @ 16
Unwashed, rejects 10 @ 10
Fine 10 @ 16

RAW FURS.
Skunk.
No. 1 black 3 50c
No. 2 short stripe 2 25c
No. 3 narrow stripe 1 25c
No. 4 broad stripe 60c

Mink.
No. 1 large 9 00c
No. 1 medium 6 50c
No. 1 small 4 00c

Raccoon.
No. 1 large 5 00c
No. 1 medium 3 50c
No. 1 small 2 50c

Muskrat.
Winter 1 75c
Fall 1 25c
Kitts 10c

HORSE RADISH
Per doz., 7 oz. 1 40c

JELLY AND PRESERVES
Pure, 30 lb. pails 2 50c
Pure, 7 oz. Asst., doz. 1 35c
Pure, 15 oz. Asst., doz. 2 00c
Buckeye, 22 oz., 2 doz. 4 25c
O. B., 15 oz., per doz. 2 75c

JELLY GLASSES
8 oz., per doz. 44c

MATCHES.
Blue Ribbon, 144 box. 7 55c
Searchlight, 144 box. 8 00c
Safe Home, 100 boxes 5 80c
Old Pal, 144 boxes 8 00c
Domino, 720, 1c boxes 5 50c
Red Stick, 720 1c bxs 5 50c
Red Stick, 144 bxs 6 00c

Safety Matches.
Red Top, 5 gro. case 5 75c
Sociable, per gro. 1 00c

MINCE MEAT.
None Such, 3 doz. 5 35c
Quaker, 3 doz. case 4 00c
Guthies, 3 doz. case 4 00c
Libby, Kegs, Wet, lb. 25c

MOLASSES.
New Orleans
Open Kettle 60c
Choice 48c
Good 36c
Fair 30c
Stock 25c
Half barrels 5c extra

NUTS.
Whole
Almonds, Drakes 19c
I. X. L., s. s. 30c
Brazil, med. washed 18 1/2c
Brazil, large washed 22c
Fancy mixed 17c
Filberts, Sicily 17c
Filberts, Naples 18c
Peanuts, Virginia raw 10c
Peanuts, Vir. roasted 13c
Pecans, 3 star 22c
Pecans, Jumbo 80c
Walnuts, Manchurian 27c
Walnuts, Sorento 35c

Salted Peanuts
Fancy, No. 1 12c
Jumbo 17c

Shelled
Almonds 55c
Peanuts, Spanish, 125 lb. bags 08 3/4c
Filberts 50c
Pecans 1 25c
Walnuts 90c

OLIVES.
Bulk, 2 gal. keg 2 50c
Bulk, 3 gal. keg 5 00c
Bulk, 5 gal. keg 7 00c
Quart Jars, doz. 3 00c
Pint Jars, doz. 3 00c
1/2 oz. Jar, plain, dz. 1 40c
5 1/2 oz. Jar, pl., doz. 1 60c
10 oz. Jar, plain, doz. 2 35c
16 1/2 oz. Jar, Pl. doz. 3 50c
3 1/2 oz. Jar, stuffed 1 45c
6 1/2 oz. Jar, Stu., doz. 2 40c
9 oz. Jar, Stuffed, doz. 4 00c

PEANUT BUTTER.

Bel Car-Mo Brand
8 oz., 2 doz. in case 2 50c
24 1 lb. pails 4 25c
12 2 lb. pails 4 00c
5 lb. pails, 6 in crate 4 50c
25 lb. pails 13c
50 lb. tins 12 1/2c

PETROLEUM PRODUCTS
Iron Barrels
Perfection Kerosine 12.7
Red Crown Gasoline 21.4
Tank Wagon 39.5
Gas Machine Gasoline 39.5
V. M. & P. Naphtha 23.5
Capitol Cylinder 45.5
Atlantic Red Engine 25.5
Winter Black 16c

Polarine
Polarine, Iron Bbls. 54.5c
Finol, 4 oz. cans, doz. 1.65c
Finol, 8 oz. cans, doz. 2.25c
Parowax, 100, 1 lb. 6.4c
Parowax, 40, 1 lb. 6.6c
Parowax, 20, 1 lb. 6.8c

Pickles
Medium Sour
Barrel, 1,200 count 17 50c
Half bbls., 1300 count 17 50c
5 gallon kegs 3 00 @ 5 50c

Sweet Small
Barrels 22 50 @ 32 00c
Half barrels 11 25c
5 gallon kegs 3 00 @ 5 50c

Dill Pickles.
1200 Size, bbls. 14 50c
1800 Size, bbls. 17 50c
2400 Size, bbls. 19 50c

PIPES
Cob, 3 doz. in bx 1 00 @ 1 20c

PLAYING CARDS
No. 90 Steamboat 2 75c
No. 808, Bicycle 4 50c
Pickett 3 50c
Congress 6 00c
Babbitt's 2 doz. 2 75c

FRESH MEATS.
Beef.
Top Steers and Heifers 13c
Good Steers and Heifers 12c
Med. Steers & Heifers 10c
Com. Steers & Heifers 08c

Cows.
Top 10c
Good 09c
Medium 08c
Common 05c

Veal.
Top 12c
Good 11c
Medium 09c

Lamb.
Good 18c
Medium 16c
Poor 14c

Mutton.
Good 10c
Medium 09c
Poor 07c

PROVISIONS
Barreled Pork
Clear Back 23 00 @ 24 00c
Short Cut Clear 22 00 @ 23 00c
Clear Family 27 00 @ 28 00c

Dry Salt Meats
S P Bellies 16 00 @ 19 00c

Lard
50 lb. tubs advance 1/4c
Pure in tierces 11 @ 11 1/4c
Compound Lard 11 @ 11 1/4c
50 lb. tubs advance 1/4c
20 lb. pails advance 1/4c
10 lb. pails advance 1/4c
5 lb. pails advance 1/4c
3 lb. pails advance 1/4c

Sausages
Bologna 12c
Liver 12c
Frankfort 12c
Pork 18 @ 20c
Veal 11c
Tongue 11c
Headcheese 14c

Smoked Meats
Hams, 14-16 lb. 22c @ 25c
Hams, 16-18 lb. 22c @ 25c
Ham, dried beef sets 38 @ 39c
California Hams 13 @ 14c
Pine Boiled Hams 30 @ 32c
Boiled Hams 34 @ 36c
Minced Hams 14 @ 15c
Bacon 20 @ 42c

Beef
Boneless 24 00 @ 26 00c
Rump, new 25 00 @ 26 00c

Mince Meat
Condensed No. 1 car. 2 00c
Condensed Bakers brick 31c
Moist in glass 8 00c

Pig's Feet
1/2 bbls. 2 15c
1/4 bbls. 35 lbs. 8 75c
1/2 bbls. 7 00c
1 bbl. 14 15c

Tripe
1/2 bbls. 90c
1/4 bbls. 40 lbs. 1 60c
1/2 bbls. 80 lbs. 3 00c

Casings
Hogs, per lb. 22 @ 24c
Beef, round set 22 @ 24c
Beef, middles set 22 @ 24c
Sheep, a skin 1 75 @ 2 00c

Uncolored Oleomargarine
Solid Dairy 24 @ 26c
Country Rolls 24 @ 26c

RICE
Fancy Head 08c
Blue Rose 06 1/2c
Broken 04c

ROLLED OATS
Steel Cut, 100 lb. sks. 3 50c
Monarch, 90 lb. sacks 3 00c
Corn, 90 lb. sack 2 75c
Quaker, 18 Regular 2 05c
Quaker, 12s Family 2 95c
Mothers, 20s, family 6 10c
Silver Flake, 18 Reg. 1 50c
Silver Flake, 10 family 1 90c

SALAD DRESSING
Columbia, 1/2 pints 2 25c
Columbia, 1 pint 4 00c
Durkee's large, 1 doz. 6 60c
Durkee's med., 2 doz. 7 10c
Durkee's Picnic, 2 dz. 3 25c
Durkee's large, 1 doz. 3 50c
Snider's small, 2 doz. 3 25c

SALERATUS
Arm and Hammer 3 75c

SODA
Granulated, bbls. 2 25c
Granulated, 100 lbs cs 2 50c
Granulated, 36 2 1/2 lb. packages 2 75c

COD FISH.
16 1/2c
Tablets, 1 lb. 23c
Tablets, 1/2 lb. doz. 1 50c
Wood boxes 25c
Whole Cod 12c

SALT	
Med. No. 1, Bbls.	2 70
Med. No. 1, 100 lb. bg	90
Farmer Spec., 70 lb.	92
Packers, 56 lb.	60
Blocks, 50 lb.	52
Butter Salt, 280 lb bbl.	4 50
Baker Salt, 280 lb. bbl	4 25
100, 3 lb. Table	6 30
60, 5 lb. Table	5 80
30, 10 lb. Table	5 55
28 lb. bags, butter	50



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

SEEDS.	
Anise	23
Caraway	14
Canary, Smyrna	09
Cardomon, Malabar	1 20
Celery	24
Hemp, Russian	08 1/2
Mixed Bird	13 1/2
Mustard, yellow	12
Poppy	18
Rape	14
Durkee's Bird, doz.	1 20
French's Bird, per dz.	1 40

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

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

SOAP.	
Am. Family, 100 box	6 00
Export, 120 box	4 95
Flake White, 100 box	5 70
Fels Naptha, 100 box	6 15
Grdma White Nap. 100s	5 80
Kirk White Nap. 100s	5 80
Rub No More White	
Naptha, 100 box	6 00
Sunny Monday, 100 bx	5 35
Swift Classic, 100 box	5 70
Swift Pride, 100 box	5 70
20 Mule Borax, 100 bx	7 55
Wool, 100 box	5 60
Fairy, 100 box	5 60
Jap Rose, 100 box	8 10
Palm Olive, 144 box	11 25
Lava, 100 box	5 65
Pummo, 100 box	5 80
Sweetheart, 100 box	5 70
Grandpa Tar, 50 sm.	2 40
Grand Pa Tar, 50 Lge	4 10
Fairbank Tar	4 45
Trilby, 100, 12c	8 50
Williams Barber Bar, 9s	5 00
Williams Mug, per doz.	48

Proctor & Gamble	
5 box lots assorted	
Ivory, 100 6 oz.	7 00
Ivory Soap Flks., 100s	8 50
Ivory Soap Flks., 50s	4 35
Lenox, 140 cakes	5 50
P. & G. White Naptha	5 75
Star, 100 No. 11 cakes	5 75
Star Nap. Pwdr., 100s	3 90
Star Nap. Pwdr., 24s	5 75

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

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

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

CLEANSERS.

KITCHEN KLENZER



80 can cases, \$4.80 per case

SPICES.	
Whole Spices.	
Allspice, Jamaica	@12
Cloves, Zanzibar	@36
Cassia, Canton	@16
Cassia, 5c pkg., doz.	@40
Ginger, African	@15
Ginger, Cochon	@22
Mace, Penang	@20
Mixed, No. 1	@24
Mixed, 5c pkgs., doz.	@45
Nutmegs, 70-80	@40
Nutmegs, 105-110	@38
Pepper, Black	@15

Pure Ground in Bulk	
Allspice, Jamaica	@17
Cloves, Zanzibar	@40
Cassia, Canton	@25
Ginger, African	@22
Mustard	@28
Mace, Penang	@15
Nutmegs	@32
Pepper, Black	@20
Pepper, White	@32
Pepper, Cayenne	@32
Paprika, Spanish	@42

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

STARCH	
Corn	
Kingsford, 40 lbs.	11 1/4
Powdered, bags	02 1/2
Argo, 48 1 lb. pkgs.	3 75
Cream, 48-1	4 80
Quaker, 40 1	6
Gloss	
Argo, 48 1 lb. pkgs.	3 75
Argo, 12 3 lb. pkgs.	2 74
Argo, 8 5 lb. pkgs.	3 10
Silver Gloss, 12 6 lbs.	11 1/4
Elastic, 6 1 pkgs.	5 35
Tiger, 48-1	2 85
Tiger, 50 lbs.	05 1/2

SYRUPS	
Corn	
Barrels	70
Half Barrels	76
Blue Karo, No. 1 1/2, 2 doz.	1 33
Blue Karo, No. 5, 1 dz	2 70
1/2 doz.	2 50
Red Karo, No. 1 1/2, 2 doz.	2 23
Red Karo, No. 5, 1 dz	3 10
Red Karo, No. 10, 1/2 doz.	2 90
Maple Flavor.	
Karo, 1 1/2 lb., 2 doz.	3 95
Karo, 5 lb., 1 doz.	6 15
Maple and Cane	
Kanuck, per gal.	1 50
Sugar Bird, 2 1/2 lb., 2 doz.	12 00
Sugar Bird, 8 oz., 4 doz.	13 00
Maple.	
Johnson Purity, Gal.	2 50
Johnson Purity, 2 doz., 2 1/2 lb.	17 50
Johnson Purity, 4 doz., 18 oz.	18 50
Sugar.	
Domino, 24, 2 lb.	6 50
Bbls., bulk, per gal.	40

TABLE SAUCES.	
Lea & Perrin, large	6 60
Lea & Perrin, small	3 75
Pepper	1 60
Royal Mint	2 40
Tobasco	2 75

Sho You, 9 oz., doz.	2 70
A-1, large	5 75
A-1, small	3 60
Capers	1 80

TEA.

Japan.	
Medium	30@35
Choice	39@43
Fancy	54@57
No. 1 Nibbs	58
1 lb. pkg. Siftings	14

Gunpowder	
Choice	28
Fancy	38@40

Ceylon	
Pekoe, medium	33
Melrose, fancy	56

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

Oolong	
Medium	36
Choice	45
Fancy	55

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

VINEGAR	
Cider, Benton Harbor	30
White Wine, 40 grain	17
White Wine, 80 grain	23
White Wine, 100 grain	25

Oakland Vinegar & Pickle Co.'s Brands.	
Oakland Apple Cider	30
Blue Ribbon Corn	22
Oakland White Pickling	20
Packages no charge.	

WICKING	
No. 0, per gross	60
No. 1, per gross	85
No. 2, per gross	1 10
No. 3, per gross	1 85
Peerless Rolls, per doz.	45
Rochester, No. 2, doz.	50
Rochester, No. 3, doz.	2 00
Rayo, per doz.	90

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

Churns	
Barrel, 5 gal., each	2 40
Barrel, 10 gal., each	2 65
3 to 6 gal., per gal.	15

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

Mop Sticks	
Trojan spring	2 00
Eclipse patent spring	2 00
No. 2, pat. brush hold	2 00
Ideal, No. 7	1 90
20 oz cotton mop heads	3 60
Trojan spring	2 00
Eclipse patent spring	2 00

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

Traps	
Mouse, wood, 4 holes	60
Mouse, wood, 6 holes	70
Mouse, tin, 5 holes	65
Rat, wood	1 00
Rat, spring	1 00
Mouse, spring	30

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

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

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

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

WRAPPING PAPER	
Fibre, Manila, white	05 1/2
No. 1 Fibre	07 1/2
Butchers Manila	06 1/2
Kraft	09

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

YEAST-COMPRESSED	
Fleischman, per doz.	2 25

England's Attitude Toward France Contemptible.

Grandville, Dec. 6.—Has it ever occurred to the American people that two of the most powerful nations in Europe have no representatives at the disarmament board?

It might be well enough to take this fact into consideration when pondering on the outcome of the present effort of great and good men to cut out horrid war from the world at large. It has been said that the world never has been wholly at peace, any more than has there been harmony in the various households of all lands.

No doubt this is true. On the eve of the great world war everything had an aspect of perfect harmony. The mustache of the kaiser perhaps fluted upward a little higher, but there seemed no outward symptoms of the terrific outbreak which came so soon.

To-day the talk is all for peace, for curtailment of armaments, for a general scrapping of war's weapons, to the end that gentle peace may reign throughout the world.

This is really more talk than fact, however. The Poles and Germans are at bitter enmity over Silesia, and various excuses are invented to bring about clashes between those warlike peoples.

The Turks, too, are always ready for mischief. There is pretext enough going the rounds to stir up a war any minute, so that it is not best for good American citizens to congratulate themselves too deeply over the seeming prospect of long world peace. That peace is only seeming at best.

Briand stirred up a hornet's nest when he addressed the board of national peace commissioners, making demand that the army of France be not deeply cut into because of the danger that threatened on the North and East. Germany, defeated, but not conquered, sits back in sullen anger beyond the Rhine, ready at a moment's notice to again spring at the throat of France. Not the least danger in the world, some assert. We all thought that before the crash of arms in 1914.

It is not to be supposed that Germany has intentions against her old enemy just now. Perhaps not a year from now, but a few years are small time in comparison with the centuries. That Germany is bound some day to avenge the loss of Alsace and Lorraine is as well known as is any event in past history.

Then why marvel at the nervous attitude of the French republic? Put yourself in her place, my good American, and consider what would be your feelings under like circumstances.

England, through the press and from the lips of her public men, is making matters worse by gibing and boring at France in an unmerciful manner. If at this early stage in the game there is such unfriendly feeling what may we expect later on when the fires of friendliness warmed by an alliance for common defense in time of war has had time to cool?

France is absolutely in the right in her contentions and the English are making a mistake in slurring and misjudging the motives actuating the French people.

Poland and France might become great and peaceful communities, built upon the rock of genuine friendship and neighborly kindness if permitted to have their way, but both have won the undying hatred of the Teutons, and back of it all stands the Russian bear threatening annihilation to both those powers.

Just now the latter nation is in a slough of general dilapidation brought about by the powers of socialism gone to seed. Nevertheless the Russian nationality is destined to cut a large figure in the future settlement of European questions. The soviet rule cannot long last. Within the boundaries of Russia are millions of brave though misguided people. Its population exceeds any other European country by many millions. These people, rightly guided, even as they

were under the rule of a Czar, may be made to test the integrity and safety of continental Europe as it has never been tried in the past.

Look out for the combination—Russia and Germany—which must be met in the no distant future. While talking navy and army reductions Eastern Europe and the United States should consider that not half the men of the old world are represented to-day at Washington. A smouldering fire is hidden beneath the larger part of Europe even at this very moment. France is keenly alive to the situation, because of which she is being berated by her conferees in the meet at Washington.

Two of America's great newspapers have imported an Englishman to dope out the proceedings at Washington during the session of the commission for partial disarmament. That gentleman is doing his level best to help along discord and distrust, especially against France, which he seems to hate as the enemy of England. It was poor judgment that dictated the choice of such a reporter when there were many abler men for the job right here in America.

It certainly is safer and saner to speak gently, be friendly and go about the world's business in a sane and wholesome way than to egg on animosities which were supposed to be long ago dead and buried. A reporter with the animus of H. G. Wells can do more harm than a dozen kaisers sitting in sullen silence brooding over the past in that little Holland town across the brine.

In speaking of Briand, Wells says: "I can see nothing but a warlike orator, empty and mischievous, leading France and all Europe to destruction." Such language is illy fitted to keep the peace and help to safeguard the objects of the great convention at Washington.

Sure To Return.

A New Englander tells of a merchant in a Vermont town whose goods did not very strongly substantiate his advertising claims. So he put out a new sign. He was pleased to observe that a great many persons stopped to read it. But soon he was puzzled and angered to notice that they all went on, laughing. There was nothing humorous about the sign, for it merely read:

If You Buy Here Once
You Will Come Again.

The merchant went out in a casual sort of way and glanced at his sign to see what was the matter. Some one, no doubt a former customer, had added another line, and it now read:

If You Buy Here Once
You Will Come Again.

HAVE YOU MAILED A CHRISTMAS CHECK TO MEL TROTTER?

Mel Trotter, who was a man of mature years when he came to Grand Rapids, twenty-two years ago, and who has never grown any older, is home for the holidays and will be in Grand Rapids until after the holidays. He has no more spare time on his hands when at home than when he is away, because leisure and Mel Trotter are two things which do not get along well together, but the holiday season in Grand Rapids gives his friends an opportunity to call and pay their respects to one of the most unique and biggest hearted men God ever turned loose in this world. His sympathies are as broad as the universe and his vision is so keen that he can detect any one who is suffering—and, what is more, feel for him—a thousand miles away. For twenty-two years Mel Trotter has been sharing other peoples' burdens, relieving their distress, comforting them in affliction, building them up physically and morally and, incidentally, leading them to believe in the doctrine which he expounds with great strength and forcefulness and exemplifies in his daily life. No man of my acquaintance works as many hours every day as Mel Trotter. No man knows so many rich people and so many poor people as he and no man knows how to bring the rich man's purse and the poor



man's needs in harmony and co-operation so well as he does. Without Mel Trotter, Christmas would be a mockery for a thousand children and hundreds of grown-ups who have been caught in the maelstrom of disaster by the business depression which now hovers over the country. Many of the old people who are assisted by Mr. Trotter are blind, many are crippled, many are suffering, and all of them are frail and weak, helpless to withstand the cold, hunger, and poverty that they have struggled against so long. For these men and women had never been charges on charity while health and strength were theirs; they were industrious and frugal, guarding a little store against just such dark days as have now overtaken them. But, unfortunately, the world has changed as well as they and the carefully hoarded mite does not go far now to procure food, clothing, warmth, and medicine, or secure the shelter of a home, however humble.

Mel Trotter can make a dollar go further than any other man in the country in dispensing warmth and sunshine and hope; and \$10 in his hands any time during the next seventeen days will give the donor more pleasure than \$100 expended in any other manner.

Any reader of the Tradesman who believes in practical Christianity and business methods in dispensing charity has my consent to mail his check to the City Rescue Mission any time during the ensuing seventeen days between now and Christmas.

E. A. Stowe.

BUSINESS WANTS DEPARTMENT

Advertisements inserted under this head for five cents a word the first insertion and four cents a word for each subsequent continuous insertion. If set in capital letters, double price. No charge less than 50 cents. Small display advertisements in this department, \$3 per inch. Payment with order is required, as amounts are too small to open accounts.

Wanted—To hear from owner of good general merchandise store for sale. State price, description. D. F. Bush, Minneapolis, Minn. 499

Want to hear from a party owning a good general merchandise business or other business for sale. State cash price and particulars. John J. Black, 130 St., Chippewa Falls, Wis. 505

FOR SALE—High class, old established grocery, meat market and bakery, combined at Grand Rapids, Michigan. Fine location, elegant fixtures. Last year's business over \$130,000; net profit over \$12,000. Will take good farm or city real estate as part payment. Poor health reason for selling. Address No. 572, care Michigan Tradesman. 572

For Sale—Grocery stock and fixtures one of the best cities of 10,000 population in Michigan. Address No. 573 care Michigan Tradesman. 573

Salesmen—Profitable side line. Carry samples in pocket. Address Copper Journal, Hancock, Mich. 574

FOR SALE—Retail shoe store, on account of dissolution of partnership. Stock, lease and fixtures. Large double store in busy market district. Good lease. 2279-2283 Ontario St., Cleveland, Ohio. 575

For Sale—Pure, fresh-ground buckwheat flour, in bulk or sacked. Write for prices to Farwell Mills, Farwell, Mich. 561

For Sale—Ice box for meat market. In good condition, with tile front. Size 10x12x11. Ruffi Brothers, Suttons Bay, Mich. 562

ATTENTION—Do you want to reduce or close out your stock, either by red tag or auction sale, or both? For reference, Kalkaska or Traverse City banks. Cornell & Johnson, Kalkaska, Mich. 566

For Sale or Rent—Good store building in Fremont. Best location in town. Affords fine opening for ladies and gents furnishing store. John Pikaart, Fremont, Mich. 567

RESORT PROPERTY—One of the finest and best equipped hotels in Northern Michigan. 150 rooms, ice house, electric plant, water system. Chicago boats land directly in front. 150 platted lots in connection. This property must be sold and the price is just one half of the appraised value. The lots will bring enough to clear the whole property. Address FRED A. GODFREY, BELDING, MICH. 569

For Sale—Stock of dry goods, furnishings and notions inventorying \$1,331.31, and fixtures \$410.25, located at 971 Cherry St., Grand Rapids. Bargain for somebody. Inquire Frank V. Blakely, 450 Houseman Bldg., Citz. 65-166. Bell M. 240. 576

Want To Buy—Store building, small town. William Sweet, Bendon, Mich. 538

For Sale—Only 5 and 10c store in county. County seat town. Best corner in town. Closing out sale now on. Established eleven years. Other business. Big chance. Investigate. Owner, G. Jensen, Kalkaska, Mich. 559

Will pay spot cash for small stock men's furnishings or shoes. E. C. Greene Co., 212 E. Main St., Jackson, Mich. 560

REBUILT CASH REGISTER CO., Inc.

Dealers in Cash Registers, Computing Scales, Adding Machines, Typewriters And Other Store and Office Specialties. 122 N. Washington, SAGINAW, Mich. Repairs and Supplies for all makes.

1000 letterheads or envelopes \$3.75. Copper Journal, Hancock, Mich. 150

For Sale—Cash registers and store fixtures. Dickry Dick, Muskegon, Michigan. 520

Will pay cash for whole stores or part stocks of merchandise. Louis Levinsohn, Saginaw, Mich. 998

Pay spot cash for clothing and furnishing goods stocks. L. Silberman, 274 East Hancock, Detroit. 566

Bell Phone 596 Citz. Phone 61366

JOHN L. LYNCH SALES CO. SPECIAL SALE EXPERTS

Expert Advertising Expert Merchandising 209-210-211 Murray Bldg. GRAND RAPIDS, MICHIGAN

If you are thinking of going into business, selling out, or making an exchange, place an advertisement in our business chances columns, as it will bring you in touch with the man for whom you are looking—THE BUSINESS MAN.

FOR SALE—Only harness shop in live town 1600. Flour mill same town. Twenty-two miles to nearest mill. Reed Realty Co., Carsonville, Mich. 570

Economic Coupon Books

They save time and expense

They prevent disputes

They put credit transactions on cash basis

Free samples on application



Tradesman Company
Grand Rapids, Mich.

ROTTEN TO THE CORE.

Wretched Conditions Disclosed in the Travis Failure.

The disclosures which have been made in the F. D. Travis Co. failure during the past week are little less than appalling. A review of the situation by the creditors' committee shows the condition of the estate to be about as follows:

Assets	
Notes Receivable	\$30,778.82
Accounts Receivable	17,427.76
Travis overdraft	824.69
Liberty bonds	3,406.10
Allegan Gas bond	500.00
Continental Motors stock	450.00
Deposit to secure agencies	800.00
Accrued interest on notes	527.08
Deposit Cleveland Traction Co.	1,500.00
Deposit Studebaker Co.	592.74
Inventory of stock	102,642.41
Land and buildings	39,775.00
Tools and equipment	3,930.93
Furniture and fixtures	5,126.66
Total assets	\$208,282.80
Liabilities.	
Overdraft at bank	\$ 2,770.99
Notes payable	101,159.95
Accounts payable	45,732.84
Due Travis	1,699.38
Due employees	1,045.23
Accrued interest	1,500.00
Accrued taxes	1,029.60
Dealers deposits	200.00
Total	\$155,137.99

On the face of things, these figures show nominal assets of \$53,144.81 in excess of liabilities, but on shrinking down the book accounts and some other items 30 per cent., the nominal surplus shrinks to \$24,465.81.

In addition to the liabilities above stated there is a \$150,000 liability to stockholders for stock purchased by them during the past few months—some sales having been made to them only a short time before the failure. Of course, the stockholders will receive nothing in return. The general creditors will do well if they receive over 75 cents on the dollar, because of the fearful shrinkage which necessarily ensues in the liquidation of stocks which are as badly broken as the Travis stocks are broken.

In view of the above showing the creditors committee declined to assume the responsibility of closing up the estate and recommended the appointment of a receiver in the State courts. This program is being now carried out.

In the meantime Travis, instead of co-operating with the creditors to secure the largest measure of results, as he should do, is acting badly. He insists on the appointment of the Michigan Trust Co. as receiver because he will then be given an opportunity to remain in charge of the business. This the creditors will not consent to do, because they believe that Travis should be completely eliminated from the business, so that the real condition of things can be determined. Travis is apparently very badly advised by some attorney who has evidently had little experience in matters of this kind or has very poor judgment. What he lacks in judgment he undertakes to make up by bluff, bluster and bravado. Travis acts as though he was either very ignorant of how he should act in the premises or has something he wants to keep covered up. If he had a particle of business sense, he would realize that when he cannot pay 100 cents on a dollar he is no longer the owner of the business—that it belongs to his creditors. Yet he threatens to throw

the entire estate into bankruptcy if he cannot have his own way—like a spoiled child or a bull headed fool.

Gathers Testimony on 3 Man Egg Pool.

Chicago, Dec. 6.—Announcing that he is in possession of testimony that three men meet each day and fix the price of eggs, Russell J. Poole, city food expert, Tuesday made public a report on the egg situation, the results of two weeks of enquiry.

Referring to his advocacy of an egg buyers' strike to break the alleged corner in the egg market, Mr. Poole's report says that the Chicago Housewives' league, with 60,000 members, has agreed to back his fight for "reasonable egg prices."

According to Mr. Poole's figures the bulge in the egg market is costing Chicago egg eaters more than \$30,000 a day—the difference between the aggregate cost of the city's eggs at present and the cost at the price fixed as fair by the expert's report.

It is probable that the information in the possession of Mr. Poole and Ald. Sheldon W. Govier, chairman of the council living costs committee, will be turned over either to the state or Federal prosecuting authorities this week or early next week.

Mr. Poole's report charges that some of the eggs now selling at sky high prices went into storage last May as low as 19½ cents a dozen.

The following tabulation shows what storage eggs were worth when they were trundled into the warehouses from six to eight months ago, according to the Poole report:

Month—	High	Low	Average
March	33	22½	27¾
April	25	21½	24¼
May	22½	19½	21
June	25½	21½	23½
July	29	25½	27¼

Adding 2 cents for storage and 4 cents for recandling, Mr. Poole concludes that the price of March eggs out of storage to-day should be 35¾ cents. This figure would give the commission man a profit of 2 cents a dozen.

Michigan Flour Fails in Tests.

Lansing, Dec. 5.—The first tryout of Michigan grown and Michigan milled flour in State institutions has met with failure, according to a report filed by the State purchasing department.

A carload of Michigan flour was received at the Kalamazoo State hospital, the report declares, which was of such inferior quality that the baking expert, loaned to the State by the Michigan Millers' Association refused to accept the job of converting it into good bread. He recommended the Kansas flour be purchased and blended with it.

Believing that the first shipment of flour was of a grade far inferior to the general run of Michigan flour, the administrative board authorized the secretary of the Michigan Millers' Association to designate what mills will furnish flour to State institutions. Some time ago the board passed a resolution ordering Michigan flour to be used exclusively in institutions.

Leather Prices Firm, But Little Is Moved.

Strong prices continue to prevail in the leather market while the buying of volume is somewhat reduced, due to the fact that buyers are rather reluctant to stock up previous to inventory time. Prices of the hide market are unchanged in both sole and upper.

Storks, animals and a rhyme are printed on the paper which is used for wrapping goods from the infants' wear department of Flint & Kent's store in Buffalo, N. Y.

Some towns, apparently, have as much population as population.

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 Jonathans and Spitzenbergs.

Bagas—Canadian, \$2 per 100 lbs.

Bananas—7¼c per lb.

Beets—\$1 per bu.

Butter—There is a fair consumptive demand for butter at prices ranging about the same as a week ago. The market on butter continues to be fair and the quality arriving continues to be good. The stocks in storage are moving out fast. The market is in a healthy condition on the present basis of quotations. If we do have any change in price in the next few days it is likely to be a slight advance. Local jobbers hold extra creamery at 42c in 63 lb. tubs for fresh and 39c for cold storage; 43c for fresh in 40 lb. tubs. Prints 44c per lb. Jobbers pay 21c for packing stock.

Cabbage—\$4.50 per 100 lbs.

Carrots—\$1.40 per bu.

Celery—40c for ordinary and 60c for Jumbo.

Cranberries—Late Howes command \$25 per bbl. and \$12.50 per ½ bbl.

Cucumbers—Illinois hot house command \$3 per doz., for extra fancy and \$2.75 per doz. for fancy.

Eggs—The market on fresh eggs is firm; receipts continue to be light. Prices range about the same as last week. Storage eggs are moving out satisfactorily. The consumptive demand is good. The market is firm at prices about 2c per dozen higher than a week ago. We do not look for much change in the present condition in the next few days. Cold storage are now moving out on the following basis:

Extras	43c
Firsts	42c
Firsts in cartons	44c
Seconds	42c
Checks	35c

Grape Fruit—Florida fruit is now in market, selling at \$4.50 per box for all sizes.

Grapes—California Emperors command \$7.25 per 30 lb. kegs; Spanish Malagas fetch \$12@14 for 40 lb. keg.

Green Onions—Shalots, 75c per doz. bunches.

Honey—40c for white clover in about 20 lb. boxes.

Lemons—Sunkissed are selling on the following basis:

300 size, per box	\$6.00
270 size, per box	6.00
240 size, per box	5.50

Choice are held as follows:

300 size, per box	\$5.50
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270 size, per box	5.50
240 size, per box	5.00
Lettuce—Hot house leaf, 19c per lb.; Iceberg from California, \$5.50 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 Navels now sell as follows:

90 and 100	\$7.25
150, 176 and 200	7.50
216	7.50
252	7.50
288	6.50
324	6.00

Parsley—75c per doz. bunches.

Peppers—Florida, 75c per basket.

Pineapple—\$9@10 per crate for Florida.

Potatoes — \$1.10@1.15 for home grown. The market is draggy.

Poultry—Local buyers pay as follows for live:

Turkeys	34@36c
Geese	18c
Choice Ducks	22c
Light fowls	16c
Heavy fowls	19c
Light Chickens	14c
Heavy Chickens	19c

Dressed turkeys, 5c more than live; dressed chickens, 3c more than live.

Grand Rapids will be a good market for Christmas shipments and consignments this year.

Pumpkin—\$2.25 per doz.

Radishes—85c per doz. bunches for home grown hot house.

Squash—\$2.75 per 100 lbs. for Hubbard.

Sweet Potatoes—Virginia command \$1.60 per hamper and \$4 per bbl.

Tomatoes—\$1.40 for 6 lb. basket from California.

Hide Market Remains Very Firm.

Packers are killing cattle at about the usual rate in spite of the fool strike by union slaves which is supposed to be in force at the yards. Further, the hides which are being taken off are reported by experts to be as well taken off as in normal times. Sales are not being reported, mainly because packers have very few hides to sell and are not anxious to sell hides until they are in pack.

Country hides are moving quite freely when offered, but there are not many offerings. Hides from the best sections are bringing top prices.

Calf and kip—particularly calf—are very quiet, and prices are not very firm. But stocks are not heavy and no stocks are being forced on the market.

Horsehides are moving much more freely and prices tend to advance.

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At \$1.00 a Ton

BY INSTALLING THE

BORN LESS SYSTEM

Cheaper, Colder and Cleaner than Ice

WRITE US NOW

GENUINE ARCTIC MACHINES

H A. BORN CO., 326 River St.,

Chicago



He Knew What He Was Worth

WHEN a Kalamazoo man applied for a job the other day and was told he would be paid all he was worth, he got madder than a hornet and stated very emphatically that he could not and would not work for such low wages.

If that man should ever attempt to run a business of his own, he would be just the kind of a chap who would kick on the price of a safe, no matter how low it was, leave his account books and valuable papers exposed and then when the fire licked them up he would charge the whole thing up to his ding blasted hard luck.

Be Sensible Brother and Get Busy

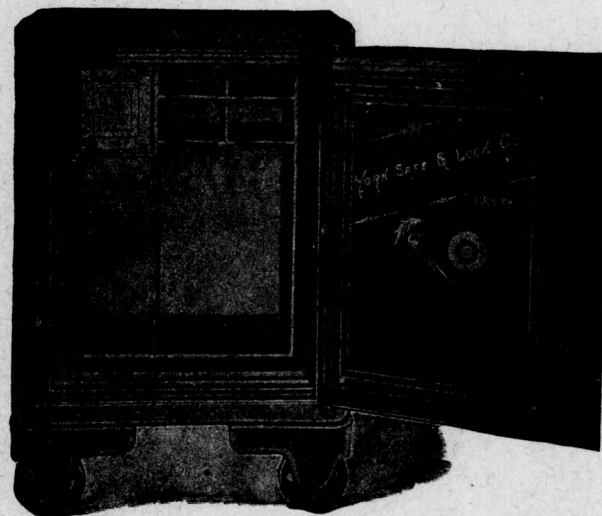
and write us to-day for prices on a first-class dependable safe. It means really more to you than it does to us, because while we would make only a fair profit on any safe we sold you, you would lose what you never could replace if you should have a fire and lose your books of account.



Grand Rapids Safe Co.

Grand Rapids,

Michigan



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WINDSTORM

TORNADO

The Mill Mutuals

Agency

LANSING, MICHIGAN

Representing One of the

Strongest Mutual Fire Ins. Groups In United States

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

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

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