

# MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Thirty-Ninth Year

GRAND RAPIDS, WEDNESDAY, JANUARY 4, 1922

Number 1998

## NEW ERA ASSOCIATION



LAUGH! WE THINK SO!

Closed the year 1921 with a Special Meeting of New Era Cabinet held at 2 p. m. Friday, Dec. 30, Home Offices and PAID EVERY DOLLAR of "proven claims" leaving a net balance of over \$30,000 greater than one year ago, leaving an aggregate mortuary reserve fund sufficiently large to meet two of the worst epidemics Michigan and Illinois ever experienced.

### SOME YEAR!

Three and one-half million dollars paid to beneficiaries. Over \$40,000,000 now in force.

Never a contested claim where local members appeared against the New Era.

Never failed of a quorum in twenty-four years.

Never but two divisions on roll call.

We challenge any business, religious, fraternal or social institution to produce any experience like it!

This is positive evidence of the successful combining of business and ethics.

Officers and Salesmen (managers) in New Era have also a real guaranty of a square deal.

We want right now five District Managers and forty local managers and one State Manager. The public wants our goods.

Think of a "whole life contract" paid up in twenty years and double the face of the contract in event of death before twenty years.

Largest commission paid and the equivalent of a weekly guaranty as a drawing account for the hustler.

Life insurance men—organizers, traveling salesmen or professional men without experience. Apply:

### NEW ERA ASSOCIATION

C. L. Harvey, General Secretary.  
Grand Rapids Savings Bank Building

Chas. D. Sharrow, President.  
Grand Rapids, Michigan

## Fleischmann's Yeast is a Food Not a Medicine

And it builds up the health of your customers as medicine can never do.

But the yeast must be fresh yeast—Fleischmann's.

Most so-called yeast-preparations contain only a small amount of yeast, and a large proportion of drugs.

Your customers naturally look to you to put them straight in this matter. Don't let them be misled.

The Fleischmann Company

## Citizens Telephone Company



Reaches more people in Western Michigan than can be reached through any other telephone medium.

18,764 telephones in Grand Rapids.

Connection with 150,000 telephones in Detroit.

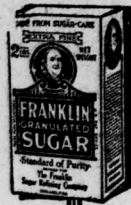
USE CITIZENS SERVICE

CITIZENS TELEPHONE COMPANY

# DIAMOND CRYSTAL

The Salt  
that's all salt.

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



This is hot cake season—  
To serve them perfectly—

use

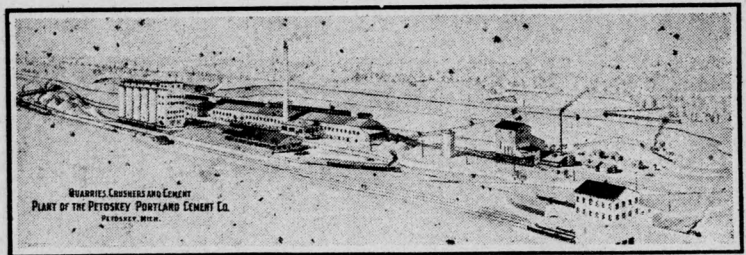
## Franklin Golden Syrup



The Franklin Sugar Refining Company  
PHILADELPHIA

"A Franklin Cane Sugar for every use"

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



## Petoskey Portland Cement

A Light Color Cement

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

ASK YOUR DEALER FOR IT.

Petoskey Portland Cement Co.  
General Office, Petoskey, Michigan



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Thirty-Ninth Year

GRAND RAPIDS, WEDNESDAY, JANUARY 4, 1922

Number 1998

## MICHIGAN TRADESMAN

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

DEVOTED TO THE BEST INTERESTS  
OF BUSINESS MEN.

Published Weekly By

TRADESMAN COMPANY

Grand Rapids.

E. A. STOWE, Editor.

### Subscription Price.

Three dollars per year, if paid strictly  
in advance.

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advance.

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payable invariably in advance.

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issues a month or more old, 15 cents;  
issues a year or more old, 25 cents; issues  
five years or more old 50 cents.

Entered at the Postoffice of Grand  
Rapids under Act of March 3, 1879.

## Stock Agents See Their Business Vanishing.

B. E. Ludwig, the Albion merchant, in his capacity as chairman of the Insurance Committee of the Michigan Retail Dry Goods Association, recently sent out a letter to the members of the organization urging them to patronize the Grand Rapids Merchants Mutual Insurance Co. even more liberally in the future than they have in the past.

Thereupon Clyde B. Smith, Secretary of the Michigan Association of Insurance Agents, with headquarters at Lansing, sent out a whining appeal to the members of the dry goods organization to remain loyal to the local agents, even though the loyalty costs insurers 30 per cent. more than they could obtain insurance in and through their own company. Mr. Smith also resorted to the stock argument of the old line companies that the mutual companies do not have millions of surplus (unnecessarily filched from the policy holder by exorbitant rates) to meet unexceptional losses, as the old line companies do. He also used some figures from an old report of the Grand Rapids company in undertaking to substantiate his position.

In reply to Mr. Smith's puerile and ineffective appeal, Secretary DeHoog issued the following letter to his membership:

Grand Rapids, Dec. 24—My attention has been called to a letter recently sent to some of our members by Clyde B. Smith, of Lansing, who is the Secretary of the Michigan Association of Insurance Agents. Mr. Smith apparently had read one of the letters sent out by the Insurance Committee of the Retail Dry Goods Association, and is now following the tactics recommended at a convention of his Association. In his arguments against mutual insurance, he follows closely along the lines laid out by Edson S. Lott, President of the United States Casualty Company of New York.

Ordinarily we pay very little attention to this form of propaganda for stock insurance, but as Mr. Smith criticized our underwriting methods, and considering that some of our

members may not be clear how we take care of the amount of insurance we will accept on any one risk, we will once more explain our plan of operation.

We will issue a policy for as much as \$25,000. Out of this we reinsure not less than \$22,000, except on fire proof sprinklered risks, on which we sometimes carry as much as \$4,000 net.

By the term "reinsuring," we mean that we place a part of our liability with other companies. These companies allow us a commission on the business ceded them, the same as they would ordinarily pay an agent, or they will return to us for reinsuring with our company an amount equal to that ceded them, so that each company carries a number of small lines instead of a few large lines which might embarrass the company in case of a loss.

Some of the companies we reinsure with are the Central Manufacturers, the Lumbermen's Mutual, of Mansfield, Ohio, the Ohio Underwriters, of Van Wert, Ohio, the Michigan Shoe Dealers, the Michigan Bankers and Merchants, etc.

We do not exaggerate when we say that the assets of these companies, for every thousand dollars of insurance they carry net, is at least equal and in many cases above the assets of the average stock insurance company, as any one can see from the report issued annually by the Michigan Insurance Department.

The companies mentioned above are all mutual companies. We do reinsure some with stock companies, but to save them from the persecution of the union stock companies, we do not publish their names, but we say this, that under our arrangement with a stock company we can afford to pay 30 per cent. dividend to the assured and have enough left to cover our office expenses. They, in turn, assure us that the business we give them is the most profitable on their books on account of the low loss ratio.

M. Smith in his letter calls attention to the fact that we write insurance on some of our risks up to \$100,000. This is true. Those of our members who have given us insurance in excess of the \$25,000 we take on our own policy know that we place the entire amount over \$25,000 with the National Underwriters, whose service has been extended to us through the courtesy of James S. Kemper, Manager. Mr. Kemper is perhaps better known as the insurance member of the National Association of Commerce.

The National Underwriters are not an insurance company in the sense that they carry any of the risk themselves. They are more like a clearing house for a number of large mutual companies. Their plan of operation is as follows:

All insurance written on their policies is spread proportionately over the associated companies; giving each company a net line of from two thousand to five thousand dollars. The assets of these associated companies exceed \$4,000,000. If a loss occurs it is paid by the Chicago office and the associated companies are assessed proportionately as their individual interests may appear.

We call the attention of our members to the fact that on Dec. 1 of this year our total assets were \$24,093,011, notwithstanding the fact that we had but a slight increase in our premium receipts as compared with the first eleven months of 1920; and further notwithstanding that we have

paid a 25 per cent. dividend on all policies as they matured.

Let us not get discouraged when stock agents assault our mutual company. It is only their wail of despair over lost opportunities as they see the handwriting on the wall and begin to realize that, once the eyes of the American public are opened to the graft to which it has been exposed, the day of the stock company and its elaborate and costly agency system is done forever.

There is now hardly a month but what some member of Mr. Smith's Association asks permission to write insurance for our company, usually stating that he can see the advantage of mutual insurance and wishes to change his office from a stock to a mutual insurance office.

"Let the fittest survive." Insurance history shows that following all great fires the mutual companies have paid their losses more promptly and have survived better than the stock companies.

There are at present in the United States seventy-nine stock companies and one hundred and eighteen mutual companies over fifty years old. Of these mutuals there are seventy with cash assets of \$200,000, while twenty-four have over \$1,000,000 in cash assets each. There are to-day eight mutuals over 100 years old. The first fire insurance company organized in the United States by Benjamin Franklin in 1752, and which is still doing business on its original plan, is a mutual.

Another member writes Mr. Smith as follows:

Lansing, Dec. 24—The Christmas rush is on and I cannot take time to answer the arguments of your circular letter dated Dec. 15, but would respectfully refer you to any eighth grade school boy or girl for the enlightenment you surely need.

As a member of the Michigan Retail Dry Goods Association and an enthusiastic supporter of its mutual fire insurance benefits, I am taking the time to thank you for the splendid publicity your letters gives our company. No doubt you have mailed these letters to most of our membership, the psychological effect of which will be to urge each member to increase his line in his own mutual company.

Whatever compunction I may have felt about the fate of old line companies and their agents has been dispelled by the contents of your letter. Then too, why worry anyway, take the case of the bartender, whatever remorse we may have felt for his future was time wasted, they are all making an honest living now.

As fast as the balance of my old line policies expire and remembering your letter, I shall experience no further tenuity in having them transferred to our own company.

## Relation of the Retail Grocer To His Customer.

Cadillac, Jan. 3—The Retail Ledger, Philadelphia, of Dec. 21, contains an article copied from the Manufacturer, the official organ of the Manufacturers Club of Philadelphia, which says, "Retailers right now are mulching the public for profits ranging from 250 to 500 per cent. and more."

It is not the purpose of this article to speak of the truth or falsity of the above statement, but it is given here simply to show the actual profits received in order that your customer may know that you are not the gouging, profiteering villain some publications and organizations accuse you of being.

No doubt the Manufacturers' Club of Philadelphia or its members demand summer time products on their winter table, lettuce, asparagus, brussels sprouts or ripe tomatoes. If so, they should expect to pay the price neces-

sary to cover the unavoidable loss caused in handling this class of summer goods in the winter time.

Men in the grocery and meat business, if you have concrete examples of unfair methods, why not make them known to your customer, using the advertising space you are now giving free to advertising the goods that are yours and that you are passing out to your customers at a very small profit? Keep faith with your customer. Buy the goods which give you a fair margin and push your business every minute with the goods that you own, regardless of how well the other fellow's goods are advertised.

Some manufacturers seem to believe that it is their just right to tie you up to such profits as they think best and the following illustration will serve to show how manifestly unfair a deal is being imposed on you as a retailer, by this particular manufacturer. It may be he is a member of the Manufacturers' Club of Philadelphia.

These goods are sold to the retailer through the jobber at 90 cents per dozen packages. The packages, in turn, are intended to sell for 10 cents each or \$1.20 per dozen, a gross profit of 30 cents. Your expense of selling these goods is 20 per cent. or 24 cents, which brings your sale price down to 96 cents. This leaves you the magnificent sum of 6 cents on your investment of 90 cents. Now for these same goods your jobber pays 76½ cents and sells them for 90 cents, a gross profit of 13½ cents. His expense of doing business is 7 per cent. or 6¼ cents, which brings his sale price down to 93¼ cents, leaving him the sum of 7¼ cents on his investment of 76½ cents. You will notice the profit to the jobber is 1¼ cents more than to the retailer and yet the jobber is just as necessary as the retailer; but when you, as a daily associate of the friends whom you call customers, devote a portion of your time in an effort to correct these inequalities in your relations with those whose goods you sell, then and only then will you have taken the first step towards solving the problem now claimed to exist in the advantage of the mail order house and chain store over the independent retailer.

February 21, 22 and 23, at Bay City, some of these problems will be handled without gloves and if you have a desire to be regarded by your customers as interested in their welfare, it is to your interest to unite with those who are now fighting the battles that are helping to place you in the public mind in the right light.

The program for the coming convention will be of much interest to retailers of both groceries and meats and it is hoped that you who read this will lay your plans so you can attend.

J. M. Bothwell.

## Resolutions.

- Resolved: To save my money
- And lead a frugal life.
- Resolved: To do my duty
- And still abstain from strife.
- Resolved: To give up smoking
- And never touch a drop.
- Resolved: To heed the speed laws
- And ne'er offend a cop.
- Resolved: To quit complaining
- And smile whenever I can.
- Resolved: To cease from knocking
- And praise my fellow man.
- Resolved—but what's the use of
- My plunging in so deep?
- I've made more resolutions
- Than any man could keep.

A man who is "too busy to read a trade journal" is headed for the bankruptcy court and the poor house.

### Auto Depression Has Not Yet Reached Bed Rock.

El Cajon, Calif., Dec. 23—California has just experienced another one of its "very unusual extremes." This time it has been an extraordinary fall of rain. A few weeks ago it was "an unusual" blow. Last summer it was an unusual cool summer, unusual hot fall, etc. In this country any condition that is less than 100 per cent. perfect is termed as an "unusual" one!

Last Saturday night, rain began to fall (the first since Oct. 1) and for five nights and days, it was one heavy shower after another, until the ground had absorbed moisture to bed rock, and the surface run off had filled the natural lakes, dams and impounds to overflowing. All the "ghost streams" became live rivers. Low flats became miniature lakes and roads and bridges were washed out by the mile along the coast. Los Angeles county reports a fall of twenty-five inches in three days. The annual average rainfall for San Diego county is said to be about eleven inches. Last year it was but nine inches, "an unusual light rain fall." The water condition was getting to a serious point. Impound levels were below danger lines and conservation was the order.

Now comes a rainfall of six days and water is running to waste in the ocean. If anything breaks the heart of a Southern Californian, it is to see running water going into the ocean. He knows the time will come when we will need it mighty bad.

I have not heard what the total fall has been up to this morning, but it was 3.65 inches the first forty-eight hours, for this valley, so I guess it will reach eight or nine inches all right enough. North of here considerable damage to side hill ranches has been done. My side hill orchard is "contoured"—benched or terraced—so heavy rains do not cut it up, and we get full benefit of all the moisture that falls. The sun shines between showers to-day, so I look for a clear day to-morrow.

I presume you read that report on the Babson speeches to Detroit business men and manufacturers. That must have jarred some of those optimistic auto makers and writers. I have been contending right along that most of this optimistic talk, about the auto demand "returning to normal," "coming back to its own," etc., was bunk. The man who says the auto market is not saturated is either deliberately misrepresenting or is blind to conditions that a blind man ought to see.

With a saturated market, no sales can be possible much in excess of the mortality. With 40,000 dealers carrying \$300,000,000 worth of used cars, (as has been reported by the dealers National association) which I very much doubt, I do not see as many new sales in sight as were made the past season. From reports more or less reliable, seven out of every ten sales of new cars, meant an old car in exchange, which meant but three new buyers to be added to the total users, and this cannot be so very far off, as total registrations have not increased in proportion to output of new cars the difference must be "trade-ins." With such an enormous stock of second hands, to supply those who can not pay the price of a new car and nearly everybody with a car, I don't see how makers are to find a market for more cars than will go to the junk pile.

Like Babson, I believe the auto depression has not reached bed rock and that the optimistic reports are more or less propaganda. So many securities are in the hands of those who would like to unload—and can't without big losses—and so many banks have out big loans that a revival of market prices of auto securities would be welcome and much propaganda results.

If the financial institutions could get out from under with little loss, they might withhold further support and the industry would go to smash for sure.

If makers adjust themselves to the reduced demand for a year or two, get big profits, let prices alone on all cars under \$2,000, improve toward economy in building costs and add savings to car values, giving buyers better value for present price, help dealers to dispose of their used stocks and by making it possible for them to buy parts for rebuilding at reasonable prices. They will thus pull through to 1924 or 1925, with little profit if well managed. But to expect a return to those big profit days is foolish. The present type of car can not be made much cheaper and give the public what it demands.

A new type that would send present cars to the cemetery and replace them is the only condition that will make for a market greater than the mortality. Increase in wealth of individual will only send an owner from his cheap car to a better one, and his old car may reach a new user if it sells at less than \$200. We see thousands of owners with cars which cost them less than \$150.

From reading of a dozen of the annual financial reports of the best managed, best financed, and best organized makers for distributing their product, it must be plain to those who have been on the inside and familiar with auto making that the best of them had narrow escapes from deficits, and I'll venture most of them will charge off as much next year as this and that the big end of their winnings will be absorbed in one way and another. If a dozen of the best succeed in paying dividends on legitimate capitalization and have the needed surplus, they ought to be well satisfied.

Private holders of securities in the good concerns will do well to hold them for a long pull, but avoid buying on an upward market, for that will mean the large holders are selling, or manipulating to sell. When makers pay dividends regularly and add to their surplus, price of stock will reflect the conditions; but when securities advance on such showings and with present trade outlook, it is a good time to stay out. Even conservative "book values" are not now safe. Discount them 50 per cent. for the next two years, and it won't be too much, if conditions are as now.

The automobile industry will pull itself into line and become a safe manufacturing business if reasonably well managed, and it won't live if not. A lot of waste and a horde of barnacles will be eliminated.

J. Elmer Pratt.

### How To Speed Up Sales For 1922. Written for the Tradesman.

It is only fair to assume that every wide awake grocer is particularly anxious to speed up sales and obtain for his store a greater volume during 1922 than was registered during 1921 and, therefore, is vitally interested in ways and means which he may apply to his business as a means to this end. Some little plan or method, particularly new to his business, may prove just the thing, acting as a stimulus to his sales and proving the means of placing stilt under his sales and boosting them to a greater volume during the new year. Here are a few "little" plans and methods that should prove "big" business-builders and which may be employed in speeding up sales with splendid profit.

#### Set-Your-Own-Price Sale.

Here is a stunt which the grocer may employ with wonderful success as a stimulator of sales and a builder of goodwill if properly handled and gives the right sort of publicity. This sale should be exactly what its name implies and for this occasion, a large and varied stock of merchandise

should be selected for entry in this sale. In planning for this event, a definite date should first be set for its inauguration. The period set for this sale may be from one to three days duration, depending largely upon the size of the community in which the store is located as well as the size of the store and its prominence in the community. Then in preparation for this event, the merchandise which has been selected for the sale, should be given prominent display within the store, using, if possible, large display tables. The show windows may also be used to advantage in displaying the merchandise and announcing the event. A part of the merchandise may be arranged in groups, having various assortments made up to be sold as a whole, while the balance of such merchandise may be arranged in quantities, such as three, six and twelve cans of various goods, as well as packages. Each group should be numbered and the number placed with each group.

The event should be given wide publicity through the columns of the local newspapers, using large display space, or direct-mail literature may be used should it not be advisable to use newspaper space, announcing to the community this "Set-your-own-price" sale, calling attention to the large display of merchandise at your store which has been entered in this sale and inviting all to visit the store and "set-their-own-price" on such of this merchandise as they might desire, stating that all merchandise thus displayed will be sold without reservation to the highest bidder. No doubt, because of the uniqueness of this sale, the local newspaper shall be glad to make a news item of it and thus give the event free advertising in the news columns.

A large supply of cards should be provided upon which each customer who wishes to enter a price upon any group, may fill out, entering the number of the particular group which is bid upon, the price they wish to bid and also their name and address together with telephone number. A separate card should be used for each bid, no matter how many different groups the customer may bid upon. Envelopes should also be provided in which to place these cards and to be sealed by the customer and deposited in a receptacle provided for that purpose.

At the close of the sale, all bids should be removed and opened and announcement made of the highest bidders. Of course, the sale should be conducted upon a cash basis and so advertised.

The uniqueness and novelty of the sale is sure to attract considerable attention and bring an unusual large number of people to the store and should prove profitable from every viewpoint.

LET every business resolve to have its books audited periodically and by Certified Accountants on whose experience and judgment it can rely.



SEIDMAN  
& SEIDMAN

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

New York Washington Rockford  
Chicago Newark Jamestown

"A MOTOR CAR  
is only as good  
as the house  
THAT SELLS IT."

We consider our Service  
organization second to none in  
Michigan.  
Consider this when you buy your  
NEXT CAR.

WE SELL

Pierce-Arrow  
Franklin  
Oldsmobile

F. W. Kramer Motor Co.  
Grand Rapids, - Michigan

A NEW ORGANIZATION

**The Calendar Publishing Co.**

G. J. HAAN, President and Manager.

1229 Madison Avenue

Grand Rapids, Michigan

Druggists' Weather Charts and Art Calendars.

Wait for our Salesman.

#### A Tub Sale.

An Eastern merchant availed himself of an opportunity which was extended him for purchasing a large supply of galvanized washtubs at a particularly attractive price. Here was, in this particularly attractive purchase, an opportunity for building sales for his store and immediately arranged to stage a special galvanized washtub sale. Being located in a rural community, he selected a Saturday as the logical day for this event and upon this occasion he announced that he would present each purchaser of a galvanized washtub upon this Saturday with four bars of their favorite laundry soap. This announcement was given wide publicity throughout the community. A large display of tubs was arranged upon the sidewalk in front of the store, accompanied with a large display card calling attention to the offer. The sale proved a real success, increasing the store's sales for the day by a nice margin and netting the merchant a good profit besides. Any number of customers purchased two tubs and scores of them purchased other merchandise while in his store.

#### A Candy Sale.

Another grocer availed himself of an opportunity to purchase a goodly supply of candy kisses at a specially low figure, purposely to use as a Saturday special. He set a price of 12½ cents per pound upon these kisses and announced this special far and wide. In view of the fact that almost any sort of candy had been selling at 25 cents per pound and up, this special price of 12½ cents attracted much favorable attention and the offer proved a real stimulus to sales, bringing scores of people to the store that would not otherwise have come and resulting in the sale of a large quantity of goods other than the candy. The supply was sold out long before the demand had been satisfied. A Saturday special can almost always be counted on to stimulate sale and a slight loss may profitably be charged to advertising. Walter Engard.

(Copyrighted, 1921.)

#### Grocery Firms Merge.

Merger of the Western Grocery Company and the Green & DeLaittre Company, both wholesale grocery establishments of Minneapolis, Minn., to become effective Jan. 1, has been announced by Frank C. Letts, of Chicago, president, and A. A. Nelson, manager of the Minneapolis branch of Western Grocery Company. Both companies have carried on a large city and country business for a number of years, and the combined establishment will be operated on a still larger scale. After the consolidation the business will be carried on under the name of the Western Grocery Company. The Green & DeLaittre Company is located at 500 Third street North and has the larger of the two buildings occupied by the firms. It will house the new business after the present home of the Western Grocery Company, at 426 Second avenue North, is sub-leased. The Green & DeLaittre building has trackage, which the Western Grocery Company lacks.

## The Value of Comparison

Everything—from people to groceries—is comparative.

It is by comparison we learn the true value of things.

Quality for quality, service for service, price for price, we invite your comparison.

You can prove for yourself that we sell quality goods in a quality way—and at reasonable prices.

### QUALITY—VALUE—SERVICE

We were never more able to satisfy your fine coffee requirements than now. We have fortified our blends with the freshest and most desirable store of fancy coffees possible.

Our buying department, having successfully passed through the uncertainties of pre-war and post-war conditions, very happily found itself in a position to produce roasted coffee.

Our peremptory and substantial price reductions during this reconstruction period not only brought us compliments, which we appreciate, but a very positive increase in volume and many new friends.

By immediately passing along this fair price possibility, we have the satisfaction of feeling that we have materially recognized the desire of thousands of merchants in a prompt return to SAFER AND SANER PROSPERITY.

## WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers

**MOVEMENT OF MERCHANTS.**

Hillsdale—G. E. Harlan has opened a grocery store and meat market on East Bacon street.

Trout Creek—The Weidman & Son Co., has changed its name to the Weidman Lumber Co.

Mount Morris—Fred Powell & Son, recently of Gladwin, have engaged in the hardware business.

Union City—The Atlantic & Pacific Tea Co. has opened a store here, under the management of Guy Jones.

Detroit—The W. E. Waite Co., 5636 Dix street, jeweler, has increased its capital stock from \$6,000 to \$40,000.

Bath—Dr. Crum has opened a modern drug and drug sundries store in the new building he erected for that purpose.

Ann Arbor—Wagner & Co., men's furishings and merchant tailor, has increased its capital stock from \$20,000 to \$25,000.

Hillsdale—Vern Breeland has sold his meat stock and butcher's equipment to William Miner, recently of Pittsford, who has taken possession.

Detroit—The Lipphardt Co., 6552 Woodward avenue, dealer in clothing and men's furnishings, has increased its capital stock from \$10,000 to \$20,000.

Fremont—Ray J. Purcey has purchased the jewelry stock and store fixtures which he formerly owned, of A. Ray Jennings and will continue the business at the same location.

Munising—Thorlief Holter has sold a half interest in his heating and plumbing business to Lawrence Sharkey and the business will be continued in the Central building, under the style of Holter & Co.

Detroit—The Groskoph Paint Co., 127 West Woodbridge street, has been incorporated with an authorized capital stock of \$5,000, \$2,880 of which has been subscribed and paid in, \$1,130 in cash and \$1,750 in property.

Grand Rapids—The Tisch-Reim Corporation has been incorporated to conduct a general important and exporting business, with an authorized capital stock of \$25,000, all of which has been subscribed and paid in in cash.

Muskegon—The Allen-Webster Co. has been incorporated to deal in women's wearing apparel, millinery, etc., at retail, with an authorized capital stock of \$10,000, of which amount \$5,020 has been subscribed and paid in in cash.

Petoskey—D. C. Osborne, dealer in flour, feed, building material and produce, for the past forty years, has sold his stock to Frank Gruler & Sons, who will consolidate it with their own stock of the same lines. Mr. Osborne will retire from trade.

Lansing—C. L. Lachance, dealer in clothing and men's furnishing goods, North Grand avenue, has sold his stock and store fixtures to Dudley Luce, State agent for the Providence Washington Insurance Co., who will take possession Jan. 7.

Detroit—The O'Connor & McPherson Co., wholesale and retail dealer in hotel and restaurant equipment and supplies, has merged its business into a stock company under the same style, with an authorized capital stock

of \$150,000, of which amount \$57,100 has been subscribed, \$1,683.19 paid in in cash and \$55,206.31 in property.

Petoskey—The Petoskey Cigar Co., one of the well established wholesale and retail stores of the city, has been purchased by George T. Parr and Fred H. Sifert, who plan to continue the cigar store and billiard parlor. Al C. Loveplace, retiring proprietor, will retire from the retail end of the business and devote his activities to the wholesale exclusively.

**Manufacturing Matters.**

Jackson—The M. & K. Corset Co. has changed its name to the Kellogg Corset Co.

Plymouth—The H. S. Lee Foundry & Machine Co has increased its capital stock from \$50,000 to \$100,000.

Allegan—The Owen-Arnold Co., manufacturer of caskets and funeral supplies, has changed its name to the Owen-Bolles Co.

Rochester—The Bradt Wheel Co. has been incorporated with an authorized capital stock of \$16,000, all of which has been subscribed and \$5,000 paid in in cash.

Detroit—The Household Products Co., 563 Dickerson avenue, has been incorporated to manufacture and sell chemical products for domestic and commercial purposes, with an authorized capital stock of \$5,000, \$2,500 of which has been subscribed and paid in, \$2,000 in cash and \$500 in property.

**Practices What He Preaches.**

Judge Frank S. Verbeck, Vice-President of the Michigan Hotel Association and owner of Cedar Springs Lodge, at Glen Lake, who was the guest of President Barnes, at the dinner of the Chicago Hotel Men's Club at the Blackstone, Dec. 12, responding to the toast "Live and let live," enjoys in addition to the admiration of his many Wolverine hotel friends, a position of uniqueness in the hotel field.

His hotel, open for summer business only, at once attractive and popular, is the personification of hominess. On arrival there the first thing which meets the eye of the guest is a placard in the reception room like this:

"This is your home. We have no rules and regulations. Help yourself."

In the dining room:

"You will not be talked about in the kitchen if you ask for additional helpings."

"If you crave something we are not serving, let us know what it is and we will provide it if possible to do so."

An "underground" telegraph system advises the Judge of anything like criticism of the hotel service thus enabling him to eliminate shortcomings without embarrassment to the guest.

The Judge has been spending some weeks in Chicago, fraternizing with his summer guests. He strongly champions the claims of traveling men for lower hotel rates and conscientiously practices what he preaches.—Hotel Review.

Things seldom get so bad that they couldn't be worse.

**Review of the Produce Market.**

Apples—Wagner, Greenings, Spys, Baldwins and Russets command \$7 @9 per bbl.; cooking apples, \$7 per bbl. Box apples from the Coast command, \$4 for Jonathans and Spitzenbergs.

Bagas—Canadian, \$2 per 100 lbs.

Bananas—7½c per lb.

Beets—\$1 per bu.

Butter—The slump predicted by the Tradesman last week has occurred and still lower prices are confidently expected. Local jobbers hold extra creamery at 38c in 63 lb. tubs for fresh and 35c for cold storage; 39c for fresh in 40 lb. tubs. Prints 40c per lb. Jobbers pay 20c for packing stock.

Cabbage—\$4.75 per 100 lbs.

Carrots—\$1.40 per bu.

Celery—\$2 per box for home grown; Calif., \$4 per crate of 6 to 7 doz.

Cranberries—Late Howes command \$25 per bbl. and \$12.50 per ½ bbl.

Cucumbers—Illinois hot house command \$4 per doz., for extra fancy and \$3.50 per doz. for fancy.

Eggs—The market continues to decline and is very weak. Local dealers are paying 42c for fresh. Cold storage are selling on the following basis:

Extras	41c
Firsts	39c
Firsts in cartons	43c
Seconds	32c
Checks	30c

Grape Fruit—The demand is good. Present prices are as follows:

36	\$4.25
46-54	4.50
64-70-80	4.75
96	4.25

Grapes—California Emperors command \$7.75 per 30 lb. kegs; Spanish Malagas fetch \$12@14 for 40 lb. keg.

Green Onions—Shalots, 75c per doz. bunches.

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
240 size, per box	5.00

Lettuce—Hot house leaf, 20@22c per lb.; Iceberg from California, \$5@5.50 per crate.

Onions—California, \$6 per 100 lb. sack; home grown \$5.50 per 100 lb. sack; Spanish, \$3 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—60c per doz. bunches.

Peppers—Florida, \$1.25 per basket.

Pineapple—\$9@10 per crate for Florida.

Potatoes—The market is weak. Locally potatoes are selling at \$1 per bu.

Poultry—Local buyers pay as follows for live:

Turkeys	38@40c
Geese	22c
Choice Ducks	20@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.

Radishes—85c per doz. bunches for home grown hot house.

Squash—\$2.75 per 100 lbs. for Hubbard.

Sweet Potatoes—Kiln dried command \$2.50 per hamper.

Tomatoes—\$1.50 for 6 lb. basket from California.

**Lobster Catch a Failure.**

Lobster fishermen at Nova Scotia realized only about one-half the income they expected from the special six weeks' fishing season for lobsters beginning November 1, which was granted by the Dominion Fisheries Department to the fishermen along the Southwestern shore of Nova Scotia. At normal prices the catch would have been worth \$500,000, but it brought only about \$250,000. The result is generally regarded as a failure, although in Halifax county, where the catch was not offset by heavy losses of traps in storms, some of the boats earned \$100 a month.

One reason for the partial failure was that the lobsters taken were not in proper condition for canning, much less for fresh markets, as their shells were soft and the flesh poor. Nevertheless, the special season caused considerable loss to the fishermen of Maine and New Brunswick, who ordinarily have the early winter market to themselves, as it tended to glut the American market and cut prices.

Local fishing authorities say the fishermen of the Southwest shore of Nova Scotia will in future years be content to wait for the regular open season for lobsters, beginning March 1, when the lobster catch will be of greater value.

**Candy for Canines.**

By treating pet dogs to bits of candy, a candy store in Harrisburg has developed a dog-candy trade with the pleased owners.

The announcement by the Department of Justice of a plan to conduct another "probe" of food and clothing prices has evoked no excitement in the businesses affected. There is a tendency in some cases to deprecate the step as only another instance of the Government's evident determination to stay in business, and the fear is also expressed that the publicity given to the investigation may tend to destroy confidence in prices, create uncertainty, and thus delay the progress of readjustment. It is possible, however, that the move may have beneficial results. If the profiteering persists the sooner it is exposed the better. If the Government, however, by means of this investigation should establish the fact that retail prices for food and clothing are fair and reasonable, the effect in establishing greater confidence on the part of the buyers will be beneficial. It will be recalled that the President's questioning of prices in his address to Congress some months ago gave the retailers an excellent opportunity to state their case to the country, through their National organizations. There is a chance that this may be repeated.

### Essential Features of the Grocery Staples.

At the opening of 1921 most jobbers and canners found themselves with large stocks of goods which they had acquired or packed at high costs. Retailers were also heavily stocked so that, for the first six months of 1921 most dealers and producers found themselves facing a chaotic condition.

On July 1 things began to clarify, but a tremendous loss to all handlers of food commodities.

Early in the spring, the time when supplies to be used for the following year were contracted for, most parties exercised a great deal of caution in both packing and contracting for supplies.

All of the goods which were carried over from 1920 are now consumed and as jobbers and retailers did not anticipate a twelve months' supply, stocks are naturally light.

There has been a good deal of discussion about methods of handling foods, but the fact remains that on all seasonable varieties, such as canned vegetables, canned fruits, etc., unless they are put up during the time of plenty, there will never be enough to bridge over from the period of production until the next period when the raw material is available.

Therefore, a good merchant must necessarily at least anticipate a large part of his requirements twelve months in advance. Most people do not realize it, but the tin can is to fruits and vegetables what the cold storage warehouse is to provisions, and unless they are put into storage at the time of their maturity they are not available to be eaten later.

Most foods to-day are much cheaper than they have been for the last two or three years and are probably as cheap as they can be until wages, railroad rates, etc., drop back to somewhere near normal. No one can tell at the present time what the new normal price basis will be.

While 1921 has been discouraging in a good many ways, we feel that what has happened is for the best, and that from now on we will be progressing under more favorable conditions and on a sounder basis.

**Sugar**—The refined market remains quiet and unchanged, with Western cane refiners quoting 4.80c basis, and Eastern cane refiners 4.90c basis, with the exception of Federal, who are openly quoting 4.80c and Pennsylvania, who, while listed at 4.90c, are delivering sugars from consignments in certain markets at 4.80c and Savannah, who are quoting 4.90 in the coast states, quoting 4.80c West thereof. Beet refiners' prices remain unchanged at 4.60c basis. Local quotations, same as last week.

**Tea**—There is more or less speculative buying in the tea market now. It is no longer a matter of doubt that this year's supply of the more desirable grades of tea is going to be light owing to crop failures. This is making holders very independent about offerings and making buyers very anxious to risk a little on the market. This practically applies to all grades of tea, but particularly to

Japans. Tea should be very good property at present prices.

**Coffee**—Coffee is a shade weaker at this writing than it was a week ago, all grades of Rio and Santos being a fraction below last week's prices. Milds are quiet and show no particular change from the last report.

**Canned Fruits**—Without any fair sized jobbing demand the California fruit market is featureless. Sales are of a routine character and are plainly only placed to relieve positive shortages. No general buying for future distribution is occurring. The spot market rules easy, while the Coast is firm and is not offering freely. Hawaiian pineapple is in moderate jobbing demand. No prices have been named on winter pack and none are likely as the fruit, on account of the short pack, will probably be sold as it is canned and at prevailing prices. Apples are selling all of the time in fair sized blocks for immediate distribution.

**Canned Vegetables**—Tomatoes are the most conspicuous example of activity and higher values. Southern packs have developed remarkable firmness and some canners have placed a limit of \$1.05 on their No. 2s, \$1.45 on their No. 3s and \$4.75 on their No. 10s. As a basis of actual trading the market is \$1, \$1.40 and \$4.50 for the three sizes. No. 2s at \$1 are getting harder to find in the Maryland belt. Some fair sized buying orders have been placed of late. More attention is also being paid to California tomatoes than a month ago. The Italian trade has been buying on the Coast and has been paying \$1.25 f. o. b. California for No. 2½s, against \$1.17½ a short time ago. The stiffer Southern market makes it easier for California tomatoes to compete in the Eastern markets. Standard sweet peas are so difficult to find in Wisconsin that brokers have pretty well given up the job of hunting for them. Light supplies of Alaska standards are to be secured, but about the lowest factory price is \$1.20. Standards are in shorter supply in Wisconsin than in several years at this season. Extra standards are being held for more than buyers consider them worth and hence they are inactive. Fancy are scarce. Corn remains the same, dull and in free supply in the standard grade. Fancy corn is scarce and other vegetables show no change.

**Canned Fish**—Buyers are not ready to pay \$1.10 for pink salmon on the Coast or \$1 for chums. Sales are being confirmed at these figures, but orders are not general. Red Alaska is firm but quiet and no increase in demand for medium red is to be noted. Fancy chinooks are practically cleaned up in the West and are hard to locate on spot. Sardines rule quiet. The demand is of a peddling character, but the tendency among canners to hold for a better market offsets the slow movement and keeps prices unchanged. Tuna fish sells in small blocks and rules steady. Other fish are quiet.

**Dried Fruits**—Despite the lack of substantial movement, the market in

all lines is remarkably firm in California and packers are decidedly firm in their views. They can view the future in only one way—a very satisfactory clean-up of the 1921 crops at higher prices than those now prevailing. They are holding their goods with this idea in mind, but buyers fail to accept this turn of affairs or are unwilling to contribute to it by buying freely at the moment. Until inventories are over the chances are the spot dried fruit market will drift. Prunes rule firm in California on the basis of the new quotations recently made by the Association and fully met by independents. There has not been much buying on the Coast of late for forward shipment and the movement on spot is also restricted, the latter being mostly in small lots of all sizes. Apricots are so seldom offered from the Coast that jobbers are beginning to realize that Blenheims and Royals are exhausted. What few remain have been practically withdrawn from the market, to be offered later when the spring demand develops. Peaches are below their usual volume in the West and jobbers' stocks are abnormally light. In consequence, the market is easily maintained. Raisins continue at irregular prices on spot, as weak sellers are still liquidating. Few quotations are being put out of California as all factors are more or less out of the market, knowing that there is little demand in the East for forward shipment at the turn of the year. Currants sell in a small way. No buying orders are being placed in the primary markets.

**Syrup and Molasses**—Glucose and compound syrup have put in a steady week but the demand was light. Sugar syrup is not wanted at all and prices are decidedly easy. Molasses is in fair demand at unchanged prices.

**Pickles**—Jobbers have not begun to restock for the late winter and spring movement, but are using their own goods for the most part. Primary points are not free sellers, and maintain their prices.

**Olive Oil**—The market is quiet. Only the barest consumptive requirements are being met. Distribution is on the basis of listed prices.

**Rice**—Buying is done only in a small way, although there is no weakness shown in greatly reduced price. While some weak holders are shading their prices, others are carrying their stocks for a later market. Southern wires report a firm market in the country.

**Condensed Milk**—No improvement in canned milk has occurred. Free selling of both condensed and evaporated occurs, with no large outlet in the domestic field except to the chain stores, which are taking advantage of low prices. The foreign markets are unsettled and little additional relief buying is occurring, although it is hoped that part of the Congressional appropriation of \$20,000,000 will be applied to the purchase of milk. Unadvertised brands of both packs are weak, while the known packs are unsettled since no definite statement as to sales policies has

been made by the large operators, effective early in January.

**Cheese**—The market is barely steady at prices ranging about the same as a week ago, with a light consumptive demand. Stocks in storage are ample at prices considerably lower than a year ago, and we do not look for much change in price in the next few days.

**Provisions**—Everything in the smoked meat line is quiet with a light consumptive demand at prices ranging about the same as last week. Both pure lard and lard substitutes are in slow sale at unchanged prices. Canned meats, dried beef and barreled pork are all unchanged and steady.

**Salt Fish**—The demand for mackerel is very light on account of the season but there seems to be no disposition on the part of holders to cut prices, as they know that no increased demand will result, and present prices are undoubtedly safe as the supply will not be large.

### Pecan Crop Is Short.

Texas pecan crop, which is said to furnish three-fourths of all the pecans grown in the world, is estimated at one-third of normal this year by O. L. Wallace, assistant to J. H. Burkett, pecan specialist of the State Department of Agriculture at Austin. Pecans are plentiful in Southeast Texas, particularly around Wharton, this year, Mr. Wallace said, but the crop was badly damaged by the frost in North Texas, especially around San Saba and Marshall. The damage by insect pests which destroy the young nuts was comparatively light, he said, although the insects caused considerable damage in the trees around Columbus. The newly organized Texas Pecan Growers' Exchange, of which Mr. Burkett is secretary, has shipped about four cars of pecans, or about 120,000 pounds, to market thus far, Mr. Wallace said, and is preparing for a better season next year.

All pecans shipped by the exchange are graded. The extra large nuts are placed in grade 1, called "jumbos," and the others are placed in three succeeding grades. This was the first grading of pecans on a large scale, the exchange reported, although some individual growers have been grading their nuts for some time.

The threat of John Baird, director of the State Department of Conservation, to sue James Oliver Curwood for libel, is the most amusing feature of the New Year. Considering the arrogant attitude Baird has assumed before the Department of Conservation and the insignificant service he renders the State in exchange for the salary he receives—small because of his personal unfitness for the job he rattles around in—he is quite likely to be a very disappointed man if he ever resorts to the courts to bolster up a reputation which has never been any good at best and which has not augmented by the ignorance and arrogance he has displayed in the position our political governor handed him as a reward for his alleged political influence—past, present and prospective.

## THE DAY AFTER CHRISTMAS.

### Joy and Sorrow, Pleasure and Pain Often Mingled.

Written for the Tradesman.

Nine years is a long time to wait before sitting down to write down the events of a day. Memory is a wonderful and mysterious faculty. We know why we cannot forget some things, but we do not know why we cannot remember others. Rare and unusual experiences, important or trifling, are more indelibly impressed when the mind is free from cares and anxieties. Why can we not supply memory with fresh pages every morning for her to write daily events, as well as when we leave home or drop our usual routine of work?

The day after Christmas, 1912, I went to the nearest railroad station, Delhi, to go to Lansing. Years ago there was a Delhi postoffice in Ingham county and a Delhi Mills postoffice in Washtenaw county. The Delhi flouring mill was one of the earliest built in the State, but is now torn down. There was also a sawmill and a woolen mill. To avoid mistakes Delhi in Ingham county was changed to Holt. Because of the advent of rural mail delivery the other was discontinued. On Oct. 2, 1903, I snapped the padlock onto a mail pouch containing postoffice records, remittances, final reports and the key to the lock. Delhi Mills ceased to exist. Delhi village remains or the remains of it left by the cyclone of June 6, 1917.

On board the morning mail train we reached Jackson and waited more than two hours in that ancient depot for a train. The safest known conveyance is the railroad train. Some day the airship will be safer. Arrived at Lansing in the afternoon and felt like walking up town. No car line from there in the desired direction, so we had to walk another mile. Better to ride when you can and walk when you must.

At my oldest son's house, I found his wife's mother had dinner for me, my daughter-in-law benign in a hospital. There also was a baby carriage with a little Greek in it whose mother kept one store and its father another, piling up a fortune while the unfortunate Mary Angelina was cared for by an American woman. Could the latter relation have continued twenty years the child would have been very fortunate?

Soon after dinner the child had to be taken home, so another mile I wheeled the precious little alien; then hunted up the city hall. The location seemed desolate and obscure in keeping with the character of some of its inmates; for within its walls was also police headquarters, jail and police court.

At the sergeant's desk where reports from patrolmen were being phoned in I found my son, the first driver of the first auto patrol in Lansing, going to that job with a new machine from the Olds Motor Works, where he formerly worked, and staying on the police force nearly seven years. He was soon relieved at the desk and we visited the room where he was building and installing a sixty

battery cabinet and telephone switchboard for the police department.

In the hall leading to the jail on a cot lay a man about 25 years of age suffering with pneumonia. A patrolman had brought him in in the forenoon. City and county officials were at loggerheads all afternoon as to which should assume care of the sick man. When the policeman who had brought him in found him still there late in the afternoon and learned why, he made the air blue or hot with his estimate of certain officials.

There was a call for the patrol and I went along. A drunken man was picked up from the pavement and brought in. When he had been booked, my son suddenly seized him, rushed him along the corridor and down to the jail. When I asked why so rough with the old man, I was told that on a previous occasion he had put up a hard fight, so he was not given any chance to try it again.

Toward evening the tramps began to come in and ask for a night's shelter. I think there were eight in all. Each one was searched, his personal effect taken and placed in a cloth bag with name of owner attached, and the bags locked in a desk. The name, age, weight, height and occupation of each one was recorded. If their answers did not seem correct the officer put down age, height and weight according to his own judgment. All were comfortably dressed and some had money. One had a list of about twenty villages of Southern Michigan and below a picture of a man sitting under a tree, dated May 1. The officer led the way to jail and ushered them in. Picking up a basket which had held the prisoner's supper he gave the remainder to the tramps. A warm place to sleep was their object and a hard bench or concrete floor did not matter.

In comes the city physician, examines the sick man and orders him taken to the hospital. "When I get back from this trip we'll go home, and then I'll go and bring my wife from the hospital," said my son. But he had no more than got back when there came a call to look after a man who had taken poison. We jumped into our overcoats, for it was near zero, with a bad wind blowing. I took a place by the driver up in front while one or two police rode inside. Way out North, then East, crossing the railroad about fifty feet ahead of a moving freight, then North until we found a patrolman waiting for us. "Four miles in less than four minutes," said my son. Night had come; the house was dark; there was a man's wife and children and her mother and more children, and a neighbor woman or two. The man was found in an outbuilding, very drowsy. Two police piloted him to the street and kept him walking until the doctor arrived. One had visited a near-by drug store and had a bottle ready. Contrary to police regulations, they gave him extract of rye. It seemed a long time before Dr. Russell arrived—the same physician who had been at police headquarters. The would-be suicide was taken into the

house. The doctor brought the women to their senses first by ordering light, a fire and water water. The doctor asked me to bring his medicine case from his auto, which I did. Off came the man's coat and an arm was bared that would delight a blacksmith or a harness maker. First a hypodermic and then two or three quarts of warm water down his throat. "Take him outdoor," said the doctor. Two officers supported him to the yard and after about five minutes they came back saying: "All right, Doc: he's empty." Then he was put to bed and medicine left to give him. Meanwhile the police captain had a heart-to-heart talk with the young wife who had left her husband and revealed to her some of her mistakes.

The doctor had investigated the bottle of laudanum and considered the remainder therein and some spilled on the man's collar. The police were of the opinion that it was more an attempt to frighten the wife into submission than an attempt to suicide.

Before we left the police station that night another drunk was brought in. He was a farmer's hired man, had driven fifteen miles to town and had forgotten where he left his horses and wagon. The police had to find and care for them.

Naturally, such day's events have sequels. The next morning I went again to police headquarters, saw the tramps let out and given their personal effects, saw the prisoners marched into court where the judge quickly disposed of the vagrants—those arrested for begging or some petty offense. He told them that their scheme to get free board at the county jail would not work, ordered them to leave town inside of one hour and very positively informed them that if any of them came before him again

he would give them a term in the workhouse.

The hired man who got drunk and forgot his horses was fined \$15, and had more than \$60 left. A tippler was given a jail sentence, with no alternative, so his mother would for a few weeks be freed of worry about his condition or whereabouts.

The would-be suicide was reported at work in a shop as usual. The pneumonia patient came to the police station the next week to thank the officers for their kindness and to tell how he was thrown out of work and lost his savings by the failure of a co-operative factory in Iowa; had enough money to take him to Chicago, but at South Bend was slugged and robbed of his kit of machinist's tools in the railroad yards; then started to get home to Canada by catching on freight trains, and so got pneumonia. A Methodist pastor had found him a job in Lansing and a boarding place.

The morning I came home, Chief Henry Behrendt sent me to the depot in his private car, not in the patrol wagon. Everybody in Michigan should know Behrendt, but a good many wish they never had.

E. E. Whitney.

### Not So Very Far Wrong.

A local drug store recently attracted a lot of attention and stirred up a bunch of smiles by advertising "Typewriter Supplies" in large, bold-faced type. But, instead of the usual line of carbon paper, ribbons, etc., there appeared below the headline the following list of items:

- Chewing gum.
- Lip sticks.
- Hairnets.
- Candy.
- Cigarettes.
- Earrings.
- And a choice line of complexions.

# RED STAR FLOUR

The  
Flour of Quality



JUDSON GROCER CO.  
GRAND RAPIDS MICHIGAN



## A year and a half ago, on the occasion of a Michigan Bankers' Convention, we ran the following ad:

"For a period of eight years we have retailed bonds and performed other services incident to an Investment Banking business for the Banks of Michigan.

"During that period we have built up what we believe to be the largest Investment Banking business in Michigan today.

"During that period the salesmen and executives of this institution, with whom the bankers in Michigan have dealt, have remained practically the same.

"Our responsibility is definite, our market is fixed.

"Just so long as we continue to comprehend the fact that the interests of the banks in Michigan are identical with our own, our business will continue to grow.

"We fully intend that the rather remarkable growth that we have enjoyed during the past eight years shall continue in the future."

One year and a half ago we had 8 salesmen. Since then we have increased our sales organization to 40—an increase of 500%.

During the same 18 months we have opened and built up a **Liberty Bond Department**, more as a matter of service than for profit. This Department is now acting as a clearing house in Liberty Bonds for a large proportion of the Banks in Michigan.

In the Spring of 1920 we organized a **Stock Department**, to render to those of our customers who place a portion of their funds in stocks and to that class of investors who buy only stocks, a high grade investment service in stocks with service by private wires to all the leading markets.

During this same period we have materially enlarged our **Municipal Bond Department**, specializing in Michigan Municipals.

The Detroit office, to which 12 salesmen are reporting at the present time, was opened during the year 1920 under the management of Mr. Charles S. Lee, with offices at 310 Ford Bldg. This office was made necessary by our growing business in Detroit and the eastern side of the state.

Our growth is only in line with the growth of this wonderful state and it is our hope that at the end of the next twelve months we shall be able to look back on a period of marked progress and accomplishment.

We extend to you our best wishes for the coming year.

**HOWE, SNOW, CORRIGAN & BERTLES**  
INVESTMENT BANKERS

Grand Rapids Savings Bldg.  
GRAND RAPIDS, MICH.

310 Ford Bldg.  
DETROIT, MICH.

### WHERE IS THE FOOL KILLER?

Some wrath was aroused by the announcement, last week, of another movement against so-called profiteering on the part of retailers. At first, this was said to be directed against those dealing in things to wear as well as those handling food. Subsequently, in a statement by Attorney General Daugherty, it was made to appear that only the food men were aimed at. Yet it is perfectly evident that the Federal Government has no power to reach over-charging on the part of retailers except in the District of Columbia. In Mr. Daugherty's statement it was said to be doubtful "whether a violation of the law in the matter of fixing prices by certain local retailers is one over which the Federal Government has jurisdiction." This is rather a cumbersome way of stating the matter. If the Federal Government has no jurisdiction there is certainly no "violation of law." But the premise on which, apparently, any idea of taking action is based, assumes that there is a fixing of prices. This is a most remarkable assumption and an utterly unwarrantable one. Take the case, for example, of the department stores in this or any other city. Nothing is better established than the fact that they are in most active competition, each striving to undersell the other. Their prices are by no means uniform, a fact which many take advantage of in their shopping. The same is true of food stores, like groceries or meat markets, whose prices vary according to localities, kind and quality of service.

Now, it is quite likely that there are in a country as large as this and with conditions so diversified, many instances in which the charges for one kind of merchandise or another are exorbitant. But it is not fair to compare prices in the primary markets with those at retail without making allowance for what intervenes. One man who calls himself a statistician made himself ridiculous the other day by complaining of the price of a waist bought at retail for being a hundred times or so as much as was the cost of the raw cotton out of which it was made. It recalled the old story of the value of a ton of pig iron as compared with that of an equal weight of watch springs made out of the raw material. A single factor in every sale at retail, that of service, was recently shown in a Congressional enquiry to account for somewheres near one-half of the selling price. What is called "overhead" very often amounts to more than the cost of the raw material in making up a product, and expenses begin to mount rapidly from the time a case of goods is broken open and the material is turned over to be fashioned into garments and then distributed through the jobber and retailer to the consumer. Yet these are facts that are usually ignored in most of the hue and cry about retail profiteering.

### WHAT IS MOST NEEDED.

With the staring of a new year there is apt to come to the mind of the business man a tendency to look backward as well as forward, and to endeavor to forecast what is to come in the light of what has happened.

It is generally conceded that the last twelvemonth has been a very trying one in most lines of endeavor and that many of the disturbing factors are still existent to a greater or less degree. At first sight, too, the general prevailing conditions at the beginning of the new year look very much like those at the beginning. When 1920 closed, the "buyers' strike" was still effective in curtailing the volume of purchases, just as lately there has been shown the reluctance of buyers to take anything except bargains. Business fatalities were looming up large and the forebodings were none too pleasant for the many merchants who had stocked up at high prices. Liquidation was on in earnest and the strain on credit was great. There was a hope that things would change for the better in a few months, but the immediate outlook was not cheering. In a measure, this is true at the present. But there are differences which are material. A great deal of the liquidation is over. Stocks of high-priced goods have dwindled almost to the vanishing point and the "frozen credits" are very perceptibly less than they were. The speculative tendency of former days has given way to a settled disposition to buy only such things as there is a ready market for. Prospects are cheering, but the times call for sound judgment and hard work to secure results. Real merchandising, not drifting, is what is needed.

### WOOLS AND WOOLEN GOODS.

Wool markets abroad, possibly because of the restriction in the volume of offerings, are marked by fairly good demand and some strengthening of prices. In this country the effect of the tariff is seen in the high levels of value. Carpet wools, which are on the free list, are figuring larger in the imports. In November they were approximately four times as great as in November, 1920, and, for the eleven months of this year, they were two and two-thirds times those for the corresponding period last year. One effect of the imposition of a duty on wool has been to discourage exports of woolsens. The American Woolen Company had, at one time, serious thoughts about selling its products abroad and organized a company for this purpose. It has given up the scheme now, however, and abandoned its foreign agencies. A duty on the raw materials is too big a handicap to overcome by skill or mass production. In the goods market there has been more talk of cancellations of orders for spring, while the cutters have been awaiting the opening of the fall season, which is imminent. Not much hope is expressed of any reduction in prices, but there is a general conviction that any advance will be ill advised. Dress goods offerings for spring include some novel and expensive fabrics. The garment makers' strike, which still continues, will keep back production, but no fears of a scarcity of goods are apparent.

A man is getting old when it hurts him to tie his shoe laces.

### A GOLDEN YEAR.

In a strictly literal sense 1921 may be called a golden year in American history, while in a figurative sense the year has been almost anything except golden. The past twelve months have brought this country the largest stock of gold it has ever held. Total imports for the year, when the last shipment arrives, will aggregate about \$700,000,000. Nearly all the surplus gold in the country gravitates to the Federal Reserve banks, where the member banks of the Reserve system may count it as reserve against their deposits. As there is practically no demand for gold as currency in this country, except to a limited extent on the Pacific Coast, there are only three things that a bank belonging to the Federal Reserve system can do with this gold. It may release it for export to pay balances due abroad. At present the demand for gold for this purpose is negligible, as the big trade balances are all due on this side of the water. Second, the bank may allow the gold to lie in its own vaults, but there it earns no interest and does not count as a reserve against deposits, as the latter must be placed with the Reserve bank. Under such conditions a member bank will naturally send as its reserve deposit the metallic currency for which there is the least demand, and this happens to be gold.

European financiers not infrequently speak of this enormous gold hoard as a potential means for rehabilitating the trade of the world, and at times they show signs of impatience that the United States does not hasten to employ the metal, as one of them says, "to fertilize the field of trade." They also intimate that if this great gold stock had accumulated in England, France or Germany it would have been quickly turned back into the channels of commerce and have been employed in repairing the machinery of world trade. It is also stated, by way of warning, that America's unwillingness to play the part of the world's banker may cause her to lose the financial supremacy which is hers for the time being. Whether or not America's aloofness has been carried too far is a subject on which there is room for wide difference of opinion. The increasing flotation of foreign securities in the New York market and the growing number of foreign securities listed on the New York Stock Exchange indicate that the country is not holding entirely aloof, but rather that American capital is flowing in expanding volume into the foreign field.

### COTTON AND COTTON GOODS.

With a lull abroad in cotton dealings because of the holidays, the course of quotations here during the past week depended wholly on speculation. No change in the statistical position of cotton was disclosed, nor were there any other data having a bearing on values except the Census Bureau's report on the number of active spindles in domestic mills during November. From this it appeared that there were 34,486,669 of them as against 34,221,646 in October and

31,700,014 in November, 1920. Figuring on twenty-four and one-half working days in November, the average number of spindles in operation that month was 36,074,401. This is a gratifying showing and pretty near the maximum of capacity. On the other hand, cotton exports are lagging, particularly those to Great Britain. Discussion still continues over the amount of acreage planted to cotton during the past season, but it is generally conceded now that few, if any, of those who were to reduce their acreage one-third really did so. Too many, as usual, are waiting for the other fellow to do it. Careless tillage, lack of fertilizer and the ravages of the boll weevil and pink boll worm account for the most of the drop in the crop. The goods market is keeping up remarkably well under the conditions. What helps greatly is the belief that the raw material prices are pretty nearly stable. So the prices of goods in the gray are showing firmness and there is contracting ahead for the next two months. In finished goods the mills are still busy filling orders. More activity is shown in knit goods, although orders for fall wait for the coming meeting of the jobbers in the middle of January.

### WATCH CONGRESS IN 1922.

From present indications 1922 is going to be a year in which the problems of business are going to occupy the chief place in the deliberations of the lawmakers at Washington. Political questions will be also mainly economic. The whole subject of revising Federal taxes will have to be threshed out again. Tariff revision, which has been in suspense for several months, will again come to the fore during the winter and spring. Provision for funding the Allied debts is still part of the unfinished business at the capital. The Budget Bureau has a man's size job before it when it undertakes a reorganization of the Federal bureaus to eliminate duplication of functions. Whether or not the merchant marine is to have a subsidy and what disposition the Government is finally to make of its merchant vessels are also to be threshed out. Provision for a bonus to ex-soldiers, and the finding of ways and means to pay it, constitutes both a political and a business problem. The farmers' bloc will have a programme of legislative relief for the depressed agricultural districts. There will be efforts by the cheap money advocates to tinker with the Federal Reserve system. Business men, therefore, will do well during the coming year to keep an eye on Washington and to let their representatives know from time to time what they think of the Congressional school of economics.

"God helps those who help themselves," but God never told an individual or a benevolent organization to help able-bodied people who will not help themselves. Those who least deserve help are apt to be prominent in making their wants known and putting forward hard luck pleas which will not stand rigid investigation.

Lots of men expect opportunity to carry a letter of introduction.

NEW ISSUE

*We offer subject to prior sale*

**\$750,000**

**Duplex Printing Press Company**

(BATTLE CREEK, MICHIGAN)

**First Closed Mortgage 7½% Sinking Fund Gold Bonds**

To be dated January 2, 1922

TAX EXEMPT IN MICHIGAN

To Mature January 1, 1937

**DETROIT TRUST COMPANY, DETROIT, MICHIGAN, TRUSTEE**

Interest payable July 1 and January 1. Coupon bonds in \$1,000 and \$500 denominations interchangeable. Redeemable in whole or in part for the sinking fund on any interest date upon thirty days' notice at 107½ and interest, on or before January 1, 1927; at 105 and interest; for the next five years, and at 102½ and interest thereafter until maturity. Free of Normal Federal Income Tax up to 2%. Pennsylvania 4 Mill Tax Refunded.

Sinking Fund of \$25,000 per annum payable in semi-annual installments beginning July 1, 1923, is estimated to retire more than two-thirds of this issue by maturity. Bonds purchased for the sinking fund will be kept alive and the interest collected thereon will be added to that fund.

**CAPITALIZATION**

(Upon Completion of This Financing)

	Authorized	Outstanding
<b>15-Year First Mortgage 7½% Gold Bonds (this issue)</b> -----	<b>\$ 750,000</b>	<b>\$ 750,000</b>
<b>Common Stock (Par Value)</b> -----	<b>\$4,000,000</b>	<b>\$3,600,000</b>

**PURPOSE OF ISSUE**—The proceeds of these bonds will be used to retire a small real estate mortgage now outstanding, to purchase additional machine tools for the purpose of increasing production, and to increase the working capital.

**BUSINESS**—The Duplex Printing Press Company was organized in 1884, and is engaged in the manufacture of newspaper printing presses of two types known respectively as the "Flat-bed" and "Rotary," having unique features which give the company a large majority of a certain class of trade.

Its business of manufacturing presses has been uniformly profitable for the past 20 years, and it is worthy of note that the gross output and profits for 1921 are greater than any previous year. The orders now on hand indicate that for 1922 these will be considerably larger.

**SECURITY**—These bonds will be secured by a first and closed mortgage on the entire fixed assets of the Duplex Printing Press Company located at Battle Creek, Michigan, including lands, buildings, equipment, patents and patent rights, now owned or hereafter acquired.

**ASSETS**—Total tangible assets, after giving effect to this financing, and deducting all liabilities except these bonds, will be over \$2,300,000 or more than three times the amount of this issue. Good will and patents are carried at one dollar.

The land, buildings, machinery, etc., together with \$200,000 of new equipment to be installed at once, are valued by Day & Zimmerman, Inc., Engineers, at more than twice the par value of this bond issue.

**EARNINGS**—The average annual net earnings for the three years ending December 31, 1921 (December, 1921, not included) were about \$275,000 or over five times the present annual interest requirements of \$56,250 on these bonds. For the first eleven months of 1921, the net earnings available for interest on the bonds are at the rate of over eight times the interest charges, and since 1902 the average annual net earnings have been equal to more than twice the interest charges.

We offer these bonds, when, as and if issued and received by us, subject to approval of legality of our Counsel, Messrs. Beekman, Menken & Griscom, of New York.

**PRICE 99½ and Interest, YIELDING over 7.55%**

**Fenton Davis & Boyle**

CHICAGO  
FIRST NATIONAL BANK BLDG.  
Central 2507

GRAND RAPIDS  
MICHIGAN TRUST BUILDING  
Citizens 4212; Main 656

DETROIT  
CONGRESS BUILDING  
Main 6730

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



**Why Shoe Retailers Should Plan Styles.**

Style to-day is the dominant factor in our great shoe industry and it is the duty of every retailer of shoes, regardless of location and volume of business, to co-operate with the manufacturers to produce the styles best adapted for his individual requirements. You must give in order to receive, and by passing your ideas on to the manufacturer, if he approves, you both profit, and if he rejects he will tell you why, and it is profitable to know why he thinks you are wrong. The effect of the World War brought about changes in the conduct of all branches of the mercantile business. The greatest changes have taken place in the retail shoe business. Before the war many dealers conducted their business in the same routine year after year. They seldom changed their lines, depended upon the manufacturers for style, and usually bought what he had to offer for the season's requirements, twice a year. The continual introduction of new styles has reversed the order. To-day the manufacturer looks to the retailer for style and instead of purchases being made semi-annually, they are made monthly or as frequently as business permits. Styles change with such rapidity that every dealer, if he wants to keep in step with progress, must become a student of style and he must know the requirements of his patrons and build his shoes accordingly.

Every shoe buyer should plan his own styles, because if he waits for styles, his competitors usually show the new things first. In planning styles you make less mistakes than if you wait for styles. You must know just how far you can go with the style for the people you serve. If you design a shoe and your selling organization becomes enthusiastic about it, you will believe in it and the proper enthusiasm about almost any style is 50 per cent. of the effort necessary to assure its success. The style that is all the rage in Chicago may not sell in Podunk, but the dealer in Podunk should know about the style in Chicago and modify it according to his own ideas, and present a new style that is ahead of the general style tendencies in his vicinity.

Take advantage of every opportunity to study new styles and new lines and especially those lines which you buy, and see if it is not possible for you to improve each style instead of simply buying it as the manufacturer presents it to you. You may have a certain staple oxford upon your shelves that you have bought season after season without change. The last and fitting qualities may be exactly to

your liking and satisfactory to your customer, but do not allow her to tire of it. The next time you re-order on that style, try and make a new shoe out of it by changing the pattern, the perforation, or the stitching. Your customer will surely appreciate it and will pay a higher price without question than she will for the old one. Every line of shoes that you buy, regardless of the purpose, should have style. Many people think that the more conservative shoes are staples and that style is represented only by the newest creations shown by the manufacturers. The man who looks upon style from this viewpoint is likened to the salesman who always tries to sell his customers the new shoes that are coming in and forgets about the good shoes in stock.

For there are styles in staples as well as in novelties; not high styles, of course, but any little innovation that is a change from the old dull pattern is style. It is such little things as these—a bit of perforation here or there, perhaps an insert of goring, a new strap of your own idea, possibly an attractive underlay on the quarter, that go to make up style in a shoe. It is these that the merchant should plan.

H. R. Rogers.

**Shoe Store Travels on Wheels.**

The Haines Shoe Stores of Media, Pa., own and operate an auto shoe store. The chassis is fitted with a glass enclosed top, so that the complete stock of shoes, carried on racks and price-tagged, can be readily seen. The interior is fitted up so that the buyer can get into the rear and be instantly fitted. This machine has traveled many miles and sold many shoes in this way. Fans are used to advertise the wares. Previous to the appearance of the car, a man goes into each town and circularizes the place with advertising fans, so that the way is easily paved for business.

Topeka merchants have greatly strengthened their position among the residents of nearby small towns by adopting a broad-minded and far-sighted attitude. They have urged the purchasers in these small towns to buy what they can of their local merchants, to give the home town's stores the first chance to supply their needs. In cases where the local merchants can't supply the demand, the purchasers are invited to turn to Topeka. This earned the good will of the local merchants as well as the purchasers, and Topeka obtained a good deal of business that might have gone out of the state entirely.

Don't follow the crowd if you want to be a leader.

**The Best Collateral.**

The commercial agencies say that a man's habits have as much to do with his credit as his business ability, and that squareness is not only his best asset, but the highest recommendation he can have. The greatest financier this country has produced, the late J. P. Morgan, used to say that character is much more important than collateral, and, in making loans, he always looked to a man's character first. He loaned millions on character alone.

To our FRIENDS and CUSTOMERS:  
We wish to extend to you our best wishes for a New Year of Health and Happiness.  
SCHWARTZBERG & GLASER  
LEATHER CO.  
57-59 S. Division Ave.  
Grand Rapids, Michigan

**Home Ease**  
Jullet—In Stock  
Black Kid, Flexible, McKay,  
Stock No. 700.  
Price \$2.25.  
BRANDAU SHOE CO., Detroit, Mich.

**They'll walk for miles and smile in**



**if YOU FIT THEM WITH**

**Hirth-Krause Co.**

tanners and shoe manufacturers Grand Rapids Michigan

If you do not receive our monthly blotter calendar, send us your name and we will gladly add your name to our list.



**-as staple as sugar- this time-tested shoe**

Thousands of dealers carry this shoe as a staple. The H-B Black Gun Metal shoe has been a wonderful business builder for merchants. It is such a thoroughly sensible, practical shoe that once a man has worn it he does not like to wear any other. The majority of our dealers are never without a good assortment of this shoe, for they can expect year after year a fixed, steady call for it.

HEROLD-BERTSCH SHOE CO.,  
GRAND RAPIDS

**Herold-Bertsch Black Gun Metal Line**

# What about the GASOLINE you use?

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

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

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

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

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

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

It is a universal fuel.

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



**Review of Business, Industry and Finance.**

The Federal Reserve Board in its latest monthly bulletin reports that improvement in business conditions in December has not been as pronounced as during the preceding two months. Several factors are responsible for this relative "slowing down." The seasonal peak of demand has, for the time being, been reached and passed. Uncertainty regarding prices of staples, particularly of cotton, has interfered somewhat with trade buying, while the possibilities of further reductions of freight rates has apparently tended to unsettle prices and to retard the activity of industry in some of the chief manufacturing sections. Recovery in the steel and iron trade has come to a halt for the time being, and stability has not yet been achieved in that branch of production.

Nevertheless, the progress toward normal conditions achieved during December has been continuous, as may be seen by a comparison with the corresponding month of a year ago, or with the general movement of economic conditions since the beginning of this year. Cotton and woolen textiles in some of the principal producing districts are almost on a normal basis. Steel and iron, while working at about 50 per cent. of capacity, are in much better condition than was true a few months ago. In some industries which had accumulated large surplus stocks, such as zinc, demand has been sufficient to carry off a part of the over-supply. Unemployment has at least slightly decreased. Export trade continues in substantial volume, showing an increase during October, and while laboring under many handicaps due to unsettled exchanges, shows the result of strong foreign demand, especially for staples. This is particularly noteworthy when it is remembered that the prices at which cotton and cereals are now being shipped are so much lower than those of a year ago. Banking conditions are reported slightly improved practically throughout the United States.

Reduction of prices for cereals and failure of cotton to maintain the level attained in September-October have proven a serious handicap to farming interests. Results of this relatively low return for output have been a reduction in the demand of farming communities in some parts of the country for consumable goods and a simultaneous tendency to check somewhat the process of liquidating loans at banks. Nevertheless, retail business continues to improve, taking the country as a whole, and has been materially helped by the improvement which has

taken place in employment conditions during the past few months. Improvement is also observable in wholesale trade, sales comparing favorably with a year ago. Prices continue to maintain a substantially stable position. The Federal Reserve Board's index for October shows a recession of less than two points, and it is evident that the price changes which are now occurring do not represent any extensive movement toward modification of the average level.

Important financial developments have taken place during the month. In addition to a general reduction of Federal Reserve discount rates, there has been a distinct tendency toward decline in the level of market rates both for short and long term funds. This has been accompanied by a decided advance in the prices of bonds, and particularly of standard securities. New offerings of capital issues have, in many cases been readily absorbed, and the general condition of credit has become easier.

The general situation of trade and industry is unmistakable more hopeful and is improving as steadily as can be expected, in view of the slowness of economic progress in other parts of the world, particularly in Western Europe. Another handicap to complete readjustment continues to be the failure to bring about a proper co-ordination and mutual relationship of price. This is responsible for no small part of the slowness of economic recovery in certain branches of business. On the whole, the best opinion now looks to a steady, even if locally interrupted, progress back to normal conditions, although no immediate or sudden expansion or "boom" is now in sight.

Don't keep kicking about your job. If you do not like it, get out as soon as you can and pretend to like it while you stay.



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 Cordelia Street  
Bridge, Lexington and Stocking

**Kent State Bank**

Main Office Ottawa Ave.  
Facing Monroe

Grand Rapids, Mich.

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

Resources

**13 Million Dollars**

**3 1/2 Per Cent.**

**Paid on Certificates of Deposit**

Do Your Banking by Mail

**The Home for Savings**

**CADILLAC STATE BANK**

CADILLAC, MICH.

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

We pay **4%** on savings

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

RESERVE FOR STATE BANKS

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



**WILLIAM A. WATTS**  
President

**RANSOM E. OLDS**  
Chairman of Board

**MERCHANTS LIFE INSURANCE COMPANY**

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

**Why Do You Delay Making a WILL?**

IS it not enough that some day death may deprive your wife of your companionship and protection, without there being imposed upon her, in the hour of her sorrow, the intricate duties of estate settlement?

A sure way to avoid this and to protect your family's comfort and future welfare is to make a will, appointing this company as executor and trustee.

The settlement of an estate is almost always a formidable matter to a woman. To this company, qualified financially and by training and equipment, estate settlement is a matter of every-day business.

Ask for a copy of "Safeguarding Your Family's Future," a booklet explaining the services this company can render you and your family.

**GRAND RAPIDS TRUST COMPANY**

GRAND RAPIDS, MICH.

OTTAWA AT FOUNTAIN BOTH PHONES 4391

**Review of Weekly Statistics.**

Favorable events of a political nature have made the past week interesting in several ways. Perhaps the greatest influence on the markets of recent weeks has been the Disarmament Conference in Washington, resulting in the final agreement on the 5-5-3 naval ratio. This settlement, and the ease with which other important diplomatic matters were solved, when a long drawn out discussion culminating in nothing of moment was the only result expected by many, have conspired to put an optimistic face on the international situation. While no official estimates are made of the probable saving afforded by the proposed naval "holiday," it will probably result in an annual saving to the world of close on to a billion dollars. But whatever the amount, the fact is that wealth represented by tools and materials of production which formerly went into huge armaments will now go into more readily consumable and enjoyable goods. This should have some effect on lowering costs of production.

It is perhaps to this factor and to some extent to what practically amounts to the settlement of the Irish situation that the surprising rise in sterling exchange of the past few weeks must be attributed. The sudden rise of sterling exchange to \$4.24½ one day last week is difficult of explanation on any other score. Increasing gold exports to this country from Europe and the increased imports indicative of a turn in the general foreign trade situation in the near future may also have something to do with the sudden jump in European exchange rates.

The stock market played second fiddle to the exchange market last week. But while practically all European exchanges showed substantial increases, securities also showed continued strength and closed the week higher than on the previous Saturday. Foreign bonds were unusually active and strong, while our own Victory issues reached above par. Among the new securities there was also great activity. The Government's new 4¼ and 4½ per cent. Treasury certificates were rapidly taken up, as were several large municipal issues, the most important of which was the \$55,000,000 issue of the City of New York which was oversubscribed three times.

Our foreign trade figures for November, discussed elsewhere in this issue, were disappointing in that they showed smaller exports and larger imports than in many previous months. As practically all of the price deflation is behind us, the drop in our trade figures cannot be attributed to falling prices, but rather to a decreasing volume of goods. Domestic trade in the past week has been fair in the retail trades, but among the wholesale lines it is still rather slow, owing to the holiday season. Not much improvement is expected until we are into the new year.

Industrial activity is improving slowly as is evidenced by increased pig iron production in the last month, by recent reports of greater employment, by greater railroad earnings

and by the sustained high level of new building. Industry on the whole should at this stage of the period of business depression be on a firmer footing for a possible speeding up of recovery. Inflation has for the most part been taken out of inventories by the writing off of losses thereon, and this circumstance, combined with the tendency of prices to stabilize in recent months, has put business in an increasingly stronger position.

Funds are plentiful in the money market, but not so much so that wild speculation has appeared on exchanges. The stock market is still mostly professional. These facts have led to the belief in some quarters that a further reduction in the rediscount rate of the New York Federal Reserve Bank is a near possibility.

**Making Bank Advertising Attractive and Appealing.**

Many people who do not stop to think contend that the banking business is one not requiring any imagination, but that cold figures and facts must ever prevail with it.

However, if one thinks of imagination as synonymous with vision it will be easier to realize how much of a factor of success imagination may become to a banking institution. Imagination takes away from the drudgery of the banker's daily task. If he sees his job in relation, not only to the work of the bank, but also to the business life of the community in general his interest will be stimulated and his mind be made more alert in serving customers. With the broader vision in exercising business, the manner and mode of advertising is closely connected. The banker can use advertising methods and advertising copy appealing to the imagination of the readers and impelling them strongly to the action he desires.

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

**CLAY H. HOLLISTER**  
PRESIDENT

**CARROLL F. SWEET**  
VICE-PRESIDENT

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

**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

**CLAIM DEPARTMENT**

Second to none for prompt and fair settlements.

Live Agents Wanted.

**MICHIGAN AUTOMOBILE INSURANCE CO.**

Grand Rapids, Mich.

A Stock Company.

**Grand Rapids Merchants Mutual Fire  
Insurance Company**

Economical Management

Careful Underwriting, Selected Risks

Affiliated with the

Michigan Retail Dry Goods Association,

OFFICE 320 HOUSEMAN BLDG.

GRAND RAPIDS, MICH.

**Legal Knots—**

Are unnecessary and may cause much expense to untie. They are tied by some makers of WILLS who lack confidence in the willingness or ability of beneficiaries to carry out the Testator's wishes. Where a Trust Company is named as an Executor and Trustee, there need be no such distrust; hence no legal knots.

This very able institution will outlast your estate, and your grandson's. Its service is specialized, Departmental, ALL-INCLUSIVE, therefore—economical.

Call at our office and get the new booklet,

"What you should know about Wills."

"Oldest Trust Company in Michigan."

**THE MICHIGAN TRUST  
COMPANY**

GRAND RAPIDS, MICHIGAN

**Why the Quail Should Be Fully Protected.**

Grandville, Jan. 3.—A little leaven leaveneth the whole lump.

From small beginnings giant projects grow. There has been much said about the farm bloc dominating Congress to the hurt of the remainder of the country. While farmers are besieging the National Legislature to enact laws especially beneficial to their calling, they have forgotten something nearer home that needs looking after.

I note that a farm adviser of the Vermilion county farm bureau of Illinois registers a protest against city hunters and sportsmen in general and quail hunters in particular. This is the season, he says, when so-called sportsmen are making life on the farm unsafe for all living things, including man. There is said to be much sport in killing a bag of quail. How about the value of quail as food when compared to its value as a destroyer of insects?

The body of a quail is small, its food value almost nil when we compare its value as an insect destroying bird.

Weed seeds form more than 50 per cent. of the quail's food. It seems about the only bird that dotes on chinch bugs. In fact, the quail is the farmer's friend and ought to have the protection of the law with no open season.

I have advanced the idea of protection of all birds from the crow down to the smallest sparrow. These are one and all the farmer's friends, and a tiller of the soil, be he grain or fruit grower, stands in his own light when he permits the State to outlaw any of the wild birds.

The farm press has stood almost solidly against progress in the direction of bird conservation, and the farmers have themselves to blame for the present conditions of insect destruction of crops that exists in our own State at the present time.

This Illinois county farm official seems to have gotten his eyes open at last and is demanding protection for the quail.

At one time Michigan had an abundance of quail, their cheerful calls resounding throughout our country fields and lanes; to-day they are nearly extinct in some parts of the State and will soon be extinct throughout its broad expanse unless the farmers themselves and the farm press get their eyes open to the necessity of calling a halt on bird destruction in the State of Michigan.

Birds are the natural enemies of insect life, the natural protectors of farm crops even though they do occasionally forage off some of the wheat fields and orchards of the State.

Until the ones most interested, the farmers themselves, get their eyes open and make demands on the Legislature, there will be nothing done to save the growing crops of Michigan from the chinch bugs and other destructive insects which have thrived so famously under existing laws in our State.

There are people who cannot see an inch before their faces and these people have been in a majority right here in Michigan. It is high time they got their eyes open to the damage our bird laws are doing and command a halt and a complete change of legislation where the feathered flocks of our commonwealth are concerned.

The quail is one of the most attractive birds of Michigan. At one time every farm had from one to three large flocks of these birds. To-day, thanks to Michigan's solons at Lansing bowing to the demands of pothunters the State around, they have become almost extinct.

Farming is the foundation stone of the Nation.

Nothing that helps to build up our waste lands into profitably cultivated fields can in any way injure the general public. Strange as it may appear, the husbandman himself has failed to see the mote in his own eye in his effort to extract the beam from the eye of his brother.

Bird conservation is the greatest question to-day in this broad land of ours. Even the big meet of crowned heads and Republican Presidents at Washington has not a priming of interest that this bird conservation has. There'll be wars sometime, regardless of all the resolves and bargains made at the long communion table of our National Capital, but the destruction of birds must stop.

This is imperative. The salvation of the American Republic depends on the continuance of bird life in our country.

It is not necessary to cry out in defense of the sparrow. He is a host in himself and has invaded the gate of every home in the land. As brave a fighter as any British soldier, he is certainly making his mark over here in America. Although millions of our sweetest song birds have been wantonly slaughtered in order to crush out the English sparrow, the latter is here to stay.

I always loved the quail. I have told in other articles of how my flock of splendid birds (quails) were wiped out of existence by pothunters from Grand Rapids while I was the owner of a fruit farm. These pretty and useful birds were shot to death before my eyes and I could do nothing, since the State permitted the slaughter. Today others are seeing where once they were blind. Heaven speed the day when complete justice is done to both the birds and the farmers of the land. Old Timer.

**"Butter Dollar" Is Farmers' Largest.**

The farmer's butter dollar of 1920 is now 81.8 cents.

The farmer's milk dollar of 1920 is now 76.6 cents.

The farmer's egg dollar of 1920 is now 66.7 cents.

The farmer's hog dollar of 1920 is now 61.0 cents.

The farmer's cattle dollar of 1920 is now 57.7 cents.

The farmer's wheat dollar of 1920 is now 49.3 cents.

The farmer's oats dollar of 1920 is now 37.2 cents.

The farmer's corn dollar of 1920 is now 35.2 cents.

The farmer's potato dollar of 1920 is now 29.6 cents.

It is the dollar of the farmer and its value that spells prosperity for the merchant. The dealer who is receiving "butter dollars" or "milk dollars" finds his trade with a much greater buying power and with it a willingness to spend, when prices seem reasonable.

**State Passes Year Without Bank Crash.**

Michigan is one of the states in which not an incorporated bank failed in 1921.

Every Federal Reserve bulletin, and these bulletins are issued at least once a week, shows the failure of several banks in the lesser populated states.

A small number of private State banks in Michigan, not under the supervision of the State Banking Department, have failed, but every one of the 557 incorporated State banks, the two industrial banks, the eleven trust companies and the 118 National banks that were in existence at the beginning of the year or that were organized during the year were doing business as usual at the end of the year.

The old standby goods in stock are better than the new kinds which soon become stickers on your shelves.



**Fourth National Bank**

Grand Rapids, Mich.  
United States Depository

**Savings Deposits**

**Commercial Deposits**

**3**

Per Cent Interest Paid on Savings Deposits Compounded Semi-Annually

**3 1/2**

Per Cent Interest Paid on Certificates of Deposit Left One Year

Capital Stock and Surplus

**\$600,000**

WM. H. ANDERSON, President  
HARRY C. LUNDBERG, Ass't Cashier  
J. CLINTON BISHOP, Cashier  
LAVANT Z. CAUKIN, Vice President  
ALVA T. EDISON, Ass't Cashier

**Petoskey Transportation Company**

PETOSKEY, MICHIGAN

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.

**F. A. Sawall Company**

313-314-315 Murray Building

GRAND RAPIDS

MICHIGAN

**Sand Lime Brick**

Nothing as Durable  
Nothing as Fireproof  
Makes Structures Beautiful  
No Painting  
No Cost for Repairs  
Fire Proof  
Weather Proof  
Warm in Winter  
Cool in Summer

**Brick is Everlasting**

Grande Brick Co., Grand Rapids  
Saginaw Brick Co., Saginaw  
Jackson-Lansing Brick Co., Rives Junction

**Signs of the Times Are Electric Signs**

Progressive merchants and manufacturers now realize the value of Electric Advertising.  
We furnish you with sketches, prices and operating cost for the asking.

**THE POWER CO.**

Bell M 797

Citizens 4261

**8%**

**Cumulative-Participating Preferred-Investment**

OF THE

**PALACE THEATRE CORPORATION AND OLIVER THEATRE**

Send for Attractive Circular on a Growing-Going Proposition—now active.

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

**PALACE THEATRE CORPORATION**

Oliver Theatre Bldg.

South Bend

Indiana



**Is Mutual Fire Insurance Socialism?**

A fire insurance policy is a document that the ordinary property owner knows as little about as he does about the manufacture of the umbrella in his front hall rack. Both are protection from unpleasant possibilities, and beyond the assurance of that protection his interest ceases. As a rule he merely instructs an agent in whom he has confidence to place the insurance in a good company and leaves the choice of that company to the agent.

What constitutes a good company? The ability and willingness to make fair settlements of losses for fair premiums paid. Any company, whether it be mutual or stock, meeting those requirements is a safe company to insure in.

There are, however, certain unreasonable persons who would convince the public that a mutual fire insurance company is fundamentally an unsound proposition. The carefully fostered prejudice against this form of insurance was originally founded upon the liability of assessment. However, as many of the mutual companies through wise management created reserve and surplus sufficient to remove the probability of an assessment and eliminated or limited the assessment feature in the contract, this objection so far as these companies were concerned was removed.

Recently a new menace has been discovered in mutual fire insurance. Active propaganda has been widely circulated to the effect that mutual fire insurance is a form of socialism. A noticeable effort has been made with the public to place this ancient and honorable form of business in one group, together with state insurance and reciprocals, under the red flag. The proponents of stock insurance only, state that "the big outstanding query for the American business man to duly consider in this mutual plan of insurance is: Why should the mutual co-operative scheme if it is right be confined to insurance? Why should the business man who expects to pay no profit on the insurance he buys expect to make profit on the goods he sells?"

State insurance and reciprocals furnish demnification against casualty risks, particularly risks applying under the workmen's compensation laws and the hazards arising through the ownership and operation of automobiles. Fire insurance, with the exception of automobile coverage, is not written through the medium of either state insurance or reciprocals and it is unfair to class mutual fire insurance with either one. State insurance is political in origin and paternalistic in effect. Reciprocals are of doubtful corporate identity. A reciprocal contract is about as effective as the Constitution of the United States would be with the executive provisions removed. Mutual fire insurance is the oldest form of fire insurance in the United States and state insurance and reciprocals the newest form of insurance.

"Why should the business man who buys expect to make profit on the goods he sells?" As applied to fire insurance the answer is because the business man sells a commodity which requires capital and labor to construct;

some article or service which definitely adds to the wealth of the world. His capital, labor or service are at all times constructive in effect and he is entitled to his profit. The fire insurance he purchases is protective only and the purchase of that protection should not be at a profit to anyone. There is no profit to any group of stockholders in the police protection that business men receive and there is no economic reason why it is unfair to expect him to purchase fire protection without paying profit to others for it. There is no doubt that fire insurance is a necessity; nor is there any argument that capital is a requirement, but there is nothing to warrant the conclusion that the insured becomes a socialist by associating with other insurers in the furnishing of this capital. Fire insurance is not a commodity. If there were no fires there would be no fire insurance companies. The business is a gamble and the most that can be collected is the equal in dollars for the property destroyed. There is nothing new created by it.

The manufacturer creates shoes or ships or sealing wax; the retailer is the distributor of the manufactured article just as the agent sells insurance policies. The local retailer and the local fire insurance agent are both economic necessities to facilitate the distribution of the merchandise and protection which they furnish their customers, and both are paid for this service. But the store keeper who sells shoes is not concerned about the dividends received by the company which manufactures the shoes, nor should the local agent selling fire insurance policies insist that his policies must be issued by a company paying dividends to capital stockholders. He is told, however, that he becomes in effect a socialist by representing any company not operating on the plan of profit to private capital.

The railroad, the factory, the bank earn the right to dividends on the capital invested therein because they are at all times adding to the resources of the nation. Their effect is positive and to deny them a fair return is socialism. The fire insurance company is a corporation selling only protection, adding nothing to the resources of the world and it is economically right and proper that this protection should be purchased, not with profit to capital invested, but at cost. There is no more element of socialism in mutual fire insurance than there is in the American Red Cross.

Hamilton H. Gilkyson, Jr.

**Fire Demon's Boast.**

I am fire. I respect no man, no place, no thing. I have left my mark upon every land and on every race. I have destroyed large areas and consumed whole cities. I have killed multitudes and I still keep on doing so. I never stop until I destroy all that lies within my path. I strike at the hovel and the palace, the great and the small. I am a ruthless tyrant destructive alike to life and property. My time is any time, my place is any place, my method is any method. Man has tried to master me and has failed. I strike when and where he least expects me. He has invented appliances to check and retard me. He

has thought himself safe with his meager protection. He has allowed his children to play with me as if I were a toy. He still doesn't realize that I am his inveterate enemy. He has felt himself secure and has not watched for my coming. He has paid me my price for his ignorance—his life. He knows that I am dangerous and he still invites me. He has tried to combat me with his appliances and failed. He flees from me whenever I show myself. He has legislated against me and failed to enforce the laws. He has aided me by placing in my way that which I feed on. Whenever I destroy, I do not discriminate between the old and the young. When I destroy, the labor of a lifetime disappears in a few hours. The catastrophes which I cause do not hinder

my operations. The lessons which I teach by my destruction do not show results. I am stronger this year than I was last year. The toll I exact is getting larger every year, which proves that mankind has not mastered me yet. He has tried to prevent me from starting and has got results. I am never going to be eliminated as long as man is careless. If I am allowed to start I will keep on destroying, and I am never going to stop until I am prevented, because I am all that is wicked and destructive. I am FIRE.

There is no time when you need to advertise as much as when business is dull. Don't cut down on your advertising. Increase it as much as you can possibly afford.

## OUR FIRE INS. POLICIES ARE CONCURRENT

with any standard stock policies that you are buying.

The Net Cost is **30% Less**

Michigan Bankers and Merchants Mutual Fire Insurance Co.  
of Fremont, Mich.

WM. N. SENF, Secretary-Treas.

SAFETY

SAVING

SERVICE

### Class Mutual Insurance Agency

"The Agency of Personal Service"

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

#### WE REPRESENT CLASS MUTUALS THAT SAVE

Hardware, Implement and Sheet Metal Dealers 50% to 60%.  
Garages, Blacksmith Shops, Harness and Furniture Stores 40%.

Drug Stores, Shoe Stores, General Stores, and Hotels 30% to 50%.

ARE YOU INTERESTED IN THESE SAVINGS? Are your premiums paying you a THIRTY to FIFTY PER CENT DIVIDEND? If not, then it is up to you to see that they do, by placing your insurance with THIS AGENCY.

C. N. BRISTOL  
FREMONT,

A. T. MONSON

H. G. BUNDY  
MICHIGAN

## MICHIGAN SHOE DEALERS

Mutual Fire Insurance Company

FREMONT, MICHIGAN

### Maintains Its 30% Dividend Record

By careful selection of risks  
By sound and conservative management  
By thorough mutuality

Courteous and prompt attention to all enquiries.

ALBERT MURRAY, Pres.

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

## SUCCESSFUL SALESMEN.

### Van C. Shrider, Known To the Trade as John D.

Grand Rapids, Jan. 3.—I was born at Loudan, Franklin county, Pa., May 4, 1852. My parents were Scotch on one side and German on the other. I attended the public schools of Loudan until I was 13 years of age, when my parents removed to Cleveland and I devoted a year to completing the studies now known as the eighth grade. My next move was to serve a three year apprenticeship as an iron worker. While pursuing this line of work I made the first patent Jennie coupler of malleable iron. It was used on the Gould system of railroads. Since that time the Government has enacted a law that all railroads adopt the Jennie coupler to save the life and limb of employes. I also made the first metal patterns for the National Cash Register Co., of Dayton, Ohio, whose registers have since become so generally used in America. I also fired one of the first Mogul locomotives which ran on the Lake Shore Railroad between Cleveland and Toledo.

After these varied experiences, I concluded it would be better to concentrate my efforts along some particular line wherein there might be a future and selected the Standard Oil Co. as an institution which would afford me this opportunity. On Nov. 4, 1894, I became associated with this corporation, and I am pleased to say that I have been blessed with health, which has enabled me to give the company twenty-seven years of continuous service in its Grand Rapids field.

When I began my work in Grand Rapids the office force numbered five, including the manager, and at this writing the clerical force numbers over 150. This will enable the reader to realize the success attending a company which has done business on the square and is continuing to do so in face of the fact that profiteering in this country has become a disease.

When I started with the Standard Oil Company I had charge of the tank wagon business in Grand Rapids, looking after the wholesale and retail trade. The reason for the company's handling of the retail trade was because the underwriters would not allow gasoline to be handled by merchants. I was one of the first to establish rural delivery by tank wagons, and everyone knows what it has grown into. As time passed on I was rewarded for services rendered and promoted to the lubricating department.

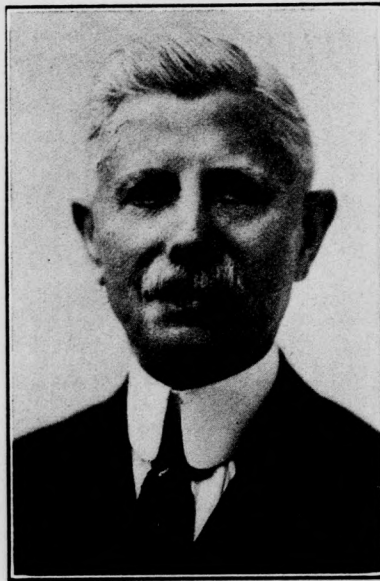
Now, I want to say a word in regard to how our large family of about 25,000 workers are treated by the officers who are directing the Standard Oil Company of Indiana. The industrial relation plan which it put into actual practice speaks volumes for its management and many other large industries adopted this plan as soon as they learned of its success by the Standard Oil Company. It explodes the theory that a large corporation is heartless to its people. Another commendable act on the part of the company is the pension paid old employes in recognition of services rendered. In summing up the relations which exist in our organization one can see

why members of this family can not be other than boosters for the company.

Last, but not least, I have reason to be proud of having been granted an honorary certificate by Forest Lodge, No. 388, Free and Accepted Masons of Cleveland.

At this time I want to announce to my friends that, due to the policy of Standard Oil Company, I have arrived at the retiring period of this Company and as a last reward for faithful service I shall be placed on the annuity roll for the remaining years of my life. I want to thank the many friends whom I have made in my humble walk for the kind treatment and courtesies tendered me in the past.

On Dec. 24 I was invited to visit



Van C. Shrider.

our office, when I found a pleasant surprise awaiting me by our boys who constitute our sales force. J. C. Marshall, our Manager, made the presentation speech in which I received as a token of good fellowship from my associates a beautiful Masonic ring, which I prize beyond words to express. On Dec. 12, at Cadillac, when I was introducing my successor, C. A. Merritt, to my trade and friends, I had another pleasant surprise given me by eight of my fellow travelers—F. W. Wilson, A. C. Rockwell, Neal Cary, L. O'Neil, C. F. Howe, Edw. Sovereign, W. J. McDonald and A. T. Sharp. F. W. Wilson made the following speech in presenting me with a pipe:

"As fellow travelers we have met here this evening to show our appreciation and love for you on the eve of your retirement from the active life of salesman which you have filled so well with highest honor to yourself and credit to the company you have so ably represented.

"The real worth of men to-day is not measured by the dollars they have laid away or by the mansions they may live in, but by the good they have done their fellow men, by the number of their friends, and by the sunshine and happiness they have spread along the pathway of life. As we look into your smiling face to-night, we see reflected there that same spirit of

good cheer which has been a comfort to so many of your brother travelers for the past twenty-seven years. You have always been able to see the silver beams shining on the farther side of the darkest cloud and have always been ready to point the bright future to a discouraged brother and send him on his way with a lighter heart and an assurance of better prospects ahead.

"Your method of salesmanship has been the only one which can command the confidence of your customer, the respect of your competitor and the gratitude of your comrades of the road—that method of honesty in business and live and let live with your competitors.

"To Mr. Merritt, this young man who is to be your successor, let me say, you are following in the footsteps of one of the best salesmen on the territory and if you will brand indelibly the character of your predecessor on the tablets of your memory and do nothing to detract from the business and good fellowship he has established, in years to come when your hair like his has turned to silver gray, the Standard Oil Company can retire another traveler whose record will be a guide for the new man.

"And now, in behalf of this little group of friends, I present you this pipe as a token of our friendship and as a remembrance of the many pleasant hours you have helped us pass away. And as you sit in your easy chair in your pleasant home in Grand Rapids and the smoke clouds from this pipe darken the rays of light, let them bring to your mind the dark and dreary days we have had together in our struggle for business, and then as the smoke clouds clear away and the rays of light begin to break through, let them symbolize the better days which have won for you the love and friendship of the boys on the road and this rest from active service which you have so richly earned."

I was married Jan. 25, 1880, to Miss Della Day, of Cleveland. We have had one daughter, who is now married and lives with her husband, W. R. Miller, at Pittsburg.

We reside in the Carsten apartments, corner Michigan street and Barclay avenue. We attend the Christian Science church. I am still a member of Forest City Lodge, No. 388, Cleveland.

My hobby has been hard work and to this I attribute the success which has attended my career as a traveling salesman. Van C. Shrider.

### When Business Interferes.

A salesman found he had four hours to wait for a train, so decided to remain in the store of one of his customers. A game of cards was proposed and several prominent citizens joined. They retired to a back room. Soon a woman entered to make a purchase. As she stood waiting, the salesman happened to look up and see her. He called the proprietor's attention to her.

To his surprise the shopkeeper put his fingers across his lips and said softly, "S-sh—don't make any noise; mebbe she'll go out again."

### Bonus Legislation to Be Pushed in Congress.

The presentation in the House of new soldiers' bonus bills has sent another train of cold chills up and down the spine of American business. The evident determination of influential men in both Houses to put through a radical measure of some kind fully justifies the current feeling of anxiety. The country has hardly digested the provisions of a comprehensive internal revenue revision law, and yet we are on the brink of another taxation campaign, facing once more every one of the dangers in the way of radical legislation we have just escaped.

The most alarming bogey now on the skyline is the resurrection of the sales tax to provide the necessary revenue for the "adjusted compensation" ex-soldiers are to receive under the projected bonus bill. Mr. Fordney declared several months ago that he was reserving the sales tax for this particular purpose and whether he is still of the same mind or not, there is no doubt other influential members of the House will insist upon this method of securing funds to meet the heavy drafts that will be caused by this legislation.

But already the House agricultural bloc has declared against any plan for a sales tax as a means of raising the revenue to pay a soldiers' bonus. The formal ultimatum to this effect was issued a few days ago by Representative Dickinson of Iowa, a prominent Republican, who undoubtedly speaks for the bloc.

"We shall not interfere with the bringing out of the bonus bill," says Mr. Dickinson. "That is the province of the Ways and Means Committee, and Chairman Fordney has promised that it will be done early in the present session.

"It may as well be understood, however, that we will not permit the money for the soldiers' bonus to be raised by a sales tax. Such legislation would merely be the entering wedge that would ultimately result in the extension of the sales tax plan to meet other revenue requirements."

Realizing that some constructive suggestion must be made to the House leaders to head off a sales tax, the agricultural bloc managers declare they will offer half a dozen forms of taxation which they are confident the public will prefer to a sales tax. Among these are taxes on gifts, higher inheritance taxes, and taxes on so-called "community property," a new form of Federal tax. It is also proposed to boost rates on alcoholic liquors of all kinds, although the prohibition law has almost entirely destroyed the productivity of this class of impost. There is some sentiment in favor of Secretary Mellon's plan legalizing under heavy tax the production of beer and light wines.

Nearly every alternative proposition suggested by the agricultural bloc in lieu of the sales tax was considered during the discussion of the recently enacted internal revenue revision law; nevertheless, Mr. Dickinson believes they will all stand a better chance of adoption than a sales tax.

The best thing ever seen on a man is a head full of common sense.

FIRE

WINDSTORM

TORNADO

# The Mill Mutuals

## Agency

### LANSING, MICHIGAN

Representing One of the

# Strongest Mutual Fire Ins. Groups In United States

With

**\$21,750,000.00** Cash Assets  
**10,100,000.00** Cash Surplus  
**4,000,000.00** Cash Dividends

**Paid in 1920**

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

## Strength, Service, Economy

---

**ROBERT HENKEL, President**  
Detroit

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

**GEO. A. MINSKEY, Manager**

**120 Ottawa St., Lansing, Mich.**

**HE CANNOT BE PRESIDENT,****But He Is Most Popular Man in World.**

Written for the Tradesman.

Said the Old Timer:

"Seemes to me Warren Gamaliel Harding got a bigger majority than any other candidate who ever ran for President?"

"He sure did," I told the Old Timer.

"It ran away up in the millions?"

"As I recollect, it did."

"Well," said the Old Timer, pensively, "all I got to say is, it is lucky for Warren he was running against Jimmy Cox instead of against S. Claus, Esquire. If he's been running against this chap, Claus, he'd have gone up against a Nation-wide organization that would have snowed him under."

Unfortunately, or perhaps fortunately for our aspiring public men, Santa Claus isn't eligible. He was born outside the United States. But he has thrived on a par with everything and everyone else since he came to dwell amongst us. No country in the world has taken Santa Claus to its bosom as we have and no country in the world, either, could make a single dominant personality the pretext for so much "better business."

For, from one end of the country to the other, everybody, for an entire month, is talking Santa Claus, thinking Santa Claus, dreaming Santa Claus, and wondering how on earth he is going to foot the bills for the Santa stunt. And all the rest of the year the whole country is looking forward to Santa Claus' visit, and preparing to welcome and—be it added—to finance him.

Some enterprising banks, indeed, make a feature of Christmas Clubs, designed to spread the outlay for next Christmas over the entire year. Already these banks are soliciting memberships in next year's Christmas Club. You put in 10 cents a week and next Christmas you have \$5 plus to spend. Put in \$1 a week and you have \$50. Put in \$5 a week, and you have \$250. And when you have spent that \$5, \$50 or \$250 as the case may be, you will have a nucleus for next year. Thus the enterprising bankers help the thrifty-minded to finance Christmas a year ahead and inculcate thrift in the careless—all in the name of the immortal and illustrious Santa Claus, whose foreign nativity is the only thing that debars him from the highest office in our gift.

But if Santa Claus can't be President of the United States for the Washingtonian limit of eight years, he is assured of a job in perpetuity as presiding genius of the American household every recurrent December. And 110,000,000 South of the invisible boundary, and 8,000,000 or more North of it regard him with reverent affection.

The most impressive thing about Santa Claus is the varied amount of activity whereof he is the fountain-head. America busies herself turning out Christmas toys and Christmas fancies and novelties of one sort and another; and, not content with her own output, America ransacks the far corners of the earth for new things to cram into Christmas stockings.

Yet not so long ago an archeologist delving in the recesses of a musty Egyptian pyramid, found an array of tiny images—dolls, mannikins, animals, toys for the kiddies who played on the banks of the Nile or played hide and seek with Moses in the bulrushes thousands of years ago. The spirit of Christmas giving and the personality of Santa Claus antedate our Christmas festival by aeons.

The first Christmas I remember was that of 1888, and the first Christmas toys I can recall were a tin turtle for myself and a tin alligator for my brother Sam. The turtle was a homely gray, as I recollect, and the alligator a vivid green, and, when wound up, they would crawl over the floor in a more or less direct course.

These devices belonged to the era of three-for-a-quarter mixed candy. Some places, in the early 90's, you could buy four pounds of mixed candy for a quarter; and a thrifty boy could make a couple of handfuls of this cheap candy last until a couple of weeks after New Years. Yet, as I

recollect it, some boys of my acquaintance had a hoggish habit of hanging up their stockings a second time on New Year's Eve, in hope of a return visit; and there were even miraculous cases where Santa Claus did come a second time, with disastrous results to stomachs already overloaded.

The amazing thing about Santa Claus is his activity in devising new toys to please the kiddies. The tin turtle that would crawl a few inches was the progenitor of a host of mechanical devices, that travel at sometimes terrific speed and with a huge jangle of noise. Almost everything of a mechanical nature is nowadays imitated in the toy world, and some of the imitations come very close to the originals. Indeed, the mechanical sets now on the market are excellent and practical gifts for mechanical-minded youngsters, and a boy with some originality can achieve remarkable results with them. Thus Santa Claus is diligently training the Edisons and Marconis of to-

morrow to achieve new inventions to be imitated in toys for the youngsters of twenty, thirty or forty years hence.

The late Colonel Roosevelt was a great ally of Santa Claus, though perhaps he functioned subconsciously in that direction. A celebrated hunting trip "Teddy" made resulted in the evolution of the Teddy bear, perhaps the most popular toy invented in a generation. The huge, ungainly Teddies of another era are not so common in the toy shops as they once were, perhaps, but they are still in service in hundreds of thousands of homes; while the Santa Claus emporiums offer smaller-sized Teddies, and weird likeness of many other furry animals, constructed on the same durable principle.

The popular kiddo-car marked another era in the evolution of the modern Santa Claus. Like the teddy-bear, it has had scores of adaptations.

The war seems to have stimulated human ingenuity in the devising of novel toys, and of variations to the old, dependable toys that are, per-



THE SIGN OF

QUALITY

# Lily White

"The Flour the Best Cooks Use"

## IS CLEAN

Thousands of Michigan women are using Lily White every day because they have learned by actual experience that no other flour is so positive of good home baking results. Breads, biscuits and pastries baked with Lily White are wholesome and flavory, appetizing and digestible.

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

Before being milled the grain is cleaned, scoured and washed eight times. The six-break system grinds the nutritious portions of the wheat until the granulation is uniform and perfect. The finest imported silk bolting cloths are used. No foreign substances, and no inferior by-products enter Lily White.

## Excellent for Children

Because Lily White is wholesome and clean it is of remarkable value to children whose growing bodies demand real nourishment.

The best cooks take no chances of ruining their culinary perfections. They use Lily White for baking because they are good cooks.

You, too, can get Lily White from 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.

haps, always the best sellers and the most popular with the youngsters. Witness the improvisations on the old-fashioned shoo-fly rocker—the ducks, chickens, lions, and other weird animals equipped with rockers and delighting youngsters with their novelty. Similarly varied adaptations of the kiddo-car have made their appearance.

As for the new ideas in dolls, their name is legion. In the old days Germany dominated the doll situation, and whether a doll was big, medium or small, it had pretty much the same cast of countenance and the same long, ungainly figure. The expression dolls of recent years have marked a new era, in which the toymaker, far from following the traditional lines of decades and centuries, is learning to think and design for himself and for the countless American kiddies who enjoy something different from Santa Claus' pack.

All this represents additional outlay for parents, and additional business opportunities for merchants catering to the Santa Claus trade. The demands of youngsters, even of small youngsters learning to toddle, are inordinate. I ask Wida Winifrid, aged 2½ years, what she wants Santa Claus to bring her.

"I want a bysawee," she says, with conviction.

A "bysawee," being translated, means a "bicycle." Multiply that by six or seven other demands equally extortionate, multiply that by the number of children between the Atlantic and the Pacific and between the Gulf of Mexico and the North Pole, and you have a pretty good idea of the sort of demand made upon Santa Claus. It would bankrupt humanity; but on the other hand it would provide humanity with employment until next Christmas.

Meanwhile, Santa Claus positively must supply at least a few of the things for which the kiddies are clamoring. Which means that the old fellow with the cotton batten whiskers will continue every Christmas season to stagger beneath a constantly heavier pack; and between times will be kept busier than ever inventing new toys to delight youngsters throughout America and add to the lure of the Christmas shop windows.

Victor Lauriston.

**How To Test Rope.**

How strong is a rope? At the Bureau of Standards laboratories in the Department of Commerce, tests have been made that have resulted in answering that question with a formula. For three-strand regular lay manila rope from ½ to 4½ inches in diameter, the following computation will give the breaking load of the rope:

The average breaking load in pounds equals 5000 multiplied by the diameter of the rope in inches, multiplied by the diameter of the rope increased by one.

This will give, of course, the average maximum weight that the rope will hold but the working load or the load that a contractor or safety-hauler may apply with proper safety and precaution would be considerably less than the load given by the formula.

**Proceedings in the Local Bankruptcy Court.**

Grand Rapids, Dec. 21—On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Fred D. Bellis, Bankrupt No. 2030. The matter has been referred to Benn M. Corwin as referee. The bankrupt is a resident of Grand Rapids and lists his occupation as a caretaker. The assets of the bankrupt are in the sum of \$475, all of which is claimed as exempt, and liabilities in the sum of \$1,099.05. A list of the creditors of the bankrupt is as follows, all located in Grand Rapids:

Internal Revenue Dept.	.....\$ .40
Lenora Kennebrew	.....120.00
Folger's, Grand Rapids	.....2.45
Arctic Ice Cream Co.	.....68.25
General Cigar Co.	.....15.20
Lewellyn & Co.	.....17.01
Central Candy Co.	.....27.80
X Cigar Co.	.....52.45
C. W. Mills Paper Co.	.....47.85
T. M. Shaw, Grand Rapids	.....3.10
Mich. State Tel. Co.	.....2.10
National Grocer Co.	.....65.19
Swift & Co.	.....35.55
American Can Co., Chicago	.....170.00
G. R. Store Fixtures Co.	.....39.45
Thomas Jefferson	.....44.00
Judson Grocer Co.	.....108.00
Joyce & Son	.....20.03
Feringas Bakery	.....1.48
Schule Bakery	.....1.72
M. Piowaty & Sons	.....13.75
Smith Brothers	.....6.53
Piper & Cutler	.....22.90
Hunsberger	.....13.30
William Barentson	.....19.05
J. F. Halladay Co.	......86
Rysdale Candy Co.	.....61.45
Grennen's	.....2.12
Vandenberg Cigar Co.	.....35.42
Hekman Biscuit Co.	.....26.30
Sanitary Milk Co.	.....15.84
Consumers Ice Co.	.....28.33
Steele Bros.	.....10.40

The first meeting of creditors in this matter will be held at the office of the referee on Jan. 3, funds having been advanced for the guaranty of the expense of the same.

Dec. 21. On this day was held the first meeting of creditors in the matter of Harry Snyder, Bankrupt No. 2020. The bankrupt was present in person and by attorney, John Anderson. No creditors were present or represented. Several claims were proved and allowed against the estate. There being no creditors present to vote for the choice of a trustee, the referee appointed Matt N. Conline, of Muskegon as trustee, and fixed the amount of his bond at \$500. The bankrupt was then sworn and examined by the referee without a reporter. The bankrupt stipulated orally to take his stock in trade exemptions pro rata in cash and allow the same to be sold with the balance of the assets. The inventory and appraisal was filed. The meeting was then adjourned without date.

Dec. 22. On this day were received the petition, order of reference and adjudication in bankruptcy in the matter of the Balknap Body Co., Bankrupt No. 2024. The matter has been referred to Benn M. Corwin, as referee, and who also has been appointed receiver. A custodian has taken charge of the property for the court. The bankrupt is a corporation of Grand Rapids and carrying on a business of making automobile bodies. From the fact that this is an involuntary case, no schedules have been filed as yet, and therefore the list of the bankrupt's creditors cannot at this time be given. The schedules will be filed within the next few days.

Dec. 23. On this day was held the first meeting of creditors in the matter of Bernhard & Plag, Bankrupt No. 1947. The petitioning creditors were represented by R. J. Clelend, Geo. S. Norcross, A. A. Keiser, K. B. Matthews, Hilding & Hilding, Arthur Van Duren, Clay P. Olmstead, Robert J. Quail, Frank V. Blakely and Boltwood & Boltwood were present for various creditors. A large number of claims were proved and allowed. Bernhard Ostendorf, of Ludington, was elected trustee and the amount of his bond fixed by the referee at \$25,000. Bernhard Ostendorf, receiver, was then examined. It was moved and carried by those present that the trustee apply for an order from the court for those appearing to have had preferences to show cause why they should not surrender the same or have suit instituted against them. The meeting was then adjourned to Jan. 17.

Dec. 24. On this day an order was made paying the administration expenses, taxes and labor claims in the matter of Fred W. French, Bankrupt No. 1919. In the matter of Clare McNaughton, Bankrupt No. 2029, the funds necessary for the first meeting of creditors have been advanced to the court and the first meeting will be held on Jan. 3.

**Will They Ever?**

Marie, the eight-year-old hopeful of a certain household, was seated at the breakfast table one morning, when, as usual, eggs were served. Either Marie was not hungry or she was tired of eggs, for she very earnestly said:

"I wish to goodness that hens would lay something besides eggs."

**HURRY**

**Profits in Prunes**

*For your copy of this new profit-book by Paul Findlay*

We knew this book by Paul Findlay would go over big with the retail grocers of America. But we hardly expected the deluge of requests that has flooded this office. From every corner of the country—and Canada, too—have come letters of enthusiastic and grateful response.

"A great book—one of the best I ever read on the subject of profits and pricing," says the head of a large store in Chicago. "It certainly gives the right dope on the selling game," comments another large operator in Los Angeles. While a small grocer way up in Vermont voices the sentiment of grocers the nation over when he says: "Paul Findlay is certainly the goods plus 100%—anything he writes is worth reading."

Only a small quantity of the first edition is left—but we'll promise to send you a copy by return post if you write at once. The quicker you get this profit-book and study its principles and price-tables the brighter your bank-balance will be in 1922. Write now! California Prune and Apricot Growers Inc., 199 Market Street, San Jose, California. An association of 11,000 growers.

**SUNSWEEET CALIFORNIA'S NATURE-FLAVORED PRUNES**

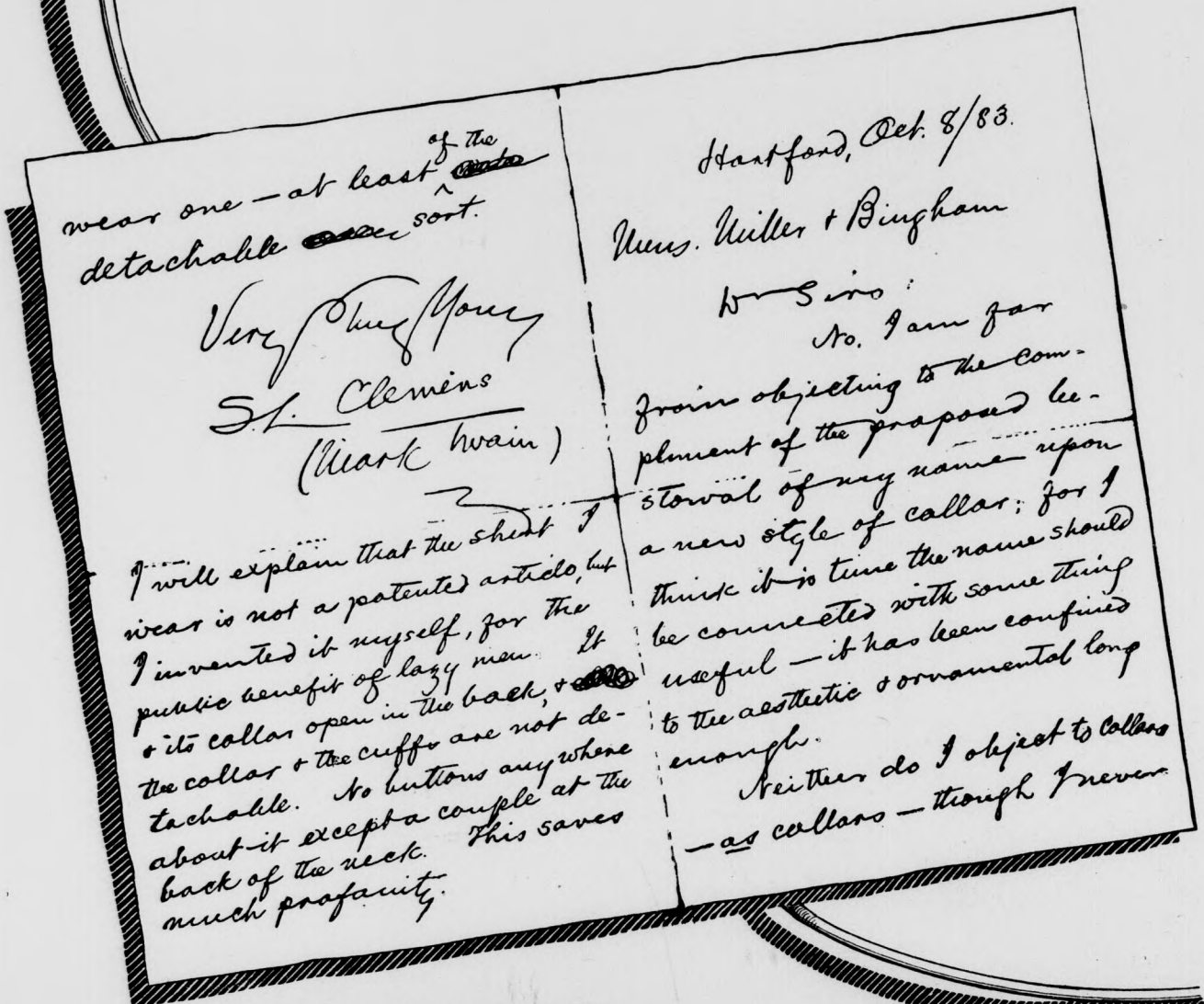


We invite you to meet



Mark Wain

The new line of laundry-shrunk, semi-soft collars.



wear one - at least <sup>of the</sup> ~~sort~~ detachable ~~sort~~ sort.

Very Truly Yours  
S. Clemens  
(Mark Wain)

I will explain that the shirt I wear is not a patented article, but I invented it myself, for the public benefit of lazy men. It & its collar open in the back, & the collar & the cuffs are not detachable. No buttons anywhere about it except a couple at the back of the neck. This saves much profanity.

Hartford, Oct. 8/83.

Messrs. Miller & Bingham

Dear Sirs:

No. I am far from objecting to the complement of the proposed bestowal of my name upon a new style of collar; for I think it is time the name should be connected with something useful - it has been confined to the aesthetic & ornamental long enough.

Neither do I object to collars - as collars - though I never

A reproduction of the letter received by Miller & Bingham (now Hall, Hartwell & Co.) in 1883 which is an inspiration to the manufacture of comfortable collars.

# "MARK TWAIN"

## HALLMARK SOFT COLLARS

are made of a fabric woven for our use, to which the utmost thought has been given with a view to producing a semi-soft collar, which will be smooth and good style in appearance, suitable alike for office or outdoor wear, and having all the laundry economies of the soft collar.

Combined with this attractive fabric will be the skilled needlework of Troy's Master Craftsmen who know the art of collar making.

These Hallmark collars are laundry-shrunk in order to insure practically no change in size by re-laundering.

Mark Twain is a product that embodies all the comfort and simplicity that appealed to Mr. Clemens. Undoubtedly it is the kind of collar he would have enjoyed.

*Mark Twain*  
**HALLMARK**  
SOFT COLLARS

Leading wholesalers are now showing samples and booking orders for Spring delivery.



**HALL, HARTWELL & CO.**  
Troy, N. Y.

*Makers of Hallmark Shirts, Hallmark Athletic Underwear,  
Hallmark and Slidewell Collars.*



**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.

#### Suggestions For the Hardware Dealer in January.

Written for the Tradesman.

Merchants differ as to the best time for taking stock, but the consensus of opinion favors early in January. A great many plunge into the task right after the New Year holiday; others wait until the second week of the year before starting. A few have found it advisable to wait until February. In the latter instance, however, the date is generally placed late in order to allow the holding of pre-inventory sales.

Summing up all available information, and weighing all arguments advanced by dealers of conflicting views, the majority conclusion seems to be that it is desirable to start stock-taking as early in the new year as circumstances will allow. It is a dull season at best, and the necessary time can be more readily spared now than at any other season of the year.

A further purpose served is that the inventory directly follows the close of the year and provides the merchant with the information necessary to enable him to reach an accurate estimate of the business done during the twelve months. It is advisable that the close of the business year coincide as nearly as possible with the summing up of the year's results.

Many merchants hold clearance sales around stock-taking time—some before and some after. A great majority seem to favor the after-inventory idea, though opinion on this point is by no means unanimous.

One firm I know of makes a practice of holding an annual pre-inventory sale. The procedure is to stage a big clearance sale in January, and to follow it up by taking stock toward the end of the month. The results in the past have been satisfactory to the management, and the practice is being continued.

The head of the firm states that, by following this procedure it is possible to clear out accumulated stocks, old lines and the odds and ends which are bound to gather in the course of a year's business. The sale, if successful in any degree, materially reduces the quantity of such odds and ends, and makes stock-taking that much easier.

On the other hand, supporters of the after-inventory sale urge that, to bring the sale on before stock-taking, is much the same as putting the cart before the horse. The sale, they claim, is the logical outcome of the stock-

taking, and not, in any sense, a preparatory step. From their point of view, it is impracticable to hold a clearing sale until the stock has been carefully sorted over. Stock-taking shows what lines need reducing and brings to light odd lines and slow sellers collected during the year. It would be impossible to know beforehand what stock the store contains which requires speedy handling unless a sort of preliminary inventory were made.

The argument is apt to become theoretical; while it is the business of the hardware dealer to remain intensely practical, and to make his practice fit the locality in which he carried on business and the conditions under which he operates. The ultimate decision, as to whether to hold the clearing sale before or after stock taking, is largely an individual one; and the merchant who knows his public and his community and is reasonably familiar with his stock will be pretty apt to decide right, whether he decides for an early sale or a late one. There are successful dealers on both sides of the fence; for what suits one man's business may not prove satisfactory for another.

Indeed, one dealer I know of holds an "Odds and Ends Sale" just after Christmas, takes stock, and follows stock-taking with an elaborate clearance sale. This may seem like overdoing it; but the dealer claims he gets all the benefits.

There are some dealers who take a different line. These hold, not a big general clearance sale after the stock-taking, but a series of specialty sales. That is, they make a display of some particular line of goods and endeavor to stimulate sales by featuring the one branch.

One firm in a city of 25,000 people holds a laundry and dairy supply sale in February. As a side-line they feature a clearance sale in kitchen utensils, general tinware and heating accessories. The heads of this firm believe in doing things on a pretty wide scale. They advertise their laundry and dairy sale for a week in the local dailies, using half page space, and attractively illustrating the matter with numerous cuts. They devote the entire second floor of their store to the lines featured and the result, in normal years, is a pretty thorough clean-out of stock. Churns, separators, pans, washing machines, wringers, clothes baskets, clothespins and similar articles are sold in large quantities.

The heads of this firm are convinced that publicity pays to the fullest extent. Up until the last few years they did not advertise very extensively. After two years' experience

## 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

Our travelers are out with the new things in robes, blankets, sheep lined coats and mackinaws. In the past our line of this merchandise has always been a strong and active one and for 1922 you will find many fine additions.

Kindly wait until our salesman calls on you and then look over the line. You will be glad you waited for this.

## Brown & Sehler Co.

Grand Rapids

::

Michigan



of the extensive use of printers' ink, they state that the result is an immediate increase in business. From modest proportions the laundry and dairy supply sale under the stimulus of advertising grew to such a size that it was only with some difficulty that the rush of trade could be handled.

The difficulty at this time of year is to get people to the store; and the special sale achieves this result. Once they come in, they are likely to buy, if not the article that interested them in the first place, then likely something else.

To return to this matter of stock-taking, the sooner the task is done, the better. It is bound to prove a hindrance to trade in some respects. The salespeople cannot be expected to display keen interest in making sales while stock-taking is in progress. Customers know this, and prefer to do their shopping at some other time. It follows that the best time to take stock is when customers are least likely to call.

The duller period is unquestionably right after the Christmas trade, and in the great majority of cases it will be wise to plunge into the stock taking as soon as the holiday season is over.

"Last year I decided to postpone stock-taking," a hardware dealer told me. "My custom had always been to plunge right into it almost as soon as the last holiday customer had made his exit. Still, there had always been some demand for left over Christmas goods during the time we were at work, and it occurred to me that it might be wise to postpone stock-taking for a couple of weeks and get all I could out of this belated trade."

"I did it last year. Unfortunately, my customers had come to expect that I would be in the thick of my stock-taking right after New Years, and the expected increase in business did not materialize. The clerks stood around half the day with nothing whatever to do. Then when we did get started, customers began to drop in thinking it was all over. The results were unsatisfactory, to say the least."

In this connection one practical hardwareman suggests advertising the time of stock-taking.

"Advertise it," he says. "Start to tell the public some time beforehand that they will oblige you and benefit themselves if they make it a point to do their shopping a little earlier. They will follow the suggestion. Also, give them a hint that stock-taking will be followed by a big sale of goods, when special inducements will be in order. What with those who hurry up with their shopping to avoid stock-taking, and those who wait for the special inducements, you will find your trade concentrated before and after, leaving a fairly clear period to center on the stock-taking itself and get it out of the way. I have followed this plan and I don't think I have lost any trade. Business has simply evened up for me."

Another dealer took a directly contrary view. "It would amount to warning customers off your premises," he said. "Lots of them would neither hurry their shopping nor wait until stock-taking was over; they would just go to another store. Of

course most stores take stock at about the same period, which would help some. If an agreement was reached between all the merchants to take stock the same week, the idea ought to work."

These details are largely a matter of opinion, and opinion must be guided by local and individual conditions. No general rule can be laid down effective in all cases. It is important, however, to handle the stock-taking as rapidly as possible consistent with care and efficiency and to get it out of the way as early as possible in the new year.

Victor Lauriston.

**Three Good Little Tips.**

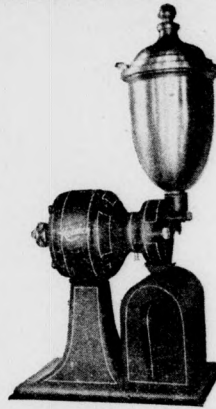
One particularly aggressive grocer recently capitalized upon the weakness of the male members of the family and issued a pie calendar to the housewives of his neighborhood, and even some of the women beyond the boundaries of his locality secured them. On this calendar he showed the housewife the different kinds of pies that could be made from the various fruits in their respective seasons. In other words, he put before the lady of the house a definite use for the fruits which he handled every month of the year in his store. A great many people to-day prefer to drink tea with a slice of lemon in it, in place of cream. Probably many of your customers are not familiar with the origin of this custom or just why they use lemons in this manner. A little educational work on the part of the merchant, in the way of window cards and special displays will fix a simple use like lemon in tea in the minds of your patrons so that they will soon believe that this is the only proper way to drink tea, and your sales of lemons will increase accordingly. It is said that in the fourth or fifth centuries tea was a favorite beverage in China. The leaves were steamed, crushed in a mortar, made into a cake and boiled together with rice, ginger, salt, orange peel, spices and lemons. A little window display with a small mortar, some tea leaves in the center of it, a hand-lettered card explaining the custom of the ancient Chinese and how the popular form to-day is to use a slice of lemon in the tea, will not only stimulate your sales of lemons, but will also add to the sales in your tea department.

Better believe yourself a dunce and work away than a genius and be idle.

**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



**EXPERIENCE**

has taught me that the man who has won out, did so, not because he was a genius, but because he used his brain to full capacity.

Would you want to buy stale (Ground Package) coffee, if in the next store you could buy it fresh ground, or Steel Cut on an Electric Mill? Do a little thinking. Just working hard will never line your pockets with wealth.

A Holwick Mill will contribute more to the pleasure and profit of your business than any article of store fixture you have ever bought. Let me tell you how little this Mill will cost and how easy it will be to pay for it.

**B. C. HOLWICK, CANTON, OHIO.**  
Electric Coffee Mills and Meat Choppers.  
Boot & Co., Grand Rapids Agents for  
Dept. F Western 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.

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

A. B. KNOWLSON CO.  
Grand Rapids Michigan

**TAKING INVENTORY**

Ask about our way  
BARLOW BROS. Grand Rapids, Mich.

WHEN U THINK OF A  
**Business Education**

THINK OF



Bookkeeping, Accounting, Auditing,  
Shorthand, Typewriting, Secy. Training,  
Salesmanship, Telegraphy and English  
subjects. Catalogue free.

New Term { Day { Starts  
Evening { Jan. 3.

**S.C.W. 5¢ Cigar**  
"Good to the very end"  
**X CIGAR CO. DISTRIBUTORS**

### MEN OF MARK.

#### John L. A. Galster, Leading Business Man of Petoskey.

John L. A. Galster was born at Buffalo, N. Y., May 11, 1879. His antecedents were German on his father's side and French on his mother's side. The family consisted of three boys and four girls, all of whom now reside in Petoskey. In 1884 the family removed to Boyne Falls, where the father conducted a general store and hotel for many years. He is still living and resides in Petoskey with his children. The hotel was long noted for the excellence of the table, Mrs. Galster being regarded for many years as one of the best caterers in Northern Michigan.

Mr. Galster attended a village school at Boyne Falls up to and including the tenth grade, devoting his spare time to waiting on customers in the store, where he acquired the rudiments of business under the most favorable conditions. When he was 17 years of age he went on the road selling accident insurance. When he was 20 years old he removed to Petoskey, where he has since resided. Eighteen years ago he purchased the interest of E. C. Barnum in the fire insurance agency of Wachtel & Barnum. The business style was changed to Wachtel & Galster. On the death of Mr. Wachtel, seven years ago, he purchased the Wachtel interest and formed a co-partnership with his brother, Henry G. Galster, under the style of the Galster Insurance Agency. The Agency represents forty-two old line companies in Northwestern Michigan and the Upper Peninsula. Mr. Galster is also State agent for the Southern Surety Co., of Des Moines, Iowa, covering the entire State except Wayne county.

Mr. Galster was one of the founders of the Petoskey Portland Cement Co. and the Petoskey Transportation Co. He is Secretary and Treasurer of both organizations. He also owns a half interest in the Royal Cigar Co., of Petoskey.

Mr. Galster was a member of the City Commission of Petoskey seven years and last November he started on a two-year term as Mayor of the city.

Mr. Galster was the originator and is the leading spirit in the Galster-Davis Hunting Club, which comprises thirty members, with a waiting list of twenty-seven. He was elected President for life. The Club functions about six times a year and no member is excused on these occasions unless he is able to present a physician's statement that he is incapacitated by illness. The Club owns a camp and a large tract of land near Rubican, Ontonagon county, where it meets two or three times a year.

Mr. Galster was formerly a member of the State Fish Commission and now acts as one of the six members of the Conservation Department, in which work he takes great interest.

Mr. Galster attends the Presbyterian church, but is not an active member. He has long been a member of the B. P. O. E. Last year he served

the Petoskey Chamber of Commerce in the capacity of President.

Mr. Galster was married Nov. 9, 1903, to Miss Lorene Buell, of Petoskey. They reside in their own home on Summit street.

Mr. Galster attributes his success to the exercise of strong will power and to the fact that he never starts anything unless he intends to stay by it and finish it. He is a persistent worker in the cause of good government, strict enforcement of the law and civic and community betterment and many commendatory remarks are made about him in his home town because of his steadfastness in all efforts to build up the community in



John L. A. Galster.

which he lives and make it better and stronger in every way.

#### How One Merchant Moved Slow Selling Brands.

Wilmington, Ohio, Jan. 3—I know a business man can get all kinds of books on business systems in his line, but you know and I know that you will run up against your own boulders in the hidden path in your own particular business. I won't try to give you a cure all, but just some little experiences, and I know there are hundreds of merchants whom this will fit.

I might have headed this "Slow goods and how to move them," but that sounds too booky.

All of us are sometimes rung in on some new brand, or a deal or something, and maybe the article thus purchased is slow sale or perhaps does not move at all. Now I am in the grocery and general merchandise business in a suburb of our city. I conduct a cash-and-carry store. I would not do business any other way. I used to advertise in our daily papers. That did not bring results. I had often put the articles I wanted to sell down on a bargain counter, cut the price away down, even below cost, and maybe I would dispose of a few. So I made up my mind something was

wrong, for the very people who should have taken advantage of these sales would not buy at all. I had some canned corn, standard pack, new brand and it would not sell. I tried the bargain counter—nothing doing. Then I got my thinker busy one Saturday night after I went to bed and this was the result: I cleaned off a shelf right back of the center of my tying up counter. I placed the corn which would not sell on these shelves, arranging it conspicuously and neatly. I then placed a few dozen cans of the best brand of corn right on the counter in front of the shelves with the other corn. I marked this corn the same price as I had the slow corn. I marked the slow corn the price of the best. The best corn on the counter had a few cans where the label was discolored or soiled or loose. These I placed in front, hiding the

what they want when they come for them, especially the flour.

Erskine R. Hayes.

#### 1921 a Bad Year for Co-operatives.

From many sections of the West and also from Canada there have come reports in recent months of co-operative stores in a peck of trouble. In the Province of Ontario the United Farmers' Co-operative Company, conducting a chain of retail stores, is reported to have incurred a net trading loss of more than a quarter of a million dollars during the year. This story, of course, could be matched many times over by similar reports from mercantile establishments under private ownership, and it merely goes to prove that there is no peculiar magic about the co-operative system. Bad trade practices or world-wide economic forces beyond individual control will affect the one type of store as well as the other. Overzealous apostles of co-operation have sometimes appeared to believe that their pet scheme secures immunity from economic law. The management of the co-operative enterprise, and the membership as well, should know something of the business cycle, so that when deflation comes it can be met with a minimum of loss.

A period of deflation always brings peculiar hardships to stores operating on the co-operative plan. The membership of such an organization is always willing to participate in the profits, and when prices are steadily rising and profits are rapidly accruing the enterprise may have smooth sailing. Part of the profits at this time should go into a reserve to tide the business over the coming periods of bad weather. For rather obvious reasons the co-operative store is not so likely to pursue the prudent course in this respect as the establishment under individual ownership and management. Since the success of the enterprise depends chiefly on its ability to sell goods as nearly at cost as possible, there is not much opportunity for the manager to accumulate a safe reserve. When prices begin to break and inventories to shrink in value, the prospect of sharing losses instead of profits is more than likely to dissipate the loyalty of the membership, whereas in the case of individual ownership the dealer facing possible losses is likely to take off his coat and work harder than ever.

#### Farrady's Resolved Cup.

One day when Farrady, the great chemist, was out, a workman accidentally knocked into a jar of acid a silver cup. It disappeared and was eaten up by the acid, and could not be found. The acid held it in solution. The workman was in great distress and perplexity. It was an utter mystery to him where the cup had gone. So far as his knowledge went, it had gone out of existence forever. When the great chemist came in and heard the story, he threw some chemicals into the jar, and in a moment every particle of silver was precipitated to the bottom. He then lifted out the silver nugget and sent it to the smith, where it was recast into a beautiful cup.

When we catch hell it is usually because we have been pursuing it.

We offer the unsold portion of:

# Holland-St. Louis Sugar Co.

## First Mortgage 8% Serial Bonds

Dated November 1, 1921

Due Serially, May 1, 1924 to May 1, 1936

Registered as to principal. Semi-annual interest payable May 1st and November 1st, without deduction for any Federal Income Tax not exceeding 2%.  
Callable in whole or in multiples of \$25,000 on any interest day on 30 days' notice, at 105 and interest.

**Denominations, \$100, \$500 and \$1,000**

### THE MICHIGAN TRUST COMPANY, TRUSTEE

The interests of bond-holders are unusually well protected under this mortgage.

Here is an important member of the great group of sugar producers. This is a basic industry and one of the great industries of the State of Michigan. It is a home industry of enormous size and importance.

The original Holland Sugar Company has been in successful operation 22 years. The additional plants at St. Louis, Michigan, and Decatur, Indiana, are both larger. The combined capacities are about forty million pounds of refined sugar per annum.

### EARNINGS:

Ten-year average of earnings, after depreciation and applicable to interest and taxes, \$318,428.82; Five-year average to April 30th, 1921, \$485,885.48. These two averages were respectively over three times, and over four and one-half times the maximum interest charge on this bond issue.

**Tax Exempt in Michigan.**

**Price: Par and interest, yielding**

# 8%

**The Michigan Trust Company**  
GRAND RAPIDS

### The Value of Personal Appearance in Selling.

In my mind one of the greatest assets a man or woman has, especially one in the selling game, is his or her personal appearance. Strange as it may seem, this is one of the things that many intelligent salespeople either forget or neglect out of pure carelessness, and if we delve down to the root of the matter we find that many a sale has actually been lost through just this forgetfulness or neglect.

I do not mean by this that it is necessary to be foppish, not in the least, but I do contend that the little niceties of personal cleanliness and attention to the smaller details of dress and personal appearance will go far toward making us the 100 per cent. salespeople we are all striving to be.

I have had salesmen (the ladies, God bless 'em, don't classify for this rub) sit down opposite me at my desk many times for an interview and the malodorous perfume from a recently smoked pipe, cigar or cigarette has decided me against the man before he said a word. And to be real honest, I should apologize for that for I have always been an ardent admirer of "My Lady Nicotine." However, I found early in my experience that to save the pleasure of a good smoke until after all calls were made, or to get my smoke between times and then use my tooth-brush, really brought results; and it was results I was after, just as it is results you want.

Especially in the last few years, many of us have felt keenly the cost of clothing, and, myself among a lot of the other boys, have taken to bringing out our "little old last year's suits." This, in my mind, was mighty commendable, but some of us forgot that in order to make them as presentable as they could be it was necessary to have them cleaned and pressed. It is not only an old suit that needs such attention, but our very newest of suits will eventually need it. This is one of the big things, and I am sorry to say, is too often neglected. There is not one of us who could not do this little job at home for ourselves if necessary. You see I am not in the cleaning and pressing business, nor am I selling this sort of machinery, therefore, I can honestly and heartily recommend the home method. I have had the experience.

Unfortunately I hate to shave about as much as any man who was ever cursed by being closely related to "Old Brother Esau," and this is one reason, I suppose, why I have had to come to the point of doing that same thing every day of my life or having the people I meet wonder whether or not the doctor has ordered me to raise a full beard. I have felt many times that I would like to slip some fellow-salesman the price of a shave, and had it not been for the offense which surely would have been taken, I am sure that I would have mentioned the matter. But that was before the price of this little requisite had arrived at its present level. The idea is that we can all

own a razor of sorts (I have several of "sorts" and the time taken to perform the operation will more than repay us.

I do not wish to appear as being fastidious, but the fact that a great majority of us have heretofore neglected to take proper care of our hands is no reason why there is any plausible excuse for it. Remember, don't you, know perfectly asinine we used to think it was for a real he-man to be so effeminate as to doll himself all up in a wrist-watch? Then old Bill Hohenzollern went loco and some of us had to go over and help corral him and his wild bunch. What happened to the wrist watch? Walk down any street in any town, at any time, and see the class of men that still wears 'em. Just so did we used to feel about the man—no, we didn't even give him credit for being a man—but we felt that a person who had his nails manicured was fast reaching the limit, if not already arrived.

Thank the powers that rule, however, for the attitude of the average person in regard to the man who makes an effort to keep his hands looking as though he, too, had reached a realization that true cleanliness, the kind other than that which can be had by the simple application of soap and water, is just as essential as keeping the teeth clean. We may not, all of us, have the time, inclination nor wherewithal to keep a professional manicurist busy, but we can, any of us with the inclination, do a little something along this line for ourselves, and this too without being accused of wishing to become an exact counterpart of Lord Chesterfield or Lord Fauntleroy.

It is strange how many times a salesman will be very neatly dressed and whose personal appearance, with one exception, will meet with instant approval; but the one exception—his unpolished shoes—will immediately shout at you, with impish glee, their right to be thrown in the balance against him—shoes not only unpolished but, sad to say, in some instances kept in very bad repair. We probably realize, if we stop to think for a moment, that the amount expended for full soles and heels on an old pair of shoes will as a general thing make them look almost as good as new and as the cost is not prohibitive, the additional attractiveness to our personal appearance justifies spending the amount, and much more if necessary. Many times it is only a small amount that is required to get the desired results, and yet there will be the apparent neglect.

Clean collars on clean shirts, the cuffs of which are clean on the inside next to the wrist, are other requisites of a man well cared for. Granted it does cost more now than ever before for laundry bills, I am sure that you will agree with me when I say that these are points which we cannot afford to overlook and I very graciously acknowledge that few of us do.

The point is just here: A salesman calls on me in an effort to interest me in his wares, his personal appearance does not justify a belief

## Wash Goods

New and attractive patterns in all kinds of Wash Goods arriving daily.

See us—before placing your orders.

Quality Merchandise — Right Prices — Prompt Service

### PAUL STEKETEE & SONS

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

## PREPAREDNESS

When the market was in the dumps during last July and August we prepared for January Sales by placing contracts for merchandise at low prices so that we could furnish you at this season of the year for your January Sale and we are in wonderful shape to take care of merchants and buyers who will pay us a visit this month. We feel that we can save you money on your sale merchandise. We are listing below only a few of the many bargains we have to offer.

200 Black Satine Shirts	-----	\$ 8.37½
Wabash Striped Overalls	-----	12.87½
430 Chambray Work Shirts	-----	6.75
All Wool Storm Serge Middies, Navy Blue	-----	2.00
140 Ladies' Fleeced Hose, Black, all sizes	-----	2.15
510 Men's Slipover Sweaters, Wool Faced	-----	2.00
1400 Boys' Wool Mixed Sweaters, Color Comb.	-----	2.25
173 Men's Wrights Buckskins, U. S., dozen	-----	32.50
771 Heavy Wool Mittens, Assorted, dozen	-----	3.50
780 Boys' Sheep Mitten, Lined, dozen	-----	4.10
"Daisy" Ribbons, No.'s 80, 100, 150, Asst'd, 5 Dk., 1 Lt., pc.	-----	1.85
81x90 Standard Bleached Sheets, dozen	-----	12.75
42x36 Bleached Pillow Cases, Good Quality	-----	2.25
1931 Fancy Outing Flannels, Heavy Quality	-----	.11¾
60x76 Cotton Blankets, First Quality	-----	1.17½
9-4 Brown Sheeting, First Quality	-----	.30
No. 75 Hamilton 44 inch Storm Serge	-----	.85
No. 160 Amoskeag French Serge, 40 inch	-----	1.00
Columbia Light Percales, Full Pieces	-----	.13½
Diamond Hill Nainsook and Cambric	-----	.13½

GRAND RAPIDS DRY GOODS CO.  
Wholesale Only.

### BROWN'S BEACH JACKETS IN STOCK

Style 124 Sleeve without Collar, All Sizes	-----	\$4.00
Style 224 Sleeve with Collar, All Sizes	-----	4.50
Style 324 Vest, All Sizes	-----	2.12½

#### New Prices

### TOM WYE JACKETS

#### IN STOCK

No. 22 Two Pockets, Emerald Heather, 36, 38, 40, 42	-----	@ \$5.00
No. 42 Two Pockets, Emerald Heather, 36 to 46	-----	@ 5.75
No. 42 Two Pockets, Green Spray, 36, 38	-----	@ 5.75
No. 42 Two Pockets, Seal Heather, 34, 36, 46	-----	@ 5.75
No. 42 Two Pockets, Oxford Heather, 36, 38, 40	-----	@ 5.75

#### New Prices

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

that he is doing well enough to enable him to be well groomed. What is the conclusion? Would't I say to myself: "Either this fellow is not putting his proposition over and his firm cannot afford to spend much money on him or he is shiftless?" In either case the answer would be the same. In the first case, because he was not "getting by," I would have every right to believe that the merchandise was not well received by the majority of people, and what is not good enough for my neighbor is not good enough for me. Something wrong with the merchandise. In the second case, if the man is shiftless about little things—personal appearance, etc.—how will my orders be taken care of? If I order one item will he send a half dozen? And if I order half a dozen, will three of these be something entirely different than specified in the original order? Lack of interest in one's self, lack of interest in one's business.

To those who are of the fraternity that gets its bread and butter by close personal contact with some of the nicest and most fastidious people on earth, even though it may be that we do not consider all of these things essential, I would say: "Let us have the consideration that will prompt us to remember that these good people are sitting in judgment upon us and the least we can do for our own cause is not to offend them."

C. M. Tinker.

A Clothing Trade Problem.

The clothing manufacturer during the past year has been between the devil and the deep sea. On the one side has been the consumer who still demands good quality, but still expects lower prices than the trade can yet see its way clear to make. On the other side stand the operating costs which persist in staying up and thereby preventing producer and consumer from finding a common meeting ground. Old stocks have been thoroughly liquidated and manufacturers and distributors have endeavored to bring down the volume of overhead expense. As a result, prices are lower, but the reductions, of course, do not correspond to the decline in prices of raw materials. The head of one large establishment making men's clothing recently stated that if the spread between the price of raw materials and finished goods continues to expand the trade might be forced to make a radical revision in its methods of production and distribution.

A well-earned rest does not come between shovelful of gravel; that is a well-paid rest.

We are manufacturers of Trimmed & Untrimmed HATS for Ladies, Misses and Children, especially adapted to the general store trade. Trial order solicited. CORL-KNOTT COMPANY, Corner Commerce Ave. and Island St. Grand Rapids, Mich.

PRICES CURRENT ON STAPLE DRY GOODS.

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

Table listing various dry goods such as Bleached Muslins, Unbleached Muslins, Wide Sheetings, Denims, Drills and Ticks, Cambrics and Longcloths, Gingham, Prints and Percalines, Ladies' Underwear, Men's Underwear, Hosiery, and various fabrics like Wool Goods, Carpet Warp, Diaper Cloth, Blankets, Notions, and Flags.

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 1/2 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, No.01, Men's union suits 12 62 1/2. 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 No. 150 "Hallmark" 72x80 Nainsook \$ 9 75. Men's 64x60 Nainsooks 6 50. Men's 84 Square Nainsooks 9 00. Men's Fancy Nainsooks 8 75.

Wide and Medium Stripes. B. V. D. Shirts and Drawers, Shirts 6 87 1/2. Drawers 7 25. B. V. D. Athletic Style No. U-101 12 62 1/2. U-D Youth's B. V. D. 8 50. Boys' "Hanes" No. 756, 72x80, Nainsook Union Suits 7 25. Boys' "Hanes" No. 856, 72x80, Union Suits 6 25. Boys' 64x60 Union Suits 5 00. Boys' 72x80 Union Suits 6 25.

Men's and Boys' Cotton Underwear for Spring. Men's Egypt Balbriggan Shirts and Drawers \$ 4 50. Men's Egypt Balbriggan Union Suits 7 50. Lawrence Balbriggan Shirts and Drawers 7 50. Men's Cotton Ribbed Union Suits 8 50. Men's Combed Yarn Cotton Union Suits, Egyptian 12 00. Boys' Balbriggan Union Suits, Egypt 4 50.

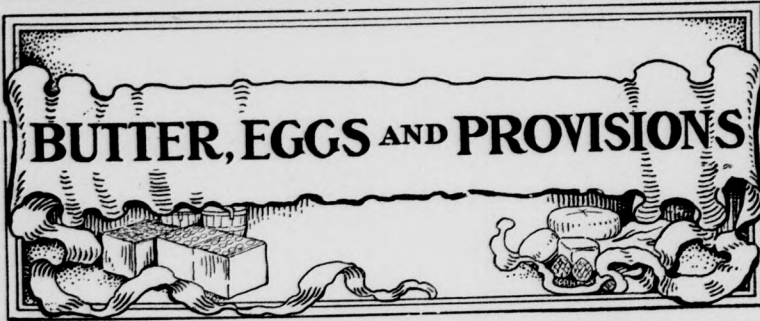
Men's Dress Furnishings. Slidewell collars, linen or soft 1 60. Neckwear 2 10, 3 75, 4 50, 6 00, 7 50 9 00. Flannel night shirts 10 50. Dress pants 33 00 to 42 00. Mufflers 12 00 to 19 50. Dress shirts 8 00 to 48 00. Laundered stiff cuff shirts, 80 sq. percale 16 50. President and Shirley suspenders 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 87 1/2. Stiefel rope stripe, Washab 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 37 1/2. Nugget blue chambray work shirts 7 50. Golden Rule work shirts 7 50. Piece dyed work shirts 6 50. Best Quality work shirts 8 50 to 13 50. Cherry Valley flannel shirts 25 50. Buffalo flannel shirts 39 00. Domet flannel shirts 22 00. Standard flannel shirts 22 00. Harding flannel shirts 19 87 1/2. 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' Washab 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. Tricoulette waists, each 3 25. Bungalow percale aprons, dz. 7 50 to 13 50. Bungalow Gingham aprons, doz. 13 50. Gingham house dresses, dz. 24 00 to 48 00. Best sateen petticoats, doz. 9 00 to 13 50. Pettibookers, doz. 2 25 to 12 00. Bandeaux, doz. 3 25 to 13 50. Brassiers, doz. 3 25 to 13 50. Silk and cot. Env. Chem, dz. 6 00 to 19 50. Outing gowns 8 50 to 18 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.

#### Know About Copra a Favorite Food.

Almost everybody eats it in one form or another but by no means does everybody know by the name of "copra", meat of the coconut. Vegetable oils and nut foods are becoming an essential part of the life of the race, and it was a real deprivation when Germany was cut off during the war from its African supply. One of the world's ports for the entrance of vegetable oils and copra is San Francisco, which brought in last year something greater than \$40,000,000 worth and this figure is much less than the imports during the war. San Francisco is distinguished for its completely equipped vegetable oil terminal.

For years Europe controlled the sources of supply of foreign vegetable and animal oil, and the movement was very great through such ports as Marseilles, Hamburg, Liverpool and Rotterdam. The war dammed up these currents and American enterprise released them toward American markets to great effect. Vegetable oils enter in a basic way in the making of glycerine for explosives and some are used as substitutes for animal fat, and, during the great period of demand in the war, prices in some cases jumped as high as 600 and 700 per cent. and this was true notwithstanding the domestic production of cottonseed oil which also commanded the highest war-time prices.

While it may be presumed that all imported vegetable oils are edible this is not so and there is an extensive use in industries of such oils in making soaps, paints and varnishes, printers' ink, imitation rubber fabrics, linoleum, etc. Copra is cured either by exposure to the sun or by a mechanical process of hot air, or by smoke in enclosed rooms. The flesh of the coconut before drying contains about 45 per cent. moisture. The main source of supply of the oil crushing plants in America are the Philippine Islands, South Sea Islands, Java, India and Ceylon.

Up to fifteen years ago about all the copra was produced by native Filipinos, South Sea Islanders and Javanese in their own native gardens, but since then considerable European capital has been invested in scientifically cultivated coconut plantations. More than 90 per cent. of the copra coming to the Pacific coast from the South Sea Islands has been moved in small sailing vessels which load on

the coast with lumber for Australia and New Zealand. A vegetable oil terminal at San Francisco is owned by the state of California and has a capacity of one million cases or the equivalent in barrels.

#### Foot Defects.

The Board of Health of New York City has recently made a special study of the feet of the children in one of the public schools with a view to obtaining some idea of the prevalence of pedal defects among young boys and girls.

The examinations, made by orthopedic surgeons, appeared to show that such defects are much commoner than has been supposed. The number of children examined was 356. Seven per cent. of the boys and 6 per cent. of the girls were found to have deformed toes. Six per cent. of the boys and 13 per cent. of the girls had "flat foot." Forty-seven per cent. of the boys and 74 per cent. of the girls had "weak feet." Ten per cent. of the boys and 17 per cent. of the girls had ingrowing toenails. The feet of 39 per cent. of the boys and 26 per cent. of the girls revealed corns or other excrescences. Twenty-one per cent. of the boys and 2 per cent. of the girls walked with their toes turned in.

Most of these troubles were of a character admitting of correction and cure, with proper treatment. If neglected, said the surgeons, some of them might cripple and impair the efficiency of the children affected.

The surgeons recommended that all growing children be examined for such defects and that those affected be watched and treated, in order that later in life they may be "foot-sound."

#### May Declare Salmon Holiday.

A pact with Canada for a complete shutdown of sockeye salmon fishing for a long period of years as a means of rehabilitating this valuable industry will undoubtedly be urged by the Washington State Fish Board which left Seattle recently for Vancouver to go in conference with provincial and dominion fishing authorities. Now that the sockeye treaty has been discarded, the Washington officials perceive a timely opportunity to frame international rules that will afford immediate protection to a fast decreasing industry. For the first time in sixteen years international fishery officials can get together and provide the necessary restrictions, and when L. H. Darwin, the present supervisor of fisheries, recommended the creation of a State fish board he saw the present opportunity for quick restrictive legislation.

A love match should always light the fire on the altar of matrimony.

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.

**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 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

**Great Value of Canning Industry To World.**

Apples, sweet potatoes, or most any other article, if frozen when not in cans, are frequently spoiled and rendered unfit for use. No such damage occurs to the canned product, as the exclusion of the air seems to prevent damage at a temperature which would ruin fresh fruits or vegetables.

Canned fruit, fish or vegetables may be frozen solidly in the cans or until the expansion causes the cans to bulge at the ends.

If the cans are put in a place where the temperature is about 50 to 60 degrees they will gradually thaw. If they are wanted for immediate use they can be thawed by being placed in warm water and in neither case will the flavor or quality be injured.

The chief risk of damage from freezing of canned foods is that when put in warm storage while frozen the cans will condense moisture from the atmosphere, will remain damp and quickly rust. If the goods are promptly used, however, there will be no danger of rust or deterioration from that cause.

Very little trouble arises from the freezing of canned foods. The damage is far less than that sustained by similar articles unprotected by the cans.

Severe cold weather increases the sale of canned foods for several reasons. Appetites are invigorated and aroused and people eat more. Then the cold destroys thousands of tons of turnips, potatoes, cabbage, apples and other perishable fruits and vegetables which are not efficiently protected from the frost.

It would surprise economists of food if statistics could be collected on the enormous quantity of perishable foods that is frozen and ruined in transit over the railroads during sudden cold snaps.

This demonstrates the great value of the canning industry to the world for it saves food not only from wasting but from spoiling both in extremes of cold and hot weather.

John A. Lee.

**Teach Europe To Eat Corn.**

Europe is hungry. Its people nowadays are glad to get any kind of food that will fill their empty stomachs. Hence the time seems favorable for teaching them to eat our corn.

Efforts in this direction in the past have not met with much success. Nothing is more difficult than to persuade people to eat a thing that is new to them. When, during the famine of 1848, we shipped corn to Ireland, reports were circulated that consumption of that kind of grain by human beings "turned them into niggers." This, it was said, was the reason why there were so many Negroes in the United States.

Corn is extensively grown in Italy and Rumania, but in those countries it is prepared as a sort of porridge, and cornbread is practically unknown. European housewives are not much given to hot breads, and cold cornbread is not palatable. Besides, it gets stale quickly.

In 1900 our Department of Agriculture organized an extensive corn "drive" in Europe. Small stoves were set up in grocery shops in many small towns in England, and bread, griddle-cakes and other preparations of maize were served free to all comers. But the crusade was a failure.

Now, however, the Department of Commerce is going to try to introduce corn grits over there. Europeans eat a great deal of buckwheat, rice and pearl barley; and surely corn grits, prepared in the same way, ought to be acceptable.

One reason why the people of Europe rejected corn flour was that it did not keep well; but corn grits will keep as well as any other cereal product. During the last year relief organizations over there have used large quantities of corn grits, which, prepared by boiling, proved highly acceptable.

Corn grits can be delivered in Europe at half the cost of any other cereal food. Its cheapness recommends it at present.

**Growing Importance of Cheese.**

Cheese making is now one of the important and growing industries of America. The use of cheese is increasing both in families that demand a bountiful table and those of frugal taste, with the result that home managers are clamoring for more information about cheese and are looking to the big food producing companies of the Nation for this knowledge. They want to know especially about the care of cheese in the home, the principles of cheese cookery and new and savory cheese dishes. Cheeses are of two general classes—those which are of mild flavor and those which are seasoned or ripened in such a way that they are highly flavored. The latter, like almost all highly flavored foods, are commonly used to season dishes made of ingredients without much distinctive flavor or else are used in small quantities at a time to make a dish or meal more palatable. Cheese should be kept dry and covered, but never wholly exclude the air. If spread with melted paraffine it will keep moist. The receptacle for cheese should be thoroughly sterilized before new cheese is placed in it.

**How To Keep Happy.**

- Keep your heart clean.
- Keep your mind free from worry.
- Keep your body in condition.
- Keep out of other people's affairs.
- Keep on the job.

**Retail Grocers and General Merchants Association of Michigan**

President—John Affeldt, Jr., Lansing.  
 Vice-President—Chas. G. Christensen, Saginaw.  
 Treasurer—Chas. J. Schmidt, Bay City.  
 Secretary—J. M. Bothwell, Cadillac.

Maintained for the purpose of improving conditions for the retail grocer and meat dealer. Letters addressed the Secretary will have prompt attention.



**BANANAS**  
 THE ALL-FOOD FRUIT  
 BUT THEY MUST BE RIPE

ALL the natural high-food values of the Banana are brought out by our careful method of ripening. "Yellow Kid" Bananas, when thoroughly ripe, are delicious, nutritious and wholesome in the highest degree.

**The Vinkemulder Company**

GRAND RAPIDS

MICHIGAN

**"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

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

Blended For Family Use  
 The Quality Is Standard and the  
 Price Reasonable

Genuine Buckwheat Flour  
 Graham and Corn Meal

J. F. Eesley Milling Co.  
 The Sunshine Mills  
 PLAINWELL, MICHIGAN

**Watson-Higgins Mfg. Co.**  
 GRAND RAPIDS, MICH.

Merchant  
 Millers

Owned by Merchants

Products sold by  
 Merchants

Brand Recommended  
 by Merchants



**New Perfection Flour**

Packed In SAXOLIN Paper-lined  
 Cotton, Sanitary Sacks

## POWER BEHIND THE THRONE.

### Confessions of the Wife of a Traveling Salesman.

The man I married had long been a salesman in the employ of the same company in which my father was the treasurer. As a result of my close contact with "headquarters," through him and others, I had the impression that the office was the really important part of the corporation and that the sales force had a pretty easy time of it.

I honestly believed that the people who used the product made by this company simply had to have it—that there was no other made which would answer the same purpose! Imagine my surprise when I learned that my husband had to "hustle for orders!"

"Why, honey!" I said, one day, when he came home all tired out, "I don't see why you worry! Don't those people absolutely need the stuff you sell, in order to keep their own work going?"

I won't attempt to describe the look he gave me, but I was informed, in no uncertain terms, that I was "dreaming." When I confided to him the idea I had entertained regarding his end of the business, I thought he would go into hysterics!

Once he had regained his composure, he said, "I see! You thought all I had to do was to provide myself with a body-guard, announce in the market places that I sold S and S products, and then plead with the rush of customers not to force me to call for police protection!"

Right then and there, I had my first lesson in salesmanship. From time to time thereafter, he gave me pointers about the game, the most important being: "If you win a prospective customer's friendship you may count on a sympathetic hearing. After that it is up to salesmanship to do the rest."

I studied a lot those days. I read books on the lives of women in diplomatic life; books on salesmanship, and articles on getting ahead. But most of all, I kept my eyes open.

I discovered that more business is done over the dinner table than in the office; that a customer is more flattered when entertained in one's own home than when taken to a club or a hotel; that the golf course and the bridge table are also places of great importance, and that working for and contributing to pet charities works wonders.

Now, if this article is to be helpful to any one—and I have been led to believe it may be—I shall have to be frank. That will not be difficult, but I shudder to think how conceited some people may think me, if I recount how I won friendships through which my husband was eventually able to land some big contracts for his firm.

Let me first say, however, that I believe the following three things to be fundamentally necessary to a successful campaign by the silent partner in this game:

Dress properly at all times.

Know how to entertain—and do it!

Show a genuine interest in the hobbies of one's business friends and their wives.

Recently, I was trying to prove my

theory to a woman who differed with me. After giving her numerous examples where it had worked, I finished up with, "and because I did this or that I made the man and his family our friends and thus helped to secure his business." I was rewarded for my trouble in explaining how it worked, by this remark:

"Well, do you think it was honest for him to give your husband the business just because he is your friend?"

She had missed the point altogether. It was not a case of betraying a trust for the sake of friendship. It was simply that the friendly, personal footing provided the necessary atmosphere and opportunity for my husband to clearly demonstrate the superior merit of what he had to offer; whereas, either prejudice or indifference had previously blocked his efforts to even get into the man's office.

Another woman once said she did not see how I could meet the very persons I wanted to and set about to make them my friends. "You know, most of the time you are a newcomer, and it is not up to you to make advances," she reminded me.

This did make it hard but—"Where there's a will there's a way," and I always found that way without forgetting the rules of Mrs. Grundy.

With every shift to a new territory, we followed very much the same plan. As soon as we were settled, I attended concerts, lectures, and other open functions when we could not go together. We took in the good shows that came to town. My husband joined the Country Club, where we attended the club dances and often dined. We were thus thrown with the people we wanted to meet and know. I studied them and, through observation and discreet enquiry, learned all I needed to know about their individual idiosyncracies and decided on the special treatment to which each one would probably respond.

For instance, if I learned that Mrs. Blank presumed to pass upon her husband's friends among the fair sex and disliked having other women either fuss over him or even seem to do so—a practice I detest and eschew—I always sought to bring about the desired interfamily relations, or intimacy, by being attentive to her and respecting her prejudices.

I found that many buyers and purchasing agents for big companies were sick and tired of the way salesmen handed out expensive presents in order to influence them. A little later, I will tell you the story of a couple who, on this account, never chose to know socially the people with whom the husband did business.

Who likes to receive a compliment or a gift for which the donor expects to be paid? But who is not influenced by a gift or a service rendered if it at least seems spontaneous? As an illustration, let me tell you of an incident that had much to do with my husband's success in a particular territory.

A certain customer was moving. His wife was not well, and he was worried for fear she might overdo. I learned what day they were going

into the new house, how many friends were to help set the house to rights and at what time they would want luncheon, which I arranged to furnish.

When offered, she could not refuse it because she knew I did the same, under similar circumstances, for other friends with whom we had no business dealings whatever. Besides the cold lunch—which I made very dainty in appearance if anything but dainty in size—there was a thermos bottle of hot coffee. When the house was settled, I sent some flowers with a note stating that I hoped they would be very happy in their new home.

This service cost the company something, of course; but it was gratefully accepted and appreciated, while an equally expensive present would have offended and been returned.

In passing, let me remind you that it is useless to entertain beautifully for business friends unless you do likewise for friends of whom you expect nothing. You will be sure to be found out and all your work will be undone. I do not mean by this that everything you do on your personal account must cost a lot, but you must, at least, make it up to others in novelty and thoughtfulness when you entertain them. Also, to live up to the enviable reputation you establish will require you to be unusually vigilant and alert.

I had the reputation everywhere of always remembering and serving the dishes for which our friends had at sometime or other expressed a preference, and everyone of them fully expected to be served what he or she liked whenever I entertained them. A lapse of memory on my part would have been considered a faux pas, and the aggrieved one would have regarded it in the light of—well,—almost a slight!

People are much flattered if you re-

member their faces and names; and if you remember a bit of the last conversation you have had with them, that works miracles.

Of course, I always learned whether Mrs. and Mr. Customer were interested in motoring, golf, theaters, bridge, dancing, or dinners before I attempted to entertain them. If they had a hobby, I learned something about it so that I could introduce the subject and make an intelligent remark, now and then, just to keep things going.

You never can tell what may appeal to a person. I thought my greatest success lay in the fact that I served such good meals and always remembered my guests' individual preferences. You can imagine I was greatly surprised when informed by a mutual friend, that one of our most important customers liked to have me in a party or to be entertained in our home because he considered me good at repartee! Of course, I knew he always "joshed" me a lot, but I never knew he set out with malice afore-

## Publishers and Jobbers of Art Calendars

1923 samples now on  
display

Wait for our salesman

Grand Rapids Calendar Co.

572-584 Division Ave. S.

Grand Rapids, - Michigan

REMEMBER THE NAME!

# The NEW CURRENCY CIGAR



"Great!"

5 IN FOIL 25¢

Largest selling 5 cent cigar in the world.  
At all progressive stores

WORDEN GROCER COMPANY  
Distributors  
GRAND RAPIDS, MICH.



thought to see if he could stump me.

In this game, one has to be alive every minute. Each person is a law unto himself, and half the fun is in finding out how best to handle him. While I admit that I deliberately planned to meet and win people in many cases, I must tell you, in passing, about one case I could not have planned nor would I have done so if I had been able. But I did take advantage of the circumstances that accidentally came my way.

Just a short time after my husband took over a new territory, one of the company's old customers "turned him down." We knew he and his company would eventually come back to us, but we wished to hasten the coming.

One evening, as we were walking down the avenue, we ran into the man who could hurry or delay the return. He looked so forlorn and downhearted that we stopped to chat with him. He told us he had just brought his wife to the city hospital after the doctors at home had given her up! No wonder he looked so pitiful, I thought, as I remembered his eight children and the happy home he was reported to have. After talking to him a few minutes, I asked him to come home with us and take pot luck.

"I would love to," he said, "if you would really give me pot luck, but I know you won't! I have been asked to pot luck before and been served a banquet. You can't tell me that people have six or eight courses when they are not expecting guests." We assured him he would certainly have it—and he did! The meal consisted of a small roast of beef, two potatoes and two baked onions, a salad of greens, and strawberry ice cream. There was sufficient meat for everyone, but the vegetable portions, also the salad, had to be pooled and, again, divided! The ice cream came out all right because my maid had just learned to make it and always made more than was necessary because she liked to give some of it to her friends; but they were disappointed that night!

There were no left overs from that meal, but there was an after effect. Our guest was won! The next few days, he haunted our house and, finally, brought his bag over and remained with us until his wife was convalescent.

And the end of that story is that his wife recovered her health, we won a life friend, and our company won back a lost customer.

Another time we were stationed in South America. In those days my countrymen were generally regarded there with doubtful esteem—if not suspicion—all the way from the least among us up to our minister plenipotentiary. This made it very hard for my husband to get the "look in" he sought either socially or in a business way. Of course, I was anxious to help him improve the business of which he had assumed charge and secure a better social footing than any one who had preceded him.

A railway company was in the market for various supplies. My husband knew that his goods, though higher priced, were of better quality than any offered by his competitors, but he also

knew that an American firm stood a slim chance of getting the contract if the railroad officials could get reasonably satisfactory goods elsewhere. It became a question of how to get on such terms with the deciding power as to insure open-minded consideration of the superior merits of the American goods offered.

We managed to meet the right man socially. In the course of the conversation, I learned he was very lonesome for his family—a wife and three children in England. Also, that he could sing, but that in the absence of his wife, he could not enjoy his music because he had no one to play his accompaniments. This was the chance I was looking for! Being fortunate enough to have a piano in my apartment, I invited him to call and bring his music. I was not much of a pianist; but by practicing hours between calls, I was able not only to help him enjoy his pet hobby but established such a friendly relationship between him and us that when my husband went to him with his business proposition he was naturally predisposed to give him a sympathetic hearing. Nothing more was needed—salesmanship did the rest.

I could tell you of other instances where service which cannot be bought helped to make material gains; but I won't, because I have made my point. However, I would not consider I had played the game if I did not give one incident where the wife had to be reckoned with.

In this case, she refused to know anyone with whom her husband did business. This was a very serious problem for us, since we wanted to know them socially. Through mutual friends we finally met them. I learned that one of the reasons why Mrs. Customer had declined to know any of her husband's business associates was because many of them had been most tactless. Costly presents had been pressed on her, even by those whom she had never met, with the ulterior motive of favorably influencing her husband toward them—or, so she thought—and she resented it by not only returning the gifts but refusing to meet the donors.

Besides, these others had never taken the pains to find out what was her chief interest in life. I made this my first business, and, once I knew what it was, I familiarized myself with the subject. When ever I was with her, and the occasion presented itself, I always had some new angle from which to discuss it. I never made her an expensive present; but when a gift was suitable, it was so personal that she could find no excuse for returning it without giving unmerited offense.

After we had known each other for many years, she once asked me not to give her a Christmas present. I had ordered a monogrammed gift made for her, and it was too late to cancel it. Of course, after she requested me not to give her anything, I could only acquiesce. But the gift was useless for anyone else. Early the following summer, I rather vaguely recalled that the date of her wedding anniversary was about due, so I sent the gift and

wrote her a wee note asking if I was right.

I made the hit of my life.

Someone asked her why she chose to associate with me when she refused to know the wives of other salesmen.

"Oh, I never thought of her as being in that class!" was her reply.

I would rather have heard that than to have had a new dress.

To-day many women wish they could make a living—go into business—but they cannot for various reasons. Sometimes their households take up all their time, sometimes their husbands object to having them work, saying, "I will make the living for the family." But more often they do not feel they are prepared in any line. You need not worry about any of these things. For no matter which class you are in, no matter where you are, I believe you can go to business by doing a little teamwork and so help your husband to make such a success of himself that you will be kept busy enjoying that success.

Some time ago, I was visiting in my home town. A woman I have known many years, said to me at a tea, one afternoon, "What an interesting life you must lead. Your husband is moved around the world so much you are constantly meeting new people and seeing new sights."

I admitted that what she said was true, but I did not add that my greatest happiness is that I knew I was really accomplishing something! —Frances Van Dyke, in Success.

The foolhardy individual used to blow out the gas; now he steps on it.

## MCCRAY REFRIGERATORS for ALL PURPOSES

Send for Catalogue

No. 95 for Residences  
No. 53 for Hotels, Clubs,  
Hospitals, Etc.  
No. 72 for Grocery Stores  
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## Wm. D. Batt FURS Hides Wool and Tallow

Agent for the  
Grand Rapids Steam  
Ground Bone Fertilizer

28-30 Louis St.  
Grand Rapids, Michigan

## There Is No Substitute

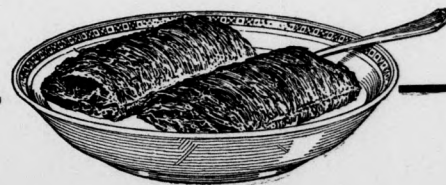
When a housewife asks for a nationally advertised product she should have it, and progressive, up-to-date grocers will always give preference to nationally advertised foods. There is no substitute for

## Shredded Wheat Biscuit

You can grind up any old thing and call it a breakfast food, but there is only one Shredded Wheat. It is the most thoroughly cooked cereal food and combines deliciously with all kinds of fruits, creamed vegetables and creamed meats. Nothing can take its place. We have spent millions to create a demand for it. In supplying this demand you make a quick turnover and a fair profit.

MADE ONLY BY

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





**Service and Charges at Two Kalamazoo Hotels.**

Detroit, Jan. 3—In confirmation of what I have already written concerning hotel rates and in continuation of the subject, I am submitting you additional menus of hotels I have visited recently.

Take, for instance, a house like the Park American Hotel, at Kalamazoo, operated under the management of Ernest McLean, well known not only on account of his successful conduct of this property, but also because of his having been connected with the Livingston, at Grand Rapids. This hotel, of modern and recent construction is conducted on the European plan, with rates ranging from \$1.50 per day upwards. The writer was shown apartments at various prices, all of which were well worth the prices charged. Many of the cheaper rooms are especially attractive and would command higher rates almost anywhere. The lobby, parlors and more especially the main dining room are wonderfully attractive. In the latter is served ample and appetizing meals on the table d'hote plan. Club breakfasts ranging in charges from 35 to 85 cents, are here served. The luncheon at 75 cents is substantially like this:

- Vegetable Soup
- Boiled Pig Spareribs with Sauer Kraut
- Fricassee of Veal, Tea Biscuit
- Roast Ribs of Prime Native Beef, Natural Mashed Potatoes or Steamed Potatoes
- Mashed Turnips
- Apple Pie or Baked Rice Pudding with Sweetened Cream
- Tea, Coffee, Milk or Buttermilk

An evening dinner, exceedingly popular, and evidenced by the patronage given, is especially well served and palatable. The charge for same is \$1:

- Oyster Cocktail
- Gold Heart Celery
- Grilled Lake Trout
- Braised Sweetbreads, Macedoine
- Fricassee of Chicken, Egg Dumplings
- Roast Ribs of Prime Native Beef au Jus
- Mashed Potato, Browned Sweet Potato
- Kidney Beans, Cabbage and Beet Salad
- Pumpkin Pie, Assorted Cakes
- Vanilla Ice Cream, Pineapple Sundae
- American Cheese, Saratoga Wafers
- Tea, Coffee, Milk

In the administration of the hotel, Mr. McLean is very capably assisted by his wife, who with him shares in its popularity.

While at the Park American I enjoyed the hospitality of the Rotary and Kiwanis clubs, whose programs included delightful luncheons served in one of the several auxiliary dining rooms of the hotel.

The Park American is the worthy successor of the old American House, operated for many years by Fred Hotop and wife—of whom I will have something to say in the near future—and bears out the reputation of the old familiar caravansary among the old time travelers.

Well known to the traveling fraternity is the most excellent Columbia Hotel, in the same city, operated by Adam Ehrman's Sons, who are by no means novices in the business, having been associated with their father for many years. I mention this hotel especially for the reason that it is brimming with hospitality and moderate in its charges for very excellent accommodations. All rooms have running water, phone and are nicely furnished. Two rates are in effect,

\$1.50 being the price for room without bath, and \$2 for room with bath conveniences. But the really surprising feature of the establishment is the exceedingly moderate charges for excellent meals, well served. Breakfast, including fruit, cereal, meats, griddle cakes, coffee, etc., are just 50 cents. No more or less. The charge for luncheon and dinner, with the following selection, is 65 cents.

- Puree of Tomato Soup
- Dill Pickles Celery Sweet Pickles
- Roast Sirloin of Beef—au Jus
- Roast Loin of Pork—Fruit Jelly
- Chicken Giblets on Toast
- Mashed Potatoes Steamed Potatoes
- Sugar Corn
- Beet Salad
- Cherry and Apple Pie
- Vanilla Ice Cream
- Brown Bread White Bread
- Tea, Milk, Coffee
- DINNER
- Steamed Rice
- Bouillon
- Dill Pickles Celery Sweet Pickles
- Broiled Tenderloin or Sirloin Steak
- Plain or with Onions
- Fried Spring Chicken—Cream Sauce
- Assorted Cold Meats
- French Fried Potatoes
- Shrimp Salad
- Apple Pie Hot Rolls
- Vanilla Ice Cream
- Coffee, Milk, Tea

The water supply for this hotel comes from its own artesian well.

A new figure in Michigan hotel affairs is Walter Barnes, now operating the well-known Rickman, at Kalamazoo, assisted by his son-in-law, Mr. Peifer. Later on I am going to tell you all about one of the most genial of men and an establishment of great merit.

I might do it at this time were it not for the fact that my visit with Mr. Barnes, talking on good old times in the hotel field, consumed so much of my time which should have been devoted to sleep. I have not had a chance to catch up on that commodity. Frank S. Verbeck.

**Studying Your Discounts.**

Get your pencil and pad. Figure this with us and see if we are correct. If we are, then study on this and study it hard.

On a bill of goods amounting to five hundred dollars, at 2 per cent. discount, ten days, the saving is \$10. If you wait until the expiration of the thirty days you lose the ten dollars.

In other words, you pay ten dollars for the use of \$500 for twenty days or at the rate of 36 per cent. per year. You can borrow money when times are normal at 8 per cent. per year or in other words, you can borrow \$500 for twenty days for \$2.20. There is a net saving of \$7.80 by taking advantage of the discount.

Now then, multiply the number of times you pay out \$500 for merchandise during the year by \$7.80 and you will have your net saving by discounting bills even if forced to borrow money to do so. This is merely a new way of presenting an old subject. Are we correct? It is worth thinking over.

Cash on hand is worth two on the books.



**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

**HOTEL RICKMAN**

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

**Beach's Restaurant**

Four doors from Tradesman office  
QUALITY THE BEST

**PARK-AMERICAN HOTEL**

Near G. R. & I. Depot  
Kalamazoo

European Plan \$1.50 and Up

ERNEST McLEAN, Manager

**Western Hotel**  
BIG RAPIDS, MICH.

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

A good place to stop. American plan. Rates reasonable.  
WILL F. JENKINS, Manager.

**HOTEL WHITCOMB**

St. Joseph, Mich.  
European Plan  
Headquarters for Commercial Men making the Twin Cities of ST. JOSEPH and BENTON HARBOR Remodeled, furnished 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.

**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

**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



75 Steps East

Fire Proof

### Gabby Gleanings From Grand Rapids.

Grand Rapids, Jan. 3.—In speaking of a local business man who has never carried around any excess of avoirdupois, but who does an enormous amount of work every day for 312 days every year, Mel Trotter recently remarked: "Always pick a lean horse for a long race."

B. B. Spelman, general dealer at Benzonia, was in town two days this week, purchasing a new stock of dry goods of the Grand Rapids Dry Goods Co. Mr. Spelman has arranged to issue a four page store paper every week during 1922 and confidently expects it will influence much trade in his direction.

The many friends of James M. Golding will be delighted to learn that he has been promoted to the position of sales manager of A. Krolik & Co., Detroit. Mr. Golding is a painstaking worker and always gives his employer the best he has in him. He is very popular with the retail trade and richly deserves the honor which has been bestowed upon him solely through merit.

Chas. H. Coy, the Alden general dealer, spent the New Year holidays with relatives in Grand Rapids. Mr. Coy and his late father have conducted the mercantile business at Alden and Spencer Creek for over fifty years and have always served their community well and faithfully. Mr. Coy owns a large amount of resort property in and around Alden and Spencer Creek, which he confidently expects will force him to occupy the sunny side of Easy Street before many more years roll around.

"Uncle Louie" Winternitz hiked down to Ft. Meyer, Florida, last week. He writes he is delighted to be located for the winter where he can take all the pictures he cares to take and play all the golf he cares to play.

The newly-married state used to be called the honeymoon; now it is appropriately regarded as the honeymoon.

Some persons dream of a land of milk and honey—and some of a land of silk and money.

Many a man calls some woman his old flame because she burned up his money—and then fired him.

Some folks must think criticism is an ointment—the way they rub it in.

The Ingersolls are the latest to disprove the adage that Time is Money.

One of the sporting events we look forward to in 1922 is, which will be robbed oftener—cigar stores or jewelry shops?

Some concerns follow the policy of requiring a man whom they are considering for a position as a salesman to go to the photographer and having three pictures taken—usually the full figure, a front bust, and a profile. This enables them to judge the physical qualities of a man, and to "size" him up from the standpoint of determination as expressed by the "cut of his jib;" power to reason as indicated by the shape of his head, and his general appearance. If the pictures suggest that the man is indifferent or careless in his dressing the employer may surmise that he is likewise careless and indifferent in other habits. Then again such points as "good nature," "pugnacity" and "straightforwardness" may be determined with more or less accuracy from a photograph. The employment officer of one of the big office supply houses even carries this matter of using photographs in conjunction with applications to a farther point. He requires the man to submit a photograph with his hands up—one in and the other out. This executive believes that the shape of the hand reflects qualities that count in judging men. He has found, he says, that a salesman with long, delicate fingers usually has a sensitive, nervous disposition. He is the type that flies off the handle easy, and is generally hard to handle, although he commands great energy and driving power. On the other hand, a salesman who has a short, stubby hand, with stubby fingers, is more substantial. He has

more patience, greater stick-to-it-iveness, and more determination.

A new product was established very quickly, in spite of the coldness of jobbers, in the following manner: The manufacturer's salesmen went direct to the retail merchants, working the whole territory intensively. "Who is your jobber?" was a question invariably asked after the order was taken; and a reply was insisted on. The manufacturer then went to the specified jobber with the order. But it was not turned over to him unless he agreed to carry an adequate stock. Most of the jobbers agreed to handle the orders. Some, however, refused. In cases where they did refuse, the manufacturer stated the facts to the merchant: "Your jobber," he said, "has refused this order. Therefore we are shipping you direct at the same price." This was usually sufficient to pique the merchant. He asked the jobber's salesman about it; and the latter went to headquarters for information. The jobber then began to become convinced! In only a few unimportant instances was it impossible in the end to secure adequate distribution through jobbers.

The salesman has a perfect right to look to his home office for moral as well as physical sustenance. It is understood that he is controlled from that point; his policies, promises and practices are derived from thence, and although he may not make a definite demand for moral support, yet subconsciously he craves it. What, then, must the sales manager know in order to offer actual encouragement to his salesmen? A sales manager has a solemn duty to know the life of the men he is guiding. He must have traveled himself; he must have called on the trade in no de luxe fashion, but simply and humbly, as any of his men, for there can be no understanding without experience. Next, the sales manager must know the trade and ought to obtain that knowledge by an unattended visit. This same visit will give him a first-hand acquaintance with the men who are his customers and will reflect the impressions and opinions regarding his salesmen. In these days it is absolutely the duty of the sales manager to have an understanding of business conditions the world over. The sales manager must know his line in a way to make it perpetually interesting and attractive to his men. He has the time and the responsibility to dig into the goods to find out their points of interest, their peculiar uses, their little odds and ends of news that keep the salesmen constantly refreshed and interested. Finally, the sales manager must be familiar with the domestic life of his men. But in this, the manager must needs be extraordinarily tactful and diplomatic. The men's foibles and weaknesses must be recognized; only then can the men be helped. All this means that the sales manager must practically be an expert diagnostician of mental and physical conditions. For the diseases that he finds he must have remedies. These will be, among others, encouragement, information, inspiration and the "lash," the latter prescribed with thoughtful moderation.

Folks are not as much concerned about the President's syntax, as they are about the Government's sin tax.

The fellow who parks his car in the wrong place sometimes gets a long fine; but the fellow who parks his money on a poker table seldom gets along fine.

When the U. S. Government sets itself to improve world conditions in a practical way results are immediate and eminently satisfactory. Practical leaders take the short cuts and get there. Efficiency in statesmanship counts as heavily as it does in business. We shall ultimately find business education the foundation of sound government the world over.

Organized labor is not satisfied with the President's suggestions. It is not satisfied with anything at any time. Its policy is that of continuous dis-

content. When brief periods of content come to it in spite of its disposition, its leaders dig for new sources of discontent. No concession can please or mollify its officials who live on the wages of breeding unhappiness.

Clever Japs have gone into pearl culture and learned how to aid oysters and other shell fish in their production by feeding them beads and so reducing their labors ninety per cent.

Traveling salesmen and others whose business takes them away from their homes for considerable periods, will profit by an interpretation of the income tax law made by Fred L. Woodworth, Collector of Internal Revenue at Detroit. The law provides, Woodworth held, that the entire amount thus spent for meals and lodgings may be deducted from the traveler's gross income, as necessary expense for doing business. In the past a traveler was permitted to deduct only such portion of his expense as was in excess of his proportion of the cost of maintaining his household.

The National Lumberman's Bank of Muskegon has but recently published its eighty-first semi-annual report. The passing years have witnessed many changes in the list of officers and directors. Only a very few of the original depositors remain and but one or two of the first stockholders. The responsibility of printing these reports for forty consecutive years has fallen to E. B. Dana, now President of the Dana Printing Co. Many of the earlier issues were done on hand presses. As time passed steam and water power have each seen their days. The type for the most recent issue was set by machinery and printing press operated by electricity, the paper being fed to it automatically.

A live newspaper is any town's best asset. Without it business lags and merchants grow stale. Arthur Brisbane says the country weekly is the paper that goes home and is read word for word from front to back, advertisements included. It is the weekly newspaper that keeps up the spirits of the country merchant when things go wrong. The success of any town as a merchandising center rests with the local publisher. The town of Mason, county seat of Ingham, is situated almost under the dome of Michigan's State Capitol, yet it is a hustling business center and farmers come from miles around to trade there. The Ingham County News, published by S. L. Marshall, is a sixteen-page weekly, filled with live matter of local interest and teeming with carefully written and well-displayed advertisements of Mason merchants. In his annual letter to Mason business men Mr. Marshall calls attention to improvements during the past year which have helped their town. He congratulates them on their wonderful Christmas trade, the best they have ever known. On the subject of advertising he writes them as follows:

"Don't you believe that you could spend an hour each week preparing some convincing advertising copy which would attract people to your store and to this town. If they were to come in and talk with you, you would not lack for words to tell them why they should trade in Mason and with you.

"Advertising regularly, consistently and intelligently is very much like building up a bank account. Add a little message each week to what you have already advertised and you soon have a growing balance of friendly customers whose good-will and year-in-and-year-out patronage is the biggest asset any store can have.

"Remember, when you advertise you are helping every other merchant in the town. You are drawing people here to trade. The advertisements of every other merchant in town helps you. The man who comes to town to buy overalls will purchase his gro-

ceries while here. The woman who comes to have the baby's picture taken will drop into the dry goods store and bakery. The young man who comes to get his Ford repaired will buy a new overcoat and shells for his shotgun. We are all in the same boat and we should all help paddle during 1922."

Jess L. Martin, who was home to spend New Years with his father, John D. Martin, left Tuesday for his home in Minneapolis.

H. T. Williams, who has represented Procter & Gamble in Kent and Allegan counties for the past seven years, has retired to accept a more lucrative position in another line. His successor is J. P. Ward, who has covered seven other counties in Western Michigan for the past seven years. Both gentlemen will continue to reside in Grand Rapids and will make this city their headquarters.

The Jennings Manufacturing Co. has moved into its new building at the corner of South Division avenue and Garden street. The building is a two-story and basement structure, handsomely designed and substantially built. It reflects great credit on the Jennings Co. and is the object of much pride by residents in the locality in which it is located.

J. J. Berg has signed up with Pitkin & Brooks for another year, covering the same territory as heretofore. J. J. has completely recovered his health and is more rugged than he has been for many years.

Louis J. Koster has signed up with Edson, Moore & Co. for the forty-third year. He has lately gotten into the habit of entertaining his family to dinner and theater parties in Grand Rapids. One question arises in connection with Mr. Koster, Is he never going to grow old?

The United K-Rai Corporation succeeds the Grand Rapids K-Rai Food Products Co. The capital stock is \$1,000,000, of which \$350,000 is authorized to be issued. Fifty thousand will be issued to the stockholders of the old company and \$100,000 stock will be offered for sale. The officers of the company are as follows: President, H. M. Heimdinger; Vice-President and Treasurer, J. B. Little; Secretary, Karl Reynier. The officers constitute the board of directors. The company occupies the Hachmuth canning factory plate at Comstock Park.

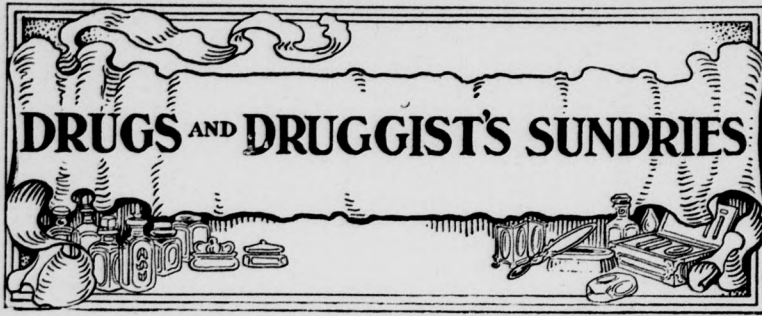
Manley Jones (Telfer Coffee Co.) holds his head more erect than ever since he was elected President of the Michigan Veteran Traveling Men's Association at Detroit last week. If any man ever deserved such recognition at the hands of his fraters, Manley Jones is the man.

John B. Olney (American Type Founders Co.) was recently elected official scribe of Grand Rapids Council and has furnished much of the matter published under the heading of Gabby Gleanings for several weeks past. Mr. Olney wields a facile pen and his contributions to this department are in keeping with the high character and eminent ability of the writer.—Editor Tradesman.

**Complete  
Equipment  
of a  
Pattern & Machine Shop  
FOR SALE**

Cash, Terms or  
Business Arrangement

**DEAN-HICKS COMPANY**  
Grand Rapids, Mich.



**Michigan Board of Pharmacy.**  
 President—James E. Way, Jackson.  
 Sec'y and Treas.—Charles S. Koon, Muskegon.  
 Director of Drugs and Drug Stores—H. H. Hoffman, Sandusky; Oscar W. Gorenflo, Detroit; Jacob C. Dykema, Grand Rapids; J. A. Skinner, Cedar Springs.  
 March Examination Session—Grand Rapids, March 21, 22 and 23.  
 January Examination Session—Detroit, Jan. 17, 18 and 19.

**And What of the Trading Stamp?**

We druggists are doing a bit of worrying at present over the future possibilities of a certain variety of little blue revenue stickers but that terrible cloud of a former horizon the green, the yellow, the pink and the red trading stamp no longer torments our business day nor steals our evening's restful slumber. The trading stamp of yesterday is done and the days of the premium coupon are numbered.

The other day I was attracted into one of the chain candy stores by their display of a very neat box of candy at a price which I thought was reasonable. It was if the box had contained a pound of the sweets. It looked like a pound box, but contained eight ounces. Upon paying for the goodies the clerk thrust into my hand a bunch of coupons and I walked out with them right where she put them without a word of question. Perhaps I thought I was getting something for nothing. The great retail merchant, John Wanamaker, says that this is impossible, but I thought perhaps there might be an exception to the rule. Upon a careful scrutiny of the coupons which I had been given I learned that this coupon was redeemable at a certain station and that I could select premium prizes there when I had enough of the coupons saved.

Here the druggist has a something which works against him to a certain extent. He does not give away the coupons. Some of his opposition does. Once they gave trading stamps away in the same manner, but that plan worked out badly. Coupons will some day come to the same sad end. Imagine giving away a block of stamps as a reward for filling a prescription. Can you beat it; but that is just what the druggist did once. There was a stage in the game when many undertakers considered offering such inducements to the family of the deceased if he was given the funeral.

Many druggists when the great stamp drive was on entered wholeheartedly in on the proposition. It would get them new business they were told, but sad was their experience. Like the poor fisherman in that twice told tale in the Arabian Nights story book. They let the horrible Genii out of the bottle and then were

in the devil's own fix to get him back again. Time has come to their rescue, however. In their dilemma they tried to get laws passed which would prohibit the circulation of trading stamps, but these laws were in most cases held unconstitutional by the courts. In some instances heavy license fees were required of the trading stamp companies before they were allowed to operate within the state, but of course this only resulted in a passing of the buck to the merchants as such things most always turn out.

The premium craze spread over the country like wildfire. In most every home a book was to be found partially filled with the stamps and every fair sized town had its stamp redeeming station. Its purpose was advertisement and publicity. It was said to hold the customer for the reward came after a series of purchases. Our cigar stand competition of the well-known free coupon variety works along these lines to-day. How much does it hurt our business? Is it an important factor in the growth of these chain cigar and candy stores?

Do you remember the trading stamp craze, I asked of a well-known retail druggist the other day? Did it help the business of those of our craftsmen who entered into it? "Certainly, I remember it, for it is only just now dying down," he replied. "Yes, it did help the druggists' business at first but soon the big department stores were offering double stamps and extra stamps on certain sale days. They could buy so many million sheets of the stamps that the small retailer could not compete with them. They also issued stamps of their own. There was no law to prevent it. In this way they copped all the trade of a customer and left the little neighborhood dealer in the lurch. It was not long before the same merchants who had formerly loudly sung the system's praises were just as loud in its condemnation. A law was passed that the stamps must bear their actual cash value, but was declared unconstitutional. Take it all in all the retail dealer got the worst of the trading stamp proposition."

A drug journal some years ago gave the opinions of many Western druggists. The stamp craze had hit section. "The whole business ought to be consigned to the hot place," said one. "The use of trading stamps is merely a fad. It is a means of advertising only. I think it will die in time," said another. The retail druggists were opposed to the practice of giving trading stamps with articles purchased at their stores, but some of them did so. One of the druggists favorably said: "In adopting the trad-

ing stamps we feel that we have struck a popular chord. The majority of the people who purchase drugs appear to like the idea and are enthusiastic stamp collectors."

The prize coupon which the cigar and candy stores now give, the redeemable wrapper on the stick of chewing gum, the mineral bottle cap which the soda man carefully saves, the ticket stub which has a value and the something-for-nothing sticker in general are nothing new. The giving of something as a reward for trade goes back to unrecorded times. As familiar as the wholesale druggist's free counter brush is the baker's dozen. The crossroad's general storekeeper was long on handing out a stick of candy to the kids, a cigar to their dad and a piece of pretty ribbon to their ma. In some cases on a bill of goods he would knock off a few cents. Once a piece of china was found in every package of breakfast food. The trading stamps came along to save the merchant who was willing to risk a bit of something for possible additional trade a chance to do that more easily. Even his clerks could stick stamps in the package they wrapped up.

Profit sharing coupons like the former trading stamps do not create new business. They simply switch a customer from one brand to another. They do not work up trade for a producer on its merits.

These gift slips and stickers, although they open a town like the cook does an oyster, are when given with a merchant's goods the admission that

his articles are not worth the price he asks and that to get them off his hands he must give something extra. The merchant or manufacturer or even the jobber who gives coupons with his product must either hold up their price or lower the quality of his goods while pretending to keep up their standard.

On standard articles the cost of giving trading stamps or coupons is borne by the merchant himself. Everyone knows the exact selling cost of the well advertised brands of goods. His cost, therefore, of doing business in this way mounts up from 3 to 6 per cent. additional on his customers. These costs grow because to get business he must ever offer greater inducements. Profit sharing coupons encourage the tendency of business gambling. Coupons don't create new customers for an article. They simply take trade away from a competing product. The way to successfully develop business is not along this line, but to create new customers and users.

George N. Hoffman.

**COLEMAN (Brand)**  
 Terpeneless  
**LEMON**  
 and Pure High Grade  
**VANILLA EXTRACTS**  
 Made only by  
**FOOTE & JENKS**  
 Jackson, Mich.

**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



MENTHOL-HOREHOUND  
**COUGH DROPS**



A COUGH DROP  
 OF EXCEPTIONAL  
 MERIT

Order Direct of Us  
 or Your Jobber

Manufactured by NATIONAL CANDY CO., INC.  
**PUTNAM FACTORY**

GRAND RAPIDS

MICHIGAN





Summertime, 65c Pails 6 50
Sweet Tip Top, 10c, dz 96
Velvet, Cut Plug, 10c 96

Weyman Bruton Co.'s Brands.
Central Union, 15c, dz. 1 44
Shag, 15c Tins, doz. 1 44

FARINACEOUS GOODS
Beans
Med. Hand Picked -- 05 1/2
Cal. Limas ----- 08

FRUIT JARS
Mason, pts., per gross 8 80
Mason, qts., pr gross 10 10
Mason, 1/2 gal., gross 14 25

NUTS.
Whole
Almonds, Terregona... 22
I. X. L., s. s. ----- 30

Lamb.
Good ----- 23
Whole ----- 21
Medium ----- 21

P. Lorillard's Brands.
Beechnut Scrap, doz. 96
Buzz, L. C., 10c, doz. 96

CONFECTIONERY
Stick Candy
Standard ----- 16
Jumbo Wrapped ----- 18

PEARL BARLEY
Chester ----- 4 80
Peas
Scotch, lb. ----- 06

GELATINE
Cox's 1 doz., large -- 1 90
Cox's 1 doz., small -- 1 25
Jello-O, 3 doz. ----- 3 45

Shelled
Almonds, Spanish, 125 lb. bags 08 1/2
Filberts ----- 50

Mutton.
Good ----- 11
Medium ----- 10
Poor ----- 08

Scotten Dillon Co. Brands
Dan Patch, 10c, doz. 96
Dillon's Mixture, 10c 96

Mixed Candy
Kindergarten ----- 21
Leader ----- 16

FISHING TACKLE
Cotton Lines
No. 2, 15 feet ----- 1 15
No. 3, 15 feet ----- 1 60

GRANULATED LYE.
Wanders.
Single cases ----- 5 15
2 1/2 cases ----- 5 04

OLIVES.
Bulk, 2 gal. keg ----- 2 80
Bulk, 3 gal. keg ----- 4 25

PROVISIONS
Barreled Pork
Clear Back -- 23 00@24 00
Short Cut Clear 22 00@23 00

Pinkerton Tobacco Co. Brands.
American Star, 10c, dz 96
Big 9, Clip, 10c, doz. 96

Fancy Chocolates.
5 lb. Boxes
Bittersweets, Ass'ted 1 90
Choc. Marshmallow Dp 1 80

FLAVORING EXTRACTS
Jennings
Pure Vanilla ----- 1 35
Turpeneless ----- 1 75

HIDES AND PELTS
Hides
Green, No. 1 ----- 07
Green, No. 2 ----- 06

PEANUT BUTTER.
Bel Car-Mo Brand
8 oz., 2 doz. in case 2 50
24 1 lb. pails ----- 4 25

Sausages
Bologna ----- 12
Liver ----- 12
Frankfort ----- 16

J. J. Bagley & Co. Brands.
Broadleaf, 10c ----- 96
Buckingham, 10c, doz. 96

Gum Drops.
Anise ----- 20
Raspberry ----- 20

Floats
No. 1 1/2, per gross wd. 5 00
No. 2, per gross, wood 5 50

Wool
Unwashed, medium 15@16
Unwashed, rejects @10
Fine @16

PETROLEUM PRODUCTS
Iron Barrels
Perfection Kerosine ----- 12.4
Red Crown Gasoline, 21.1

Smoked Meats
Hams, 14-16, lb. 22 @26
Hams, 16-18, lb. 22 @26

Independent Snuff Co. Brands.
New Factory, 5c, doz. 48
New Factory Pails, dz 7 60

Lozenges.
A. A. Pep. Lozenges 18
A. A. Pink Lozenges 18

Van Duzer
Vanilla, Lemon, Almond
Strawberry, Raspberry,
Pineapple, Peach, Orange,

RAW FURS.
Skunk.
No. 1 black stripe ----- 3 50
No. 2 short stripe ----- 2 25

RAW FURS.
Skunk.
No. 1 black stripe ----- 3 50
No. 2 short stripe ----- 2 25

Beef
Boneless ----- 24 00@26 00
Rump, new ----- 25 00@26 00

Schmidt Bros. Brands
Eight Bros., 10c, doz. 96
Eight Bros., Pails, dz 9 60

CRISCO
36s, 24s and 12s.
Less than 5 cases ----- 19

Van Duzer
Vanilla, Lemon, Almond
Strawberry, Raspberry,
Pineapple, Peach, Orange,

MINK.
No. 1 large ----- 9 00
No. 1 medium ----- 6 50
No. 1 small ----- 4 00

POLARINE
Polarine, Iron Bbls. ----- 54.5
Finol, 4 oz. cans, doz. 1.65

Beef
Boneless ----- 24 00@26 00
Rump, new ----- 25 00@26 00

R. J. Reynolds Tobacco Co. Brands.
George Washington, 96
Old Rover, 10c, doz. 96

COUPON BOOKS
50 Economic grade ----- 2 50
100 Economic grade ----- 4 50

FLAVORING EXTRACTS
Jennings
Pure Vanilla ----- 1 35
Turpeneless ----- 1 75

MUSKRAT.
Winter ----- 1 75
Fall ----- 1 25
Kitts ----- 10

PICKLES
Medium Sour
Barrel, 1,200 count ----- 17 50

Beef
Boneless ----- 24 00@26 00
Rump, new ----- 25 00@26 00

Block Bros. Tobacco Co.
Mail Pouch, 10c, doz. 96

CREAM OF TARTAR
6 lb. boxes ----- 46

FLOR AND FEED
Valley City Milling Co.
Lily White, 1/2 Paper sack ----- 7 90

MATCHES.
Blue Ribbon, 144 box. 7 55
Searchlight, 144 box. 8 00

PICKLES
Medium Sour
Barrel, 1,200 count ----- 17 50

Beef
Boneless ----- 24 00@26 00
Rump, new ----- 25 00@26 00

Falk Tobacco Co., Brands.
American Mixture, 35c 3 30
Arcadia Mixture, 25c 2 40

DRIED FRUITS
Apples
Evap'd Choice, blk. ----- 17 1/2

Wheat
No. 1 Red ----- 1 04
No. 1 White ----- 1 02

MOLASSES.
New Orleans
Fancy Open Kettle ----- 60

PICKLES
Medium Sour
Barrel, 1,200 count ----- 17 50

Beef
Boneless ----- 24 00@26 00
Rump, new ----- 25 00@26 00

Superba Tobacco Co. Brands.
Sammy Boy Scrap, dz 96
Havana Blossom, 10c 96

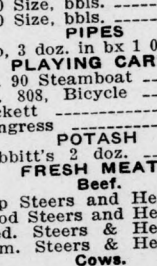
Citron
10 lb. box ----- 40

FEED
Street Car Feed ----- 26 00
No. 1 Corn & Oat Fd ----- 26 00

MOLASSES.
New Orleans
Fancy Open Kettle ----- 60

PICKLES
Medium Sour
Barrel, 1,200 count ----- 17 50

Beef
Boneless ----- 24 00@26 00
Rump, new ----- 25 00@26 00







**Proceedings of the Local Bankruptcy Court.**

Grand Rapids, Dec. 27—On this day were received the schedules, order of reference and adjudication in the matter of Willard Obenchain, Bankrupt No. 2031. The bankrupt is a laborer and a resident of Grand Rapids. The proceedings have been referred to Benn M. Corwin as referee in bankruptcy. The schedules of the bankrupt list assets of \$300, of which \$250 are claimed as exempt, and liabilities in the sum of \$624.79. From the fact that the assets of the bankrupt are largely claimed as exempt, or of doubtful value, the court has requested that funds be deposited as indemnity for the expense of the first meeting of creditors. When such funds are furnished the date for the first meeting of creditors will be given here. A list of the creditors of the bankrupt is as follows, all located in Grand Rapids:

Peter Uthegrove	\$ 65.00
Pastoor Bros.	65.93
Collins Northern Ice Co.	4.95
Dr. John M. Wright	31.00
Dr. H. C. Wolfe	53.00
Kampegne Co.	22.00
Claude M. Ryan	21.25
A. B. O'Brien	113.10
Hahn Grocery	48.06
Herpolsheimer Co.	17.50
B. A. Spring	11.00
Butterworth Hospital	11.00
Royal Tea Co.	6.00
C. A. Rockerfeller	30.00
L. J. Brownell	125.00

On this day was held the first meeting of creditors in the matter of Stoddard Construction Co., Bankrupt No. 2026. The bankrupts were present in person and by P. A. Hartesvelt, Fred A. Geib and Homer Freeland were also present. The creditors failed to elect a trustee, and the referee appointed the Grand Rapids Trust Co. as such and placed the amount of its bond in the sum of \$1,000. Mr. Stoddard was then sworn and examined without a reporter. The petition of the Grand Rapids Trust Company, as receiver of the Tower Motor Truck Co., to reclaim six motor trucks leased to the bankrupts was considered and an order made allowing the reclamation of the same. The first meeting was then adjourned to Jan. 24.

On this day also was held the first meeting of creditors in the matter of Willys Light Systems, Bankrupt No. 2015. The bankrupt was present by F. G. McRae, secretary and treasurer of the bankrupt corporation; Dilly, Souter & Dilly also appeared for the bankrupt. R. J. Cleland was present for creditors. Several claims were proved against the estate. William Van Slysters was elected trustee and the amount of his bond fixed by the referee in the sum of \$2,000. The claim of the DeLaval Separator Co. to reclaim a certain machine in the estate was considered and the same allowed. An order was made directing the trustee to surrender the same to the claimant. F. G. McRae was sworn and examined without a reporter. The meeting was then adjourned without date.

Dec. 29. On this day was held the first meeting of creditors in the matter of William & Dwight Badgley, Bankrupt No. 2025. The bankrupts were present in person. H. Monroe Dunham was present for creditors. Various creditors were present in person. Claims were allowed against the estate. Henry B. Darnell was chosen trustee and the amount of his bond fixed by the referee at \$500. Appraisers were appointed. The meeting was then adjourned without date.

Dec. 30. On this date was held the special meeting of creditors in the matter of Earl G. Nash, Bankrupt No. 1998. Smedley, Linsey & Shivel, Dilly, Souter & Dilly, and William Gillett, trustee, were present. Claims were allowed against the estate. The schedules of the bankrupt were amended by the addition of two creditors. The meeting was called particularly to consider the compromise between the trustee of this estate in bankruptcy and the administrator of the estate of Harmon Nash, deceased. The creditors by unanimous vote accepted the compromise. Filed first dividend sheets of 5 per cent. An order was made for the payment of administration expenses and the payment of the first dividend. The special meeting was then adjourned without date.

Dec. 30. On this day also was held the special meeting of creditors in the matter of Sigler Player Action Co., Bankrupt No. 1985. Travis, Merrick, Warner & Johnson, George S. Norcross, Wicks, Fuller & Starr and Hilding & Hilding were present. Evidence was introduced as to the payment of premiums on the several policies under question and as to the ownership of the same. An order was made that the Michigan Trust Company surrender the several policies to the trustee as the property of the bankrupt estate. The creditors, by unanimous vote, elected to compromise the claim of this estate at the sum of \$8,000. Claims were then allowed. The meeting was then adjourned to Jan. 3.

Jan. 3. On this day was held the first meeting of creditors in the matter of Ray L. Driscoll, Bankrupt No. 2028. The bankrupt was present in person and by attorney Clare J. Hall. No claims were proved. No trustee was elected for the present. There appears to be no assets in this estate, except perhaps an interest of this estate in the surrender

value of a certain life insurance policy. If such interest is found to exist, a trustee will be appointed, otherwise the estate will be closed and returned.

On this day also was held the first meeting of creditors in the matter of Carl Zarbock, Bankrupt No. 2023. The bankrupt was present in person and by attorney, Willis B. Perkins Jr. No creditors were present. No claims were proved. The bankrupt was sworn and examined by the referee without a reporter. There being no assets in this case, the same will be closed and returned to the district court. The meeting was then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Fred D. Bellis, Bankrupt No. 2030. The bankrupt was present in person and by attorney, John McKenna. One creditor present in person. One claim proved. The bankrupt was sworn and examined by the referee without a reporter. C. C. Woolridge was appointed trustee and the amount of his bond fixed by the referee in the sum of \$100. The exemptions of the bankrupt were reported upon. The meeting was then adjourned to date.

**Items From the Cloverland of Michigan.**

Sault Ste. Marie, Jan. 3—This is the time to make your New Year's resolutions, but we have only received a few as yet—possibly delayed in transit due to the delayed mails.

F. J. Allison has resolved to smoke only Camels; also to repair his cut-out on his auto.

Charles Haas, the Unceda biscuit salesman, resolved to cut out a few meals each day until he gets back to 250 pounds.

J. Huipiti, the meat salesman, resolved to beat his last year's record and average thirty miles on foot instead of twenty-five miles, his last year's record.

Earl Cameron, another meatier, resolved to drive his horse again in preference to that new auto.

Al Jacobs, the grocery salesman, resolved not to exceed sixty miles per hour en route to DeTour next summer.

Jack Merrifield, the cigar man, has resolved to boost home manufactured cigars only.

Ted Steffens, the grocery salesman, resolved to change his old ford for a new Studebaker.

S. D. Newton has resolved to use moonshine in his radiator only.

Al Sparling, the salesman, is working for a cleaner town and showing a new line of soap samples in that new case.

The many friends of William Rob are pleased to see that he has returned to the Soo, after several years in the West. He is now satisfied that the old home town looks better to him than ever. He has accepted a position as manager for the Eddy food emporium and will be pleased to renew old friends and make many new ones.

Dan Hins, formerly in the cigar business on Portage avenue, has purchased the tobacco store of H. Kleine, on Ashmun street. Mr. Kleine expects to engage in another line.

The heavy snow storm on New Year practically put an end to auto-mobiling here and many cars expecting to make New Year calls are parked in drifts ready for real horse power.

Mike Hotten, of Shelldrake, is spending the holidays with relatives here. Mike is well known, having been in the meat business here for the past thirty years until two years ago, when he moved to Shelldrake to take charge of the general store for the Bartlett Lumber Co. He also operates the only moving picture show in the town.

Business might have been worse last year.

W. H. Snell, our newly-appointed postmaster starts in on his new duties Jan. 1 and will give us the best there is in him.

James Thornton, one of our new grocers, had a sad ending the last of the year just before taking inventory. The burglars entered and largely reduced the stock.

Home brew might improve with age if all the good didn't die young. William G. Tapert.

**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. 603

WANTED to buy—Stock of general merchandise, clothing or shoes. R. D. Walker, Lancaster, Wisconsin. 604

Forced Out of Business—Must sell at once, grocery stock and fixtures. Stock will invoice about \$1,400. Inquire S. F. Fenner, 1337 Cameron St., Kalamazoo, Mich. 605

For Sale—Store building in Evart, Mich. Living rooms above. Excellent location. Address C. W. Jones, Midland, Mich. 606

WELL EQUIPPED Restaurant For Sale—\$4,000. Other Business. 1608 Geddes Ave., Ann Arbor, Mich. 607

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. 608

I have good improved 320-acre farm I want to trade for general store. Joseph, Boxell, Perham, Minnesota. 584

Want To Buy—Store building, small town. William Sweet, Bendon, Mich. 538

**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.

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

If you are thinking of going into business, selling out, or making an exchange, place an advertisement in our business chances columns, as it will bring you in touch with the man for whom you are looking—THE BUSINESS MAN.

1000 letterheads or envelopes \$3.75. Copper Journal, Hancock, Mich. 150

Salesmen—Profitable side line. Carry samples in pocket. Address Copper Journal, Hancock, Mich. 574

Wanted—To hear of good business for sale. 500 Kasota Bldg., Minneapolis, Minn. 596

Lease Bargain—Twice 99 years, cornering Kerns Hotel, Lansing, 4x20 rods, \$325 monthly. Railway siding rear. Particulars, William Bradford Arnold, Lansing, Mich. 581

For Sale—An old established grocery, meat market and fixtures, doing a cash business in one of the best farming communities in Michigan. Address No. 600, care Michigan Tradesman. 600

For Sale—Stock of groceries and fixtures, also delivery car, Michigan city of 12,000. Address No. 601, care Michigan Tradesman. 601

Pay spot cash for clothing and furnishing goods stocks. L. Silberman, 274 East Hancock, Detroit. 566

For Sale—\$10,000 bankrupt stock and fixtures, known as the Bressin Pharmacy, Allegan. This is an opportunity to secure a high-class drug business in the best town in Michigan. The store did a business last year of \$25,000. The highest bidder gets it. The stock will be sold at a very liberal discount. E. T. Van Ostrand, Trustee for the Referee in Bankruptcy, Allegan, Michigan. 602

For sale—General Store located at Findley, Michigan. Address Mann Bros., Burr Oak, Mich. 590

For Sale—First-class grocery stock and fixtures, fine location. Anna Hurst, 1508 Francis St., Jackson, Mich. 593

Wanted to Buy—Clothing and furnishing stock, for spot cash. Name lowest price. United Buyers Association, Greenville, Mich. 594

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

For Sale—To settle an estate, I offer for sale the only grain elevator, lumber and coal yard, with a small stock of lumber, good closed sheds, office equipment, etc., located on leased ground of the Michigan Central railroad, at Onandaga, Michigan. Good farming community and ten miles to any other market. Address Neil Spring, Onondaga, Mich. 577

**How About Taking Inventory?**

This is the time of the year all good merchants should prepare to take their annual inventory. You will need inventory blanks to facilitate and expedite this work.

We are prepared to furnish inventory blanks as follows:

- 100—8½ x 11, good stock ----- \$1.75
- 500—8½ x 11, good stock ----- 3.75
- 1000—8½ x 11, good stock ----- 5.50

Send your orders in NOW.

**TRADESMAN COMPANY**  
Corner Ionia and Louis  
GRAND RAPIDS, MICH.

### Boomlets From Busy Boyne City.

Boyne City, Jan. 3—The dinner of the ( ) club at the Wolverine Hotel last week Thursday was a very interesting occasion. Aside from the musical (?) efforts of some of our prominent citizens, Chairman Borden received the reports of the committee on constitution and by-laws. W. A. H—p gave his report, which consisted of a very large comprehensive all pervading silence; in other words, this committee hasn't done anything. Report was accepted and committee discharged. J. M. Harris gave a report on constitution and by-laws. His report was good and was accepted, but we don't believe the other members of the committee ever saw it. A wonderful spirit of co-operation between the two committees.

As Hugh J. Gray, of the Tourist Resort Association, was present, all other business—except the eats, which were a poem in themselves—was set aside to listen while he gave a very interesting talk on the object and accomplishment of that organization. He laid stress on the point that the Association's function was to make known to the people outside of the State the attractions of all the resort territory; that their function was to bring people into the State and not to advertise any particular place. Among others he stressed the necessity of strict attention to the sanitary conditions in regard to water, sewerage and garbage disposal, as the State Health Board was making surveys and sending out reports with a special view to protecting the summer visitors from infection of any kind. His talk and the ensuing questions and discussion occupied the better part of an hour, after which the by-laws were laid on the table, along with the cigar ashes, and the meeting broke up with exasperating wails to the tune of "There's a long, long trail." We had a good time. We got an earful of good information. We had a good dinner, but we are sure that Marie will raise the price, if some of the fellows don't eat something between meetings.

Charles T. Sherman, General Freight Agent of the Boyne City, Gaylord & Alpena, gave a most interesting and instructive talk to the members of the Chamber of Commerce last Friday evening. He went into all the phases of the I. C. C. control of railroads, the system of rate construction and illustrated with maps and documents the points of his talk. It certainly was an eye opener for those who heard him and he did not need any trick oratory to hold the interest of his hearers. If such information were more generally distributed in such convincing fashion there would be a quick stop put to the great American game of damming the railroads. But, of course, very few of the carriers have such men to spread the news.

We have one man in Boyne City, at least, who thinks something of his word. He had an appointment in East Jordan last Sunday evening to speak on prohibition enforcement. In the summer time East Jordan is only thirty minutes away over a most enjoyable road, but at this time is anything but a pleasure trip, especially with a real-honest-to-goodness blizzard in progress. He went just the same. We refer to the Reverend G. H. Simpson, of the Evangelical church and we have a bunch of reverends in this town cut out of the same cloth.

Old Boreas gave us a good shaking up Saturday and Sunday. Saturday was some day. It began with a little rain and the morning was as balmy as an April day, but it caught a severe cold and by night all the icy devils of Medicine Hat were tearing through our streets like mad. All trains from the South were delayed from six to ten hours, but the "streak of rust" that comes over the top of Michigan through the worst snow country in the Southern Peninsula kept things moving clear through to Alpena, as is its custom. The B. C., G. & A. crews

may be "hicks", but they get there—and back.

We used to hear a good deal about the factory whistles which disturbed our morning slumbers and haled us from our noonday siestas, but we feel sure that there are a great many who will respond when, again the boom and squall tears us from the arms of morpheus with alacrity if not with eagerness and we won't enquire with a supercilious air, "How much do you pay?" and "What are your hours?" A steady and regular pay envelope looks pretty good now, even if it is not stuffed to bursting. Maxy.

### No Advantage In Stocking Up Heavily.

A \$2,500,000 failure the latter part of last week affected the wheat market adversely. Quite a sharp reaction has resulted, which only goes to show how sensitive the grain markets are to any influence favoring declines.

Wheat has been in a strong position statistically since the first of July, 1921 and under ordinary conditions would have advanced, undoubtedly. On the 8th of July, December wheat closed at \$1.24 $\frac{1}{4}$ - $\frac{1}{2}$ ; on the 31st of December, it closed at \$1.07 $\frac{1}{2}$ , showing a decline of approximately 17c per bushel in the face of a strong market statistically.

Many prominent grain people are predicting a somewhat higher price between now and the first of April, while others are looking for further declines, claiming wheat is still high compared to the price of corn and oats, which probably is true. On the other hand, we must not overlook the fact that we produced this last year one of the largest crops of corn we ever raised, and the value of cattle and hogs is, also, at a low point, and as corn in this country is more of a stock food than a human diet, it occupies more of an unfavorable position in this respect than wheat, of which we had a short crop, under the five year average, with a good foreign demand, we having exported approximately 200,000,000 bushels.

Of course, it is possible to go on and quote statistics by the column to prove this, that and the other thing regarding markets and it can be proven on paper that wheat is selling at too low a figure by such methods; nevertheless, it is going to require further improvement in business conditions and a continuance of a fair export trade to bring about any material advance in the price of wheat and flour.

We can see no reason for changing our attitude, which is, and has been for the past six months, to buy to cover requirements for not more than thirty days ahead. The trade should carry ample stocks to properly meet the demand, but we fail to see where any particular advantage would be gained by stocking up heavily.

Lloyd E. Smith.

### Shoe Dealers To Be Transferred To Lansing.

At the meeting of the stockholders of the Shoe Dealers Mutual Fire Insurance Co., held at Lansing last week, the action of the directors in recommending that the headquarters of the company be changed from Fremont to Lansing was ratified by a large affirmative vote.

### Dastardly Attempt Reacts on the Dastard.

Lansing, Jan. 3—I am in receipt of a circular, dated Dec. 15, which I infer has been also sent to the leading dry goods merchants of this State. The letter is written by the Secretary of the Michigan Association of Insurance Agents and is, in effect, a direct attack upon the Grand Rapids Retail Merchants' Mutual Fire Insurance Company, a company organized and supported by the dry goods merchants of the State and a valuable adjunct to our Association.

It will, of course, be apparent to every dry goods dealer that this is an attack made by the insurance agents upon our insurance company, in order that it may be discredited and they may get our business. The attack is so barefaced and the arguments so unfair and illogical that we do not believe it can do us any harm. Nevertheless we wish to brand it for what it is—an insidious attack upon the dry goods interests of the State in one of their important co-operative activities.

The attempt of the insurance agents to make it seem that our insurance company is carrying too large risks is wholly unfair and, in its intent, dishonest. Our company does not carry to exceed the very conservative amount of \$3,000 on any single risk. Any further amount that it assumes is transferred to other reputable insurance companies through reinsurance treaties which amply protect both our insurance company and the merchant insured. Therefore, the statement or the insinuation that our company is carrying either \$40,000 or \$104,000 on a single risk is stooping to methods which we do not consider as reputable.

The letter of the insurance agents also insinuated that the dry goods merchants, in conducting their own insurance company, are pursuing a socialistic policy comparable to the maintenance of a co-operative store, and the local agents would, on this account, ask the merchants to tamely lie down and pay to them the exorbitant premium rate which they are exacting.

It is a well known fact the stock insurance companies are operating under an expense exceeding 40 per cent. of the premiums collected. Any business with a 40% expense is wrong and cannot stand up under competition. The stock insurance companies are not standing up under it, but are losing their business to our mutual company and other high grade mutual companies. If you, as a dry goods merchant, had a 40 per cent. expense attached to your business and had to mark up your goods to cover it, would you not feel that you had opened the door for a justifiable attack by competitor or by co-operative stores? If we had any such expense ratio, we could not expect to stand up against competition, and they are squealing because we refuse to pay their exorbitant rates.

The claim made by the insurance agents that mutual insurance is socialistic is shallow and unjustifiable. There were mutual insurance companies before there were stock companies; in fact, it was the first form of insurance and has thrived for over 100 years in this country. Furthermore, insurance is in its nature a form of co-operation. Every insurance company is simply a tax gatherer which collects small amounts from the many and uses them to relieve the calamities of the few. It is, therefore, and must be co-operative in its essence. The retail merchants are conducting this co-operation for themselves safely, satisfactorily and economically. We have a fine, growing company, which is not only saving us 30 per cent., but is increasing in financial strength at the same time.

While the attack made upon us by the Association of Insurance Agents is a selfish and unwarranted one, yet

we thank them for the opportunity of laying before the merchants of Michigan the sound principles underlying our mutual insurance and the necessity therefor.

J. W. Knapp, President.

### Types of French Hats.

A number of interesting style tendencies in French hats have been reported from Paris to the Retail Millinery Association of America by Renwick de Roget, editor-in-chief of the association's official organ. These are some of them:

"Maria Guy offers a close-fitting boatline effect for small hats. Reboux tailors her sailors in black lisere and white grosgrain. Lucie Hamar, too, sanctions black and white creations. Talbot repeats deep jade and black.

"It is to be a season of colors. Small and colorful pasted birds are wreathed thickly about the headsizes of large models for 'dressy' wear. Flowers are demanded for the first time in weeks. Feather work duplicating natural blooms is seen. Nacre treatments are highly esteemed.

"Marguerite et Leonie are sole exponents of original fuchsia blending. 'Chanko,' a silk straw, is being used by Lucie Hamar. Germain Fauquet has introduced a hair cloth showing half-inch spangles of gelatine in its weaving. Firecrackers of galilith make up the most novel and practical flange trim at Maria Guy's. Antoinette, too, promises the wide use of haircloth for all types and ages of women. Timbo and Milan straws in high colors occupy Louise Marsy's time. Roses and chrysanthemums lead in the demand for floral trimmings."

### More Bad Check Artists Abroad.

Lansing, Jan. 3—A Syrian, calling himself Albert Manson, has passed two worthless checks on Lansing merchants during the past week—one for \$200 and one for \$150. The check for \$150 was signed by John L. Hadad, another Syrian, residing at 426 Charlotte avenue, Detroit, and the one for \$200 was signed by Tom Joseph, presumably of Detroit. Both of these checks were drawn on the First State Bank of Detroit. Mr. Manson was rather slender, about five feet, ten inches in height; smooth shaven; Syrian complexion; sharply defined features; dark hair; wears brown overcoat and black fedora hat. Very well dressed—wore silk shirt. About 25 or 30 years of age.

Another worthless check has been passed in Lansing, drawn by Francis J. Black, Treasurer, on the Lincoln State Bank of Chicago, payable to R. Schoen, who claims to be a reformed Jewish missionary working in rescue missions. He is known to have conducted such missions in three or four different places in the State. He has conducted a mission at Flint, one at London, Ontario, and also one at Pontiac. This check was drawn for \$75. He is a man about five feet, four inches in height, rather stocky. His hair is a silvery gray and he wears heavy tortoise nose glasses. His features are quite strongly Jewish.

If any of our members are visited by any of these people, we wish you would notify this office immediately.

Jason E. Hammond.

Mgr. Mich. Retail Dry Goods Ass'n.

"Don't expect to get a mad rush of buyers after the first advertisement—you didn't get rich immediately after you deposited your first dollar in the bank."

# Grand Rapids

## "A good place to live"

### What Your City Has Done

A Growth in 20 Years to Make You Proud. Facts and Figures Tell the Story. Admitting that facts and figures are dry, won't you be patient and read these few paragraphs.

#### These Figure Facts Touch Us All Directly

You may not think that these figures mean anything in your own particular life. They really do, though. All that relates to the development, growth and prosperity of the town we live in touches us directly. Grand Rapids is our city, that of our children, and is or may be that of their children. Its interests are, or should be, our interests.

#### A 50,000 Gain in Population

Take our population. In 1900 it was only 87,565. In 1920 official figures gave us 137,634, fifty thousand and more people in twenty years. A steady, healthy growth, without any kind of a "boom" or artificial stimulation. Speaks well for the town, any way you take it.

#### Nearly \$7,000,000 Gain in Home Ownership in 20 Years

In 1920 the total assets of the Building and Loan Associations were \$864,618. By last year these figures had mounted up to the huge total of \$7,794,493. There's a growth that means something to the present generation. It indicates how much we have saved and put into home building and home buying—and put us second in home ownership in the United States. You who own your own homes helped swell those figures. You are gainers through doing so. The more homes there are and the bigger and better the town, the more your property is worth.

#### Big Gain in Banking Figures Shows Our Growth

The surplus of the Banks and Trust Companies has grown since 1900 from \$3,514,000 to \$7,736,500; bank loans and discounts from ten to thirty-six millions; and bank deposits from thirteen to over fifty three millions of dollars; and bank clearings from \$62,712,673 to \$352,898,673.

These bank figures mean more to every one of us than we think. If they were to drop back, now, to the figures of 1900, the bottom would drop out of the town. Then where would we all be? But Grand Rapids is going. It is prospering. Many of us finger some of this wealth. If you don't, be glad that the other fellow does. It means that you are living in a solid town. That's something, isn't it?

#### Our Tax Rate Lowest of Leading State Cities

The 1919 tax rate figures give us a lot the best of it. Our rate per \$1,000 assessed valuation is \$22.88. The rate in Detroit is \$24.01; Battle Creek, \$25.00; Mount Clemens, \$25.33; Ann Arbor, \$26.34; Flint, \$28.00; Traverse City, \$28.06; Port Huron, \$28.84; Jackson, \$28.90; Owosso, \$31.62; Manistee, \$31.84; Saginaw, \$33.85; Muskegon Heights, \$37.00; Pontiac \$38.69; Bay City, 41.46; Lansing, \$43.88; Iron Mountain, \$47.51.

If you are a property owner, you can get some comfort out of these figures. Ours is the lowest tax rate of the major cities in the state.

#### Splendid Highways and Transportation Facilities

Grand Rapids is served by eight state trunk highways, the transportation value of which is rapidly increasing.

We are served by five steam and two electric railway systems which radiate into the city from fifteen different directions.

#### Officially Declared Healthiest City in America

The Federal Bureau of Health states that Grand Rapids is the healthiest industrial center in the United States, if not in the world, with the lowest death rate of any large city east of the Mississippi.

#### Figures Prove City Improving All The Time

Are not these sound, substantial reasons for our civic pride. Don't these figures show prosperity and growth to an extraordinary degree; don't they tell you that business is good and getting better all the time in Grand Rapids. Are they not an indication that you either were born in a city with a glorious past and a magnificent future, or that you were fortunate enough to pick out a city to work and live in that is better than you knew?

Think this over. We are sure that you can come to but one conclusion, which is this:

## GRAND RAPIDS

### "A Good Place to Live"

Third of a series of articles to be prepared and promulgated by the

**ADVERTISING CLUB**  **OF GRAND RAPIDS**

Copy by George R. Cullen—Walter J. Peterson Co.



# 52 dividends a year

— to retail merchants

a book that tells you what YOU can make on fruit.

*"In oranges and lemons the minimum turnover is one turnover each week. No merchant should ever carry these fruits for more than seven days. By doing this he will side-step....."*

This is part of a paragraph showing the clear, simple way in which the important problem of turnover and many others are discussed in the new book for retailers published by the California Fruit Growers Exchange.

The book is "chuck full" and brimming over with ideas and information which will help you handle fruit more profitably. It discusses such things as correct

margins, price, window trimming, dealer service helps, advertising, and growing and packing of oranges and lemons.

Every word in the book is worth a careful reading both by you and by your assistants. Then you'll want to keep it for reference. It's one of the most valuable books we know of for retailers.

\* \* \* \*

There's a copy for you if you don't wait too long. It's FREE. Sign and send in the attached coupon NOW. There may not be enough books for everybody who wants one.

**California Fruit Growers Exchange**  
Los Angeles, California



California Fruit Growers Exchange,  
Dealer Service Department,  
Los Angeles, California.  
Send me a copy of your free book, "52 Dividends a Year to Retail Merchants."

Name.....  
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