

SUCCESS

It's doing your job the best you can
And being just to your fellowman;
It's making money, but holding friends,
And staying true to your aims and ends;
It's figuring how and learning why,
And looking forward and thinking high,
And dreaming a little and doing much;
It's keeping always in closest touch
With what is finest in word and deed;
It's being thorough, yet making speed;
It's daring blithely the field of chance
While making labor a brave romance;
It's going onward despite the defeat
And fighting staunchly, but keeping sweet;
It's being clean and it's playing fair;
It's laughing lightly at Dame Despair;
It's looking up at the stars above,
And drinking deeply of life and love;
It's struggling on with the will to win,
But taking loss with a cheerful grin;
It's sharing sorrow, and work, and mirth,
And making better this good old earth;
It's serving, striving through strain and stress;
It's doing your noblest—that's Success.

IF EACH one of us had sense enough to stand on the shoulders of the people who have gone before, and not to be pioneers in testing out a multitude of foolish stunts of our own, humanity would become quite civilized in time; but few of us are shrewd enough to profit by the expensive experiences of other people.

Citizens Long Distance Service



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 MATCHES



THIS IS OUR TRADE MARK, and its use on a package assures quality and satisfaction to the user; a prompt sale and a fair profit to both the Retailer and the Wholesaler.



THE DIAMOND MATCH CO.

BOSTON NEW YORK CHICAGO ST. LOUIS
SAN FRANCISCO NEW ORLEANS

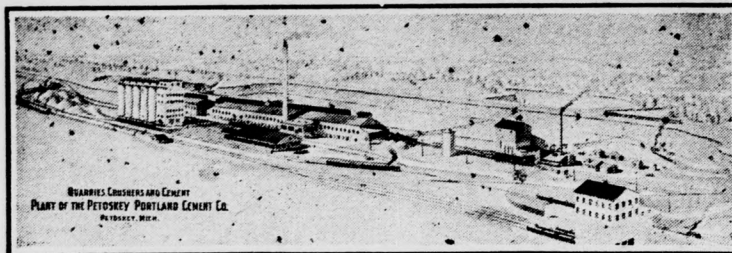
Yeast Must Be Fresh

From every section of the country people are sending reports of how they have cured skin troubles, constipation and indigestion simply by eating fresh Yeast daily.

Fresh yeast—that means Fleischmann's. Unless they eat the yeast fresh, they lose the very benefit they seek.

Assure their benefit and gratitude by bringing this fact to their attention.

The Fleischmann Company



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



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



MICHIGAN TRADESMAN

Thirty-Ninth Year

GRAND RAPIDS, WEDNESDAY, JANUARY 11, 1922

Number 1999

MICHIGAN TRADESMAN

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

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly By

TRADESMAN COMPANY

Grand Rapids.

E. A. STOWE, Editor.

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PRICE MAINTENANCE.

Shall the maker of a patented razor or a well-advertised brand of soap be allowed to prevent the retailer from cutting the fixed price of his wares? No flat yes or no is possible, and for two decades the courts have been supplying answers which varied with the different cases. Efforts at the maintenance of fixed prices are a concomitant of wide advertising. The maker of Jenks's Five-Dollar Watch wants it known that the cost and quality of his product are non-variable. How can he keep dealers from selling it, as a bait, for \$4.79? The Supreme Court this week decided that the Beechnut Packing Company had no right to enforce its prices by making the wholesalers and jobbers keep retailers in line, and blacklisting any jobber or wholesaler who sold to a price-cutting retailer. But there are various other methods of enforcing a fixed price.

Two illegal forms of price maintenance have now been pretty clearly defined by court decisions. One is the Beechnut method, by which a single manufacturer, through a series of contracts or otherwise, effects a wide combination with his jobbers and other distributors to prevent price cutting. This is a combination in restraint of trade, and against the Sherman act. The other method is that by which a number of manufacturers combine with each other to maintain standard rates. The litigation between the American Publishers' Association and Macy's involved this second form. Macy's persistently cut the price of net books. The publishers alleged that for the store to advertise \$1.50 novels at \$1.39 injured them and tended to drive the small bookstores out of business. When the association tried to cut off Macy's book supplies, a ten years' legal contest ensued. Macy's in 1913 won a complete victory with damages, and the association dissolved.

However, certain forms of price maintenance have now been generally upheld. Recent cases of great interest

were raised by the simple refusal of Colgate & Co. to sell to certain price-cutting retailers, and by the similar refusal of the Cream of Wheat Company to sell to the Great Atlantic and Pacific Tea stores. The Supreme Court decided in favor of Colgate's. The courts have also tended to hold that a manufacturer can restrict resale prices by contract with the first purchaser; but that this contract system must not be extended to sub-purchasers. The Ashurst-Stephens bill in Congress would expressly legalize price maintenance by contract.

Congress is unwilling to pass such a bill because the social desirability or undesirability of price maintenance is yet quite undetermined. Neither economists nor manufacturers nor retailers nor consumers are as groups at all agreed upon the subject. On the one hand, it is argued that by his advertising the manufacturer practically sells his goods for the retailer, and therefore has a moral right to fix the price. It is said that whenever one retailer cuts the fixed price on a line of goods he prejudices rival retailers against that line, and they throw it out. Price cutting, again, is held to persuade the public that the quality of the goods is inferior. Finally, it is said that chain stores and department stores resort to it to destroy small rivals. On the other hand, it is declared that price maintenance puts an undue emphasis on trademarks and advertising, and leads to wasteful excess in the latter. It is held that fixed prices prevent the consumer from benefiting by the superior efficiency of certain distributors and foster wasteful small retailers. They make the man next door to the factory pay as much as the man 3,000 miles away. They are also held to render it harder for new manufacturers to gain a foothold. As time and experiment show just what is socially desirable, Congress and the courts will respond.

SWISS MONEY AT PAR.

The movements in foreign exchange continue to absorb most of the interest in the business field. With the European countries generally embarrassed by the depreciation of their exchanges, one might imagine that if any of them should chance to have its exchange advance to parity in terms of American dollars its position would be peculiarly happy. Switzerland happens to be the one country in Europe whose exchange now fluctuates closely around par. In fact, on several days recently the Swiss franc has crossed the line of parity. This means that in Switzerland American dollars have occasionally been at a slight discount. Nevertheless the Swiss have not been overwhelmed with prosperity because of the high exchange value of their currency. On

the contrary, they have found this to be in some respects a liability rather than an asset.

The high value of the Swiss franc is not due to the factors that have given the American dollar its prestige in the world markets. Swiss money has attained a fictitious value on account of the peculiar economic and political situation in central Europe. Wealthy Germans and Austrians, desiring to escape the heavy taxation that is inevitable in those countries when their respective governments undertake to stop the printing of paper money and to balance their budgets, have developed the practice of using Switzerland as a kind of a safety deposit box for their liquid assets. As a result, there has been an abnormal demand in the exchange markets for Swiss bills, and this has greatly enhanced the value of the Swiss franc. Swiss exporters, in consequence, find it difficult to compete with dealers in Germany, Italy, Austria and Czechoslovakia, and industry is depressed.

Meanwhile Swiss banks carry an enormous amount of deposits from foreign countries, estimated at about \$1,000,000,000 gold value, but as these are subject to withdrawal at any time the banks can only lend from them on short-time paper. This limitation prevents the utilization of such funds for productive purposes. Moreover, the high value of the Swiss franc served during the tourist season to diminish the number of American and British visitors from whom the country usually derives a substantial business. Travelers last summer as a rule preferred to spend most of their time in countries where their money would go farthest, and there was a tendency for them either to avoid Switzerland or to limit their stay in that country. The foregoing facts show that European countries do not profit permanently either when exchange is very low or when it is at or near par as a result of artificial conditions. Exchange rates are not a cause but only a symptom of a given business condition. While the stabilization of the exchanges is highly desirable, this is to be accomplished only by correcting the abnormal conditions underlying European commerce. When the proper correctives are applied stabilization will come in due course.

In buying foreign bonds, or domestic bonds, for that matter, be sure that you are at first familiar and satisfied with the provisions of the issue. We recently were asked about a certain South American bond issued thirty-five years ago, which, for a period of three years, defaulted in interest. There was a provision in that issue which, when interest payments lapsed,

automatically suspended payments into the sinking fund and extended the maturity of the issue for a further period of some years. In this case the investor received bonds for the interest which was in default, and at the same time saw the position of his security weakened by the suspension of the sinking fund payments and the extension of the maturity for the payment of the principal. There is a prevalent tendency when purchasing securities to ignore some of these important points. The provision referred to, however, is a very unusual one, and, after all, the soundness of a security is determined by the soundness of the company issuing it, the earning ability, the permanent position of the business and the influences which are present or which may possibly develop that would affect the company's financial position. In the graveyard of investments are many securities that were first liens on assets that turned out to be practically worthless. When you buy a bond you are concerned in the market for that bond. You are more concerned in the ultimate payment of that bond at maturity. In making investments there is often the tendency to have one's judgment clouded by temporary considerations, but one of the most common failing is to forget the trend and development of factors which influence an investment—in other words, to sleep on an investment and not get rid of it when there is yet time.

Figures for the cost of living in the United States and Great Britain show that in both countries the present level is at approximately the same percentage above that of 1914. Americans, therefore, who have been keeping close watch on the course of prices here and abroad are frequently surprised to hear British visitors remark that when due allowance is made for differences in exchange, prices are higher here than in England. A British journalist now in this country who is a close student of economic problems recently affirmed this statement that prices are higher in the United States and pointed out the reason. In both countries it is customary for statisticians, when measuring price changes, to take a pre-war year, either 1913 or 1914. In those two years the British price level was lower than that of the United States. If, therefore, prices in both countries stand at the same percentage above the pre-war figure, it is evident that the British level is absolutely lower than the American.

The difference between a firetrap and a beartrap is that sometimes the bear gets away. The firetrap always catches someone.

Relation of the Retail Grocer To His Customer.

Cadillac, Jan. 10—Have you tried selling drop shipments to your customer? The idea is just as practical as buying drop shipments from your jobber or manufacturer. If your outlet for the goods is sufficiently large to permit you a sufficient number of turn-overs per year, then drop shipments may be a source of profit. If, however, a drop shipment of any kind of goods covers a period of more than sixty days, be sure and give the buying of same very careful consideration, as a fair profit on the goods may very easily be turned to a loss.

Your customer, if offered a package free with five, for example, may be induced to buy the five in order to get one free and they might have use for the goods; but if it took too long a time to use them up, it would hardly pay them to buy in quantity. One advantage, however, is in forcing sales when a large stock is on hand. A live wire will put pep into his sales talk and in this way induce greater consumption of the goods.

The convention in Bay City next month will have a program dealing in detail with such subjects as the one cited above, as well as others pertaining to health, salesmanship and such subjects as will especially interest dealers and it is the wish of the board of directors that every merchant who possibly can attend will plan to do so, as the Chamber of Commerce of Bay City has assured the committee that nothing will be left undone to make the three days of the convention—Feb. 21, 22 and 23—both pleasant and profitable.

Attorney General Daugherty has seen fit to charge retailers with getting too great profits, notwithstanding the fact that investigation after investigation has been carried on the past year or two in an attempt to show that the retailer is making too much money. The investigations do not seem to show any very startling fortunes being made, and while Mr. Daugherty threatens investigation again, it might be well if he would look up the records being obtained by the Joint Commission in its tabulating of prices on groceries and provisions from the year 1913 to October 1921, these figures should satisfy any mind that exorbitant profits are not possible on necessities in the food line, as well as the fact that the consuming public are not blind to the difference in prices existing between various stores.

The day of investigation on prices should be at an end and as retailers we should resent any suggestion that our customers, who are in many cases our relatives and friends, should have guardians appointed in the form of some public official who assumes the responsibility of looking after their welfare, when it is more than likely your customers deal with you because they believe in your honesty and fair dealing with him. So long as people in authority continue to make false statements and threaten investigations, just so long will there be more or less delay in getting business back to a sane and normal condition, besides labeling the dealer with bad names that do not belong to him.

The problems of the retailer are perplexing and complicated, due more than anything else to the fact that they do not act unitedly in counteracting their difficulties, while with a co-operative effort many of the troubles would be overcome. To-day a retailer told me that the credit bureau composed of retailers in his town helped him to keep down his losses, due to the fact that his customers had a desire to carry a good record with the bureau.

Co-operation along other lines will have just as good results and will win the respect of those who now feel justified in blaming you for much of the trouble they have because of the toll taken in profits.

Every day good business men find it to their advantage to discuss their

business problems with those who are engaged in the same line, as very few men are big enough to know all there is to know about the business in which they are engaged. For this reason associations bring together the ideas of many in order that the individual may profit in the greatest measure. J. M. Bothwell.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Jan. 10—It was somewhat of a surprise to our local business men to hear of Newberry's big lumberman, William Horner, going into the hands of a receiver, because he was considered one of the safest risks in the lumber business. Several of our local firms are heavily interested, but from present indications it looks as if Mr. Horner may be able to pay one hundred cents on the dollar, which we trust will be the case.

James Dawson, formerly in the grocery business in the Canadian Soo, was last week elected mayor of that city. He was one of the leading merchants and the brother of our esteemed citizen, A. W. Dawson, of the Northern Power Company here, who is well known on both sides of the river.

The Soo hockey team started the ball rolling last week, but it proved to be a Waterloo when playing the opening game with the Canadian Soo. In order to get revenge they played a return game in the Canadian Soo last Friday, but found that the Canadians had lost none of their former speed and copped the second game. So now our local team must spurt up some before we will have anything to say about hockey.

It is better to be everything to somebody than to be something to everybody.

John I. Jennings, who for the past three years has been local representative of the Jewell Tea Co., at Manistique, has been transferred to Escanaba and will have five branches under him for the present and some more will be added in the spring. Mr. Jennings has been a hard worker and built up the trade in a very satisfactory manner. He has earned the promotion, which pleases his many friends.

Our idea of a smart salesman is one who can sell a fountain pen to a man who cannot write.

Forest Lake and Freedman Spur are going to be among the active places this winter, as the Cleveland Cliffs Iron Co. is starting extensive wood operations, employing about 500 men. It expects to remove within the next few months eight million feet of hemlock and hardwood logs. This is the kind of news we like to report, which is the best tonic Cloverland has to offer.

A girl never likes to see any man she admires squander his money—on another girl.

The many friends of David Mumery, formerly an employe of the Evening News here, were shocked to hear of his death which occurred at Flint last week, where he was employed as foreman of the advertising section of the Flint Journal composing room. He died as a result of an unsuccessful operation for appendicitis. The remains were taken to Stanton, his old home.

It costs seven cents straight to ride on our street cars now. Even at that it is much cheaper than trying to run an auto through the snow drifts, which in some sections of the city are as high as the fences.

We have heard a report that E. A. Mitchell, of Windsor, Ont., was arrested at Chicago for selling half a car of lemons which he did not possess. We are trying to figure out how he could hand the business men of Chicago the lemon to that extent.

F. R. Vigeant, our well-known fisherman, whose picture appears occasionally in the magazines as an authority on fishing games, showed his appreciation for our local fire fighters

who successfully handled the fire in his store last week, by presenting them with \$50 in gold.

D. K. Moses, of New York City, is a business visitor in the city this week, being the guest of Mr. and Mrs. David Eliassoff.

The many friends of E. L. Stanley, Cashier of the Sault Savings Bank, were pleased to hear that he is slightly improved, after receiving medical treatments at Mayo Brothers hospital, at Rochester, Minn. Mrs. Stanley is with her husband and they will go South for the winter as soon as Mr. Stanley's condition will permit.

The average man believes in future punishment—for his neighbor.

William G. Tapert.

Cheap Laws or Repudiation of Anti-Trust Laws?

Indications from Washington are that Attorney General Daugherty has surrendered to the political bombardment of the meat trust and the farmers' bloc. The meat trust knows just what it is doing but the farmers generally do not. Caught in a dead market and unable to dispose of their accumulated crops, the farmers are willing to let the meat trust back into the grocery fold as buyers. They refuse to realize that it means ultimately the creation of a domineering and dominating buying force that will not only fix its own buying price on what the farmer produces, but will gradually kill off all competitors. In the end, canned goods, cereals, fruits and hundreds of other products will be in the hands of the "Big Five" and no competitor can live against it; no other distributor can get them.

No one can read the evidence before the interdepartmental commission without being impressed with the preponderance of opposition to the Daugherty programme. For instance, there were heard favoring the modification of the decree these "California Co-operative Canneries," the Kraut Packers, one county banker from Virginia, one can manufacturer, four small individual canners, two fruit growers and one fish dealer, all obscure and unimportant.

Against it appeared the Dried Fruit Association of California (35,000 members), the Merchants' Association of San Jose, Cal., (300 members), the Orchard City Grange of California (280 members), the Canners' League of California (representing 89 per cent. of the California canners), the Southern Wholesale Grocers' Association (2,000 members), the Grocers' and Importers' Exchange of Philadelphia, the Wholesale Grocers' Sales Company of Philadelphia, the St. Louis Wholesale Grocers' Association, several large individual wholesale grocers in many cities, the 4,000 canning crop growers of Michigan, the Michigan Wholesale Grocers' Association, the Western Canners' Association, the National Food Brokers' Association, the National Wholesale Grocers' Association, the National Chain Stores'

**"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**

**"How Your Tax Liability Is Changed By
The New Tax Law,"
by Mr. M. L. Seidman,
is an article every tax
payer should read.**

Reprints will be sent
to interested executives
upon request.



**SEIDMAN
& SEIDMAN**

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

New York Washington Rockford
Chicago Newark Jamestown

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

Association, the Boston and the New England Wholesale Grocers' Association, the Wholesale Grocers' Association of Arkansas, Iowa, Nebraska, Minnesota, Vermont and Ohio, the Dried Fruit Association of New York, the H. O. Cereal Company, the National Coffee Roasters' Association, the National Tea and Coffee Merchants' Association, the Peoples' Reconstruction League (representing 20 farm and labor organizations), the National Consumers' League (20,000 members), the State of Michigan (by its Attorney General) and the Federal Trade Commission.

And if the reports from Washington are true, Mr. Daugherty proposes to ignore all this opposition and make good the desires of the "Big Five" meat packers. It is one of two things to the average commercial observer—a case of cheap politics or a repudiation of the anti-trust laws—either incomprehensible or else all too plain. The regret is that the public cannot see what is going on before it is too late. Evidently Mr. Daugherty does not—or perhaps he does.

Supreme Court Injunction Aids Garment Association.

New York, Jan. 10—Members of the American Cloak & Suit Manufacturers' Association, who own more than 1,000 garment shops here and employ more than 20,000 workers, will resume operations at once, in spite of the strike of union cloak makers, under protection of a Supreme Court injunction restraining the strikers from interference with the manufacturers' business. The association has been tied up since Nov. 14 by a strike of 55,000 garment workers. It is an association of sub-contractors and is not connected with the Garment Manufacturers' Protective Association, against whom the strike was aimed. The strike, however, affected the American association at the same time. The temporary injunction restrains the unions from picketing factories of association members, agitating the strike, holding meetings, paying strike benefits or "conspiring unlawfully" to injure the business of the plaintiff.

Corporations Wound Up.

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

Insulating Products Co. (Ind.), Elkhart, Ind., Kalamazoo.

Lauerman Brothers Co., Marinette, Wis.

Signal Motor Truck Co., Portland, Me., Detroit.

Here are some reasons for the high cost of living: Too many sleeping porches and too few alarm clocks; too many billiard cues and too few hoe handles; too many apartment houses and too few homes; too many silk socks and too few gray mixed ones; too many baseball rooters and too few farm hands; too many fords and too few hogs (except the road kind); too many high-heeled shoes and too few common-sense ones; too many movie stars and too few cooks; too many striking and too few working; too many "cussing" and too few praying; too many consuming and too few producing; too many georgette waists and too few bungalow aprons; too many bridge parties and too few sewing circles.

Barney Says



I hope every retail merchant carries plenty of fire insurance, that he pays for his policies the day they reach him and that he reads them over carefully to see that he is properly covered.

WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers.

MOVEMENT OF MERCHANTS.

Iron Mountain—Andrew Nelson has engaged in the retail lumber business.

Denton—C. H. Schlicht has engaged in the grocery, dry goods and meat business.

Detroit—The National Hardwood Co. has engaged in the wholesale lumber business.

Grant—Walbrink & Van Enewan succeed Glenn Bullman in the grocery and meat business.

Corunna—Fire damaged the meat market of George Settzer, entailing a loss of about \$4,000.

Detroit—Henry Strub, shoe dealer at 8803 Michigan avenue, is reported to have filed a petition in bankruptcy.

Port Huron—The Cawood Sales Co., 1121 Military street, has increased its capital stock from \$30,000 to \$80,000.

Quincy—R. C. Speer has sold his grocery stock and store fixtures to C. C. Foster, who has taken possession.

Grand Rapids—The G. N. Wagner Lumber & Shingle Co. has increased its capital stock from 25,000 to \$30,000.

Big Rapids—Parley B. Warren, hotel and restaurant proprietor, has filed a voluntary petition in bankruptcy. Assets are reported to be \$619 and liabilities \$1,788.

Charlotte—Zordous & Spire have sold the Charlotte Candy Kitchen to Angelou & Chapanos, of Battle Creek, who will continue the business under the same style.

Grand Rapids—The Cody Cafeteria Co. has been incorporated with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and \$2,500 paid in in cash.

Brutus—L. E. Wagley & Co. succeeds Mrs. L. B. Burtch in general trade. Mrs. Wagley was formerly Mrs. Burtch. Each now own a half interest in the business.

Royal Oak—The National School Supply Co. has been incorporated with an authorized capital stock of \$5,000, \$1,000 of which has been subscribed and paid in in cash.

Allegan—Ralph LeBlanc has sold the Allegan Sales & Service Co. to J. DeYoung and L. Carpenter, both of Kalamazoo, who will continue the business under the same style.

Ionia—Hampton A. Rich, for 39 consecutive years in the grocery business, has retired, to be succeeded by J. Humphrey, a clerk who has been in his employ for many years.

Chesaning—C. B. Ewing has purchased a half interest in the jewelry and silverware stock of Walter Shirreff and the business will be continued under the style of Shirreff & Ewing.

Quincy—E. B. Doll has sold the Doll & Co. garage and automobile supplies and accessories stock to A. R. Orcutt, who will continue the business under the style of the Quincy Garage.

Frankfort—Lowell W. Paul, who lost his grocery stock and store building by fire, Oct. 31, 1921, has purchased the store building owned by Iver Peterson where he will resume business.

Charlotte—H. Roy Sylvester has purchased the interest of the late Frank A. Ives, in the undertaking and

furniture stock of Ives & Sylvester and will continue the business under his own name.

Detroit—The Acorn Furniture Stores has been incorporated with an authorized capital stock of \$4,000, of which amount \$2,000 has been subscribed and paid in, \$1,000 in cash and \$1,000 in property.

Belleville—John A. Rice & Co., hardware dealers, have purchased the Jacob Simon & Co. stock of general merchandise at French Landing and will continue the business under the management of Audrey Krebs.

Saginaw—H. M. Hollister, of the Clarendon Hotel, Chicago, has become manager of the Bancroft Hotel and V. G. Bidenharn, for several years the host, will leave this week for Beaumont, Texas, to a similar post.

Detroit—The Detroit Cast Stone Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$50,000, \$26,000 of which has been subscribed and paid in in property.

Ishpeming—The J. C. Penny Co. is remodeling the ground floor of its store building and will redecorate the entire building. A wide balcony is being erected on the main floor which will add much needed floor space.

Crystal Falls—The Crystal Falls Hotel Co. has been incorporated to erect, equip and maintain a hotel in Crystal Falls, with an authorized capital stock of \$125,000, of which amount \$3,690 has been subscribed and paid in in cash.

Armada—The Armada Oil & Gas Co. has been incorporated to deal in oils, gasoline, automobile supplies and accessories, with an authorized capital stock of \$12,000, all of which has been subscribed and paid in, \$2,000 in cash and \$10,000 in property.

Big Rapids—The C. D. Carpenter dry goods stock has been purchased by Percy C. Palmer and associates, who will take possession Feb. 1. The Palmer combination already conducts stores in Detroit, Windsor, Birmingham and Eaton Rapids.

Detroit—The Parisian Imports, Inc., has been incorporated to manufacture and deal in toilet articles, chemicals, drug essences, etc., with an authorized capital stock of \$50,000, \$10,000 of which has been subscribed and \$4,000 paid in in cash.

Detroit—The Golden Rule Stores Co. has been organized to deal in groceries, meats, provisions, etc., with an authorized capital stock of \$4,000 common, \$6,000 preferred and 1,000 shares no par value, all of which has been subscribed and \$1,100 paid in in cash.

Jackson—The Davis, Mason England Co. has been incorporated to conduct a whole business in groceries, provisions, grocery supplies, etc., with an authorized capital stock of \$45,000 common and \$15,000 preferred, all of which has been subscribed and paid in in cash.

Belding—Haight Bros., of Gaylord, have re-opened the store conducted for many years by the T. Frank Ireland Hardware Co. The business was established by the late T. Frank Ireland, 33 years ago and for the last five years has been managed by his son, Walter Ireland.

Detroit—Peter Massano, grocer at

9149 Peter Hunt street, was found guilty of arson in connection with the burning of his place of business, by a jury in Judge Pliny W. Marsh's court Saturday. The prosecution charged that Massano set fire to his building to collect insurance.

Detroit—The Universal Advertising & Sales Corporation has been incorporated to conduct a general mercantile brokerage as well as advertising business, with an authorized capital stock of \$1,000, of which amount \$980 has been subscribed and paid in, \$350 in cash and \$630 in property.

Detroit—The James Sales Co., 8292 Woodward avenue, has been incorporated to deal in oil burning devices and controls, with an authorized capital stock of \$1,000 common and 10,000 shares at \$1.25 per share, of which amount \$1,000 and 10,000 shares has been subscribed, \$10 paid in in cash and \$13,490 in property.

Traverse City—E. C. Lowing, local traveling salesman, had hardly agreed to sell lingerie to the grocer trade, nor could a young lady school teacher comfortably wear a can of corn or order blanks. The two left their suitcases, identical in appearance, in the Pere Marquette station over night. Both have returned to this city, the teacher to report that when she reached home the only clean clothes she found in the suitcase she was carrying were some order blanks, a can of corn and a box of raisins. Mr. Lowing, too, reported that what he displayed most prominently when he opened his case before his first prospect was a blush.

Manufacturing Matters.

Detroit—The Medbury Shoe Co. is reported to have filed a petition in bankruptcy.

Lowell—The Lowell Cutter Co. has changed its name to the Peckham Furniture Co.

Benton Harbor—The Crary Machine Co. has changed its name to the Viloco Machine Co.

Detroit—The Detroit Ice Machine Co. has increased its capital stock from \$50,000 to \$100,000.

Detroit—W. M. Finck & Co., manufacturer of overalls, has increased its capital stock from \$360,000 to \$560,000.

Detroit—The Meaker Spark Plug Co. has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and \$6,000 paid in in cash.

Holland—The Holland Tile & Gravel Co. has been incorporated with an authorized capital stock of \$25,000, of which amount \$12,870 has been subscribed and paid in, \$4,400 in cash and \$7,470 in property.

Detroit—The Detroit Furniture Shops has merged its business into a stock company under the same style, with an authorized capital stock of \$150,000, all of which has been subscribed and paid in in property.

Lansing—The Kirchen Machine Co., 117 South Grand St., has merged its business into a stock company, under the style of the Kirchen Machine & Supply Co. with an authorized capital stock of \$75,000, \$35,000 of which has been subscribed and paid in in property.

Niles—The Forburger Dairy Co. has been incorporated to conduct a wholesale and retail dairy, butter, cream and produce business, with an authorized capital stock of \$20,000, of which amount \$16,000 has been subscribed, \$1,000 paid in in cash and \$10,500 in property.

Zeeland—The Van Lopik Knitting Co. is moving into its new quarters, which will give it double the floor space it had in the old building. Additional machinery and improvements are also being installed. The company expects to be in its new location within two weeks.

Detroit—John Scheu & Sons, manufacturer of non-intoxicating soft drinks and beverages, has merged its business into a stock company under the style of John Scheu & Sons, Inc., with an authorized capital stock of \$14,000, all of which has been subscribed and paid in in property.

Detroit—Roy M. Glover, manufacturer of suspenders, leather belts, etc., has merged his business into a stock company under the style of the R. M. Glover Manufacturing Co., with an authorized capital stock of \$25,000, of which amount \$23,000 has been subscribed, \$1,500 paid in in cash and \$13,000 in property.

Grand Rapids—The Van Bysterveld Medicine Co., 138-140 Division avenue South, has merged its business into a stock company under the same style, with an authorized capital stock of \$25,000 preferred and 15,000 shares at \$2.50 per share, of which amount \$500 and 3,000 shares has been subscribed, \$500 paid in in cash and \$7,500 in property.

Saginaw—The six plants of the Michigan Sugar Co. are closing the year's slicing campaign. The Carrollton plant just outside of Saginaw ended its run last week, the last of the string being due to close Jan. 11. The production of sugar has been under previous years, because of the lower sugar content in the beets.

Grand Rapids—Lubetsky Bros. & Kleiner, cigar manufacturers at 109 Campau avenue, N. W., have merged their business into a stock company under the style of the Lubetsky Kleiner Cigar Manufacturing Co., with an authorized capital stock of \$40,000 common, \$100,000 preferred and 10,000 shares of no par value of which amount \$3,000 and 3,000 shares have been subscribed and \$1,200 paid in in cash.

How He Handles 'Em.

A Chicago man tells of the system practiced by a veterinary in that town with respect to the pet animals intrusted to his care by wealthy women.

"When," the dog doctor confided to his friend, "I receive an overfed dog, I consign him to a disused brick oven with a crust of bread, an onion and an old shoe. When the dog begins to gnaw the bread the anxious mistress is informed that her darling is 'doing nicely.' When the canine begins operations on the onion, word is sent her that the animal is 'decidedly better,' and when the dog tackles the shoe, my lady is gratified to hear that her precious pet is 'ready to be removed.'"

Essential Features of the Grocery Staples.

The market for canned foods shows more speculative action this week than for a long time. Buyers have come to a realization of the shortage in canned tomatoes.

Considering a lower rate of freight than from Maryland, Missouri canned tomatoes cost less laid down at Michigan points than from Maryland points, prices being about the same. Indiana canners do not seem to be in the running, as they are not offering any canned tomatoes for sale.

Canned tuna, choice or fancy white, is regarded as a good buy. It is known that the supply is wholly inadequate and that long before the close of the season the white tuna will be gone. The supply of Blue Tin tuna and albacore is larger and will have to fill the place for fancy white grade.

The advance of Norwegian exchange has placed the importation value of sardines from that country about \$1 to \$1.50 higher than two months ago and prices are therefore listed higher on the market.

The general market, with the exception mentioned, is about stationary, but canned corn and peas are being influenced by the advancing price of tomatoes and will have their "day in court" soon.

Canned apples are very quiet and without noticeable demand. Prices are lower than they were one month ago by almost \$1 per dozen for No. 1 size.

California canned fruits are becoming restricted as to assortment in first hands on the Pacific coast, and choice selections of the better grades are being picked up by some of the larger buyers who anticipate difficulty in obtaining such grades after a while.

The salmon season is rapidly approaching, some interest is being shown by buyers, and prices are firmer.

Canned shrimp is selling better at the lower range of prices established last week.

At the heavily reduced price of canned sweet potatoes the buyers are showing some interest especially for Southern Yams which are usually prepared in this market.

Sugar—The market continues in a hopeless condition. Granulated now ranges from 4.80 to 4.90c, with lower prices in prospect. Sugar is selling right along for current trade, but nobody is anticipating, because everybody expects prices to go even lower. Raws are still very dull and depressed, the market being well below 2c per pound.

Tea—The market is still showing its post-holiday dullness. The situation, however, throughout is firm and even strong, with an advancing tendency. Stocks are still more limited. The demand at the moment is quiet.

Coffee—The market shows no particular change from last week. There have been fluctuations in the option market, first up and then down, but they leave the market about as it was before and, anyway, the market for actual coffee would not have been much affected even if the decline had not followed. All grades of Rio and Santos remain about on last week's

basis. Milds also show no quotable change.

Canned Fruits—No new chapters were added to the California fruit situation last week, as little jobbing business was accomplished in any offering. Jobbers are still stocked up and are not replenishing either on spot or in the West. It will likely be several weeks before they need stocks. The average jobber has only a limited call for fruits from his retail trade since the corner grocer is not able to compete with the chain stores which sell below the wholesale market. The Coast regards the local inactivity as transient and an even firmer feeling exists in the West in all packs. Hawaiian pineapple sold in a moderate jobbing way all of the week. Apples held steady.

Canned Vegetables — The bare shelves of canned food jobbers are driving them into the open market and this week increased buying interest is shown, especially in vegetables. Naturally with inventories still in progress and the canners' convention in prospect, buying has been conservatively done, but where orders were placed they called for immediate deliveries. The only cheap lines of tomatoes are the old pack, such as the Government goods returned from France. These show indifferent quality and go at a discount. Peas are in strong demand for standard grades. Anything coming within that classification is easily sold. Extra standards are rather neglected, but fancy small sizes are taken whenever they can be found. Corn is in better jobbing demand for standard Maine style Southern packs. Maine corn is hard to find in first hands. Spinach sells well and is in light supply. Asparagus moves in a fair jobbing way.

Canned Fish—The only buying interest in fish is in salmon, and in that line buyers and sellers are too far apart in their ideas to lead to much Coast buying. Pinks are wanted in the West at \$1 f. o. b., but the asking price is \$1.10 and most bids at concessions are flatly refused. Red Alaska is also wanted below \$2.35 Coast and is likewise at the discounts. Medium reds and chums were back numbers all week. The spot movement toward the consumer is light, the activity in the market being mainly in the way of stocking up for the spring market. Chinooks are firm, especially fancy packs. Sardines are not selling in any considerable quantities. There is some export demand for Maine fish, but the orders which result from the enquiries hardly amount in the course of several weeks to one fair sized buying order. Domestic distributors are taking Maine and California fish in minimum blocks, mostly out of local warehouses. Tuna fish is firm, but not active. Shrimp is neglected and easy in tone.

Dried Fruits—When the California Prune & Apricot Growers, Inc., announced a $\frac{1}{2}$ c advance in prunes ten days ago a similar boost in prices was predicted for Jan. 8. The announcement of the rise values was made a day ahead of time by the local association representatives. On Sunsweet brand the new f. o. b. Coast values on the bulk basis are: 30s-40s, 11c; 40s-

50s, 9 $\frac{1}{2}$ c; 50s-60s, 7 $\frac{3}{4}$ c; 60s, 7 $\frac{1}{4}$ c and 70s, 80s and 90s, 6 $\frac{1}{2}$ c. Growers' brand is at the usual $\frac{1}{4}$ c differential under Sunsweet. While Oregon prune shippers have not as yet followed the lead of California, higher prices are anticipated, as remaining stocks are light and box packed fruit is in meager supply in the hands of the independent packers. The inclination is to hold for higher values. The spot market shows improvement in sympathy with the West, and much more confidence is entertained by distributors. Jobbers have not begun to stock up in a large way but they are not selling in the face of competition, which tends toward a better spot situation. Prunes in the West are so firmly controlled and stocks are so light that sellers regard the market as in their favor, especially as apples are in light supply and other dried fruits are within small compass. Very few apricots are offered from the West. Stocks have been reduced to practically the vanishing point, especially in Blenheims of all grades. It is a sellers' market and will remain so for the balance of the season as there is nothing in sight to relieve the situation except in the way of returned shipments from Europe. Peaches are another strong item due to crop shortage. Fancy and extra fancy are already wanted by jobbers and are difficult to find. Both fruits enter the spring market in a very favorable position. No developments occurred in raisins last week. The spot market is inactive as jobbers are buying no varieties in an extended way. Prices are more favorable here than in the West, where little is offered. Pears are dull but stocks in sight are light. Other dried fruits were in moderate jobbing demand all of last week.

Canned Milk—Stagnation is the chief feature of the canned milk market, with condensed milk in less demand than evaporated. The foreign markets are in such unsatisfactory shape that little or no business is accomplished, the only movement being in the way of consignments which some of the largest distributors are making to themselves to parcel out the milk abroad as best they can. No relief buying orders have been placed and there are no new developments showing much increase in the near future in this direction. The domestic demand is almost nil. Low prices prevail on both packs. With the market so unsatisfactory there is not much inducement for the canner to add to the present surplus.

Syrup and Molasses—Glucose is selling in a small way and so is compound syrup. The demand will improve after the holidays get well over. Sugar syrups are selling in a very small way at weak prices. Molasses unchanged and dull.

Nuts—Frequently the turn of the year is marked by cuts in prices to stimulate the jobbing movement, but this season the market is held steady at going prices as holders are inclined to carry their stocks and piece them out during the balance of the season. The foreign markets in almonds and walnuts are both firm, while California points maintain their firmness. There is little buying interest in filberts.

Brazil nuts, with expected heavier arrivals of new crop, rule easy and are rather neglected by the shellers and confectioners.

Rice—Jobbers are buying sparingly and only in sufficient quantities to carry them from day to day. Prices show no changes but are maintained owing to the strong advices from the South, where sellers are very firm in their views. This, combined with the expectation of a better jobbing movement on spot as the month advances, leads holders to carry their stocks. Oriental rice is also quiet.

Cheese—The market is very quiet, with a light consumptive demand, at prices ranging about the same as a week ago. Stocks in storage are ample. Prices are ruling about the same as last week.

Provisions—The market on smoked meats is steady at prices ranging about the same as a week ago, with a light consumptive demand. Pure lard is barely steady, with a fair consumptive demand at unchanged prices. Lard substitutes are very dull, at prices ranging the same as last week. Canned meats, barreled pork and dried beef are all steady, with a light demand at unchanged prices.

Pickles—The decline in pickles is \$1@2 per cask, for sours, dills, sweet, mixed and chow. The decline in sugar has had its effect on the prices, also the lower cost of coopeage.

Salt Fish — Mackerel shows no change for the week either in price or demand. Stocks are undoubtedly small, particularly of the finer grades, which are ruling firm. Codfish seems to be quite active just now.

Sow the Wind and Reap the Whirlwind.

Grand Rapids, Jan. 10—When the Peninsular Fire Insurance Co. was being financed the editor of the Tradesman was offered a directorship and patronage in the form of advertising and job printing which would have aggregated more every month than the mutual companies accord him in a year. The tender was declined, because the writer had long been committed to the mutual idea in fire insurance and could not be induced to reverse his conclusions for any monetary consideration.

As the financing campaign progressed under promises of returns which were criminal in character, because they were based on false assumptions, false statements and deliberate misrepresentation, I repeatedly denounced the project, both personally and editorially, and I now have the satisfaction of feeling that very few country merchants were victimized by the miserable creatures who made hundreds of thousands of dollars by their campaign of fraud and falsehood.

E. A. Stowe.

Rain Delays Spinach Pack.

Rains in California during late December checked the production of new pack spinach. Growers have been forced to allow the water to drain from their fields before cutting additional stocks, which will delay the delivery of the early packs. The rains came at the wrong time of the year. Some growers paid for irrigation within \$25 of the price paid by canners for ton lots and have now been flooded out.

It shouldn't be necessary to force people to build firesafe buildings. Common sense proves it is the sensible thing to do.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Jan. 10—Henry J. Vinkemulder left yesterday for Pittsburg, where he will attend the annual convention of the National League of Commission Merchants. At the conclusion of the Pittsburg meeting he will proceed to Chicago, where he will be one of the party which will leave on a special train for Ft. Worth, Texas where the annual convention of the Western Fruit Jobbers Association will be held next week. After the convention adjourns he will go on to San Antonio, Laredo and New Orleans, making stops at Mobile, Montgomery, Birmingham and Nashville on his way home. Mrs. Vinkemulder will accompany her husband.

A. E. Howell has resigned as manager of the McLachlan School to accept an executive position with the Business Institute, an organization with two schools in Detroit and one in Pontiac; with forty-five teachers, 350 typewriters and other equipment in proportion. Mr. Howell has gradually climbed to the top rung of the educational ladder by sheer courage and persistence. Starting his business career as clerk in a general store in a country town, he has climbed up, step by step, to the proud position he now occupies.

Remember the big dance you missed on Dec. 10? There will be another of these big parties on Saturday evening, Jan. 14, and this will be held in our dance hall, the K. of C. auditorium on Ransom avenue. Remember the change of hall and the date and make arrangements to be present at the next dance and bring all your friends for they, too, will like a good time. You will be sorry if you miss this one dance. The remainder of the series will be given every two weeks after Jan. 14 on the following dates: Jan. 28, Feb. 11, Feb. 25, Mar. 11 and March 25.

H. F. Williams, formerly with Procter & Gamble, has accepted a position on the selling force of the Battle Creek Food Co., effective at once, introducing one of the new products of that long-famous food establishment, called Pep.

The fellows were discussing things in the ante-room Saturday evening just before the U. C. T. meeting was called to order for the transactions of "such business, etc." and one of the new members asked what was being done about hotel rates. At this a tall man in heavy goggles cut loose something like this: "What's the use, fellows? What can we do without the support of our respective houses? In everything else our sales managers are behind us, the credit man backs us up and so does the big boss, but when they make trips, as they sometimes do, I often wonder if they're all like the sales manager I met on a recent trip to Chicago. We chanced to be together in the sleeper and only separated after breakfast the following morning. This man is a mighty good friend of mine and he traveled for several years just as we are doing now, but on this particular occasion he made me feel like a piker. On leaving the depot in Grand Rapids a porter carried his small grip and received 10 cents when he had transferred his burden to the sleeping car porter. The latter must have known his man, for he made a low bow—and received a dime. Only a dime! In the morning, after we were dressed and waiting patiently for the train to pull us into the big station in Chicago this same porter came with his ever-present clothes brush, made a few swipes and bowed pleasantly. I gave him a quarter, rather grudgingly, but the sales manager passed over a 50 cent piece. The taxi man—no, there was another before him—a red cap carried that same little grip to the taxi and got fifteen cents. I did not see the taxi-driver's fee, but heard a remark that meant it was satisfactory. A uniformed creature at the Sherman House bowed acknowledgement as he took this same little grip. It was early and no room was available, so this little grip was

deposited in the check room where another dime was laid away. By this time we were ready for breakfast, but my friend must first step to the wash room to leave a nickel with the towel boy. The waiter was quite agreeable and painstaking. When he passed the check over, accompanied by the ever-present finger bowl, I left the 15 cents, making my 85 cent breakfast an even dollar. But the sales manager had a check of \$1.15 and deposited a tip of 35 cents. We had not yet begun the day, but I left him here pleading a pressing engagement." The listeners looked one to the other and on the face of each was written the question, "Was this my own sales manager?"

It was the usual bunch of travelers on the G. R. & I. North last Monday morning. The same old rhum hounds; the same old jokers; same bunch of sobbers and the usual number of strangers. The contents of the morning papers furnished the usual amount of gossip. The weather was cursed and discussed as were politics, sports and society in general. Several of the fellows had spent the previous day in Chicago and the conversation soon turned to hotels. One favored the Morrison because of the immense crowds passing in and out during both day and night. Another favored the Congress. He had seen some foreign diplomats who had Sundayed there. The La Salle had harbored two or three noted statesmen during the week. A great sporting man had dined at the same table with a Michigan salesman in the Sherman House. It was plain to see that each Chicago hotel of size had friends in the crowd. After a time an old veteran piped out that he favored the Hotel Planters. It was not so large as the others and that was one reason for his liking it. Patrons did not lose their individuality and there was a cordial sort of welcome about the place. While rates were possibly as high as in the other hotels he liked it because the clerk called him by name, acknowledged his telegram for a reservation and had already assigned him a room. The bell boy had also spoken his name as he bade him "Good night." His room was small, but was comfortable. There was sufficient light for reading and the bed was soft and clean. Clean, too, was the bath room, with a surplus of soap and towels. He telephoned the office to call him in the morning and in acknowledging the call his name was again mentioned. It was repeated at the appointed hour with a polite "Good morning." On arising he found Chicago's biggest newspaper had been slipped under his door and on it in red ink was "Good morning; compliments of the hotel." The elevator operator also said "Good morning" when he went down to breakfast, and so did the room clerk as he left his key at the desk. Outside the weather was anything but pleasant. A cold wind laden more with ice than snow was blowing as only Chicago winds can blow. Shop girls dressed above like eskimos and below as hotentots scurried around corners, their scanty skirts fluttering with the breeze. Strong men were hurrying about the streets as only Chicago men will do. The clanging street car bells and the grating of their wheels as they rounded corners told of the winter's chill. The crossing policemen swung their arms to keep from freezing. But this traveler from Michigan was warm; warm inside him. Someone had said "Good morning" and he realized that he, too, was among the living. He had not lost his individuality and throughout the day he was cheerful. Far from home and friends someone in the great city had taken note of his existence and it cheered him. So much for the Planters Hotel.

Don't get too chesty, just because you're a human being. No man ever made a hornet's nest or a spider's web.

You may think yourself witty because you're wise; but the public may think you're funny because you're foolish.

Only one thing can be said in favor of hives: they keep one out of mischief by keeping him busy scratching. Some persons are like donkeys: they can do far more with their heels than their heads.

There are two things for which even the best regulated household is seldom prepared: twins.

A man was describing to a woman the compensations of nature—how in the blind the feeling of touch was acute; how those who were deaf in one ear often heard clearly with the other, and how a person blinded in one eye often sees extra well with the sound eye. "Yes," said she, "it is remarkable. And, come to think of it, I have always noticed that if a person has one short leg the other is always longer."

"We have been informed that one of our newly married young women kneads bread with her gloves on," says a small town paper. "The editor of this paper needs it with his trousers on; and unless the delinquent readers of this old rag of freedom pay up soon he will need bread without a darn thing on."

Grand Rapids Council held its first meeting in its new hall on Ransom avenue last Saturday evening. It was Past Senior Counselors' night and a large attendance was on hand to see

IT IS easy to point out advertising failures. Poor planning or wrong mediums sometimes explain the waste, but in most cases the failure is due to cold feet. Firms quit without giving their advertising time to do its work on public opinion. Perhaps the most important fact known about advertising today is that only persistent, continuous advertising pays. You will note that, generally speaking, the seasoned advertiser suffered the least from the recent slump and his recovery is now faster.

BEN DEAN

Advertising Agency

427-429 Michigan Trust Building

Fieglers

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design

Your Biggest Asset

is the good-will of your customers. It is the only foundation on which a permanent, profitable business can be built.

VAN DUZER'S CERTIFIED Flavoring Extracts

will help to enhance the good-will and prestige of your store. No other extracts equal them in purity, strength or richness of flavor.



Van Duzer
Extract Company
Springfield, Mass.
New York, N. Y.

FLOUR

ARISTOS

CERESOTA

Let us stay on the Bright Side during 1922 — overcoming difficulties with a smile and showing proper appreciation of the confidence bestowed upon us.

FANCHON

RED STAR

JUDSON GROCER CO.

GRAND RAPIDS

MICHIGAN

the new hall and hear the old grads put on the work, which they surely did in a masterly manner. Seven candidates took the rough trail and hereafter the following additional names will be enrolled on the roster of old No. 131:

John D. Schwimmer, American Electric Supply Co., Chicago.

Fred W. Gane, Michigan Tire and Accessory Co., Grand Rapids.

John B. Bartz, Brown & Sehler Co., Grand Rapids.

Geo. L. Gardner, Westerlin & Campbell Co., Chicago.

Chas. C. Walsh, Loudon Machinery Co., Fairfield, Iowa.

Chas. O. Hohn, American Hammered Piston Ring Co., Baltimore.

Lyman S. Bonner, Brown & Sehler Co., Grand Rapids.

Senior Counselor Wells appointed his banquet committee to arrange for the big annual affair in March. They are L. V. Pilkington, chairman, assisted by Captain W. N. Burgess, W. S. Lawton, Homer Bradfield and E. E. Zech.

Councilor and Mrs. George A. Eggleston left for California Jan. 3, where they will spend the winter. We didn't think George's blood was thin enough or Nell old enough to migrate to a warm climate yet awhile.

At the last regular meeting of Grand Rapids Council it was unanimously decided to form a U. C. T. Club, to hold weekly meetings similar to the Rotary and Kiwanis clubs of this and other cities. The first meeting will be held Saturday, Jan. 14, at 12 o'clock sharp at the Association of Commerce building. Luncheon will be served and good speakers will be in attendance. All members of Grand Rapids Council are invited to attend and those desiring to do so are requested to notify W. S. Lawton, 1347 Sigsbee, by postal, that reservations may be made. Remember the date, Saturday, June 14, 12 o'clock sharp, Association of Commerce.

Clarence Wormnest has resigned his position as representative of the Art Stove Co. and will henceforth be in Grand Rapids as branch manager for the Marshall Furnace Co., with an office in the Builders and Traders Exchange.

Poultry Farmer Like the Producer in Town.

Chicago, Jan. 10—The enclosed clipping is sound and worthy of application. Expensive chicken farms are failures, but farmers who raise lots of chickens are money makers. They say all prosperity begins on the farm. If farmers would set aside liberal space and fence it properly, with good accommodations for poultry and let the women folks control that part of the farm—even to shipping—there is no doubt about ready money at all times in possession of the chemist of the household—the chief cook.

R. J. Coyne.

Farmers in all parts of the country are beginning to find out in spite of the kill-joys that dairying is one of the best farm helps in time of financial need; that the dairy cow has become a formidable rival of the hog in the capacity of mortgage lifter for the American farmer. The dairy farmer always has money coming in; he can get short time loans easily; he is a money maker. Incidentally he is also a poultry feeder, and two dozens of eggs will buy a bushel of wheat and one will buy two bushels of oats. Such a farmer is a manufacturer who can turn over his capital several times a year and make a profit each time. He is like the producer in town in that respect. He is the business man par excellence of the farm; when he buys good feedstuffs he has less trouble with his financial and mental estate than any one-crop-a-year farmer can possibly have.

When a thief has an opportunity to steal, he always steals something besides the opportunity.

Tribute To the Memory of Mr. Hetherington.

A close personal friend of the late Mr. Hetherington, who died recently at his home in Belding, sends the Tradesman a personal tribute to the memory of the deceased, prefacing it with the following letter:

Belding, Jan. 10—I am enclosing a brief showing the general character of Mr. W. P. Hetherington as it appears to me. As you know I am not given to elaborating conditions; I wish I might have been. However, I am not, but I have this to say:

Mr. Hetherington was a typical New Englander, had early education along the lines of thrift, believing that in order to have a dollar—if we take that view—he must render services worth



The Late W. P. Hetherington.

one dollar, and I think that was a fundamental principle in his makeup.

At his passing he was Vice-President of the Belding Building & Loan Association, a director in the Belding Savings Bank, Manager of the Spencer Electric Light & Power Company and also manager of the Belding Land & Improvement Company. Enough to keep one busy the most of the time, I can assure you.

The Tribute.

The passing of Wendell P. Hetherington from the social and business life of Belding, where he has been so closely in touch with its activities in all lines for the betterment of the city during the past thirty-two years, is a source of profound regret and deep sorrow to his large circle of friends and business associates in and outside of the city who have been drawn into his life by the excellent traits of his character, his sterling worth and integrity, and his keen sense of being charitable and sympathetic to all from the least to the greatest.

His personality in the civic, business and social affairs in this community will be missed very much as he possessed a keen judgment and foresight in matters pertaining to the best interests of the municipality of which he had been so large a part. His advice and counsel was often sought.

No appeal for any good cause was made to him in vain and his charities reached out and fell into the hands of many needy ones, of which even near friends knew nothing.

In his management of Hotel Belding he built a character and reputation of which the traveling men and pa-

trons speak in the highest terms and together with close friends in the city hold him in marked respect and esteem.

Kalamazoo Out For Large Membership Increase.

Kalamazoo, Jan. 10—Kalamazoo Council, No. 156, United Commercial Travelers has, at the last meeting, completed elaborate plans for an annual membership campaign.

Using the regular wards of the city, each division is provided with a captain and workers residing therein.

Friendly competition is providing plenty of "pep and go."

It should be remembered that this organization has more than doubled its membership in the past two years, and, as it has held this growth through the depression period, substantial increases are expected this season.

Chas. A. Blackwood.

The merchant who treats his clerks in such a way that they have to insist upon their rights to get them in line to have the poorest force of any store on the street.

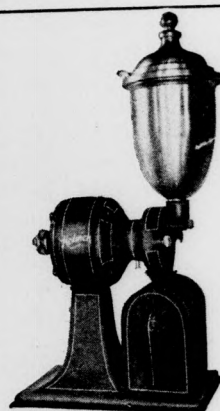
Publishers of Special Copyright Calendars

Druggists Weather Charts
Service Calendars for Banks, etc.
U. S. Weather Charts suitable for all lines of business
Home Calendars for Lumber Dealers
Market Basket Calendar for General Stores

Samples and price upon request.

GRAND RAPIDS CALENDAR CO.

Publishers of Special Calendars.



The Forerunner of the Coffee Mill Business Clings to the Tradition of Quality.

ONE OF THE FIRST IN 1907—FOREMOST EVER SINCE. The high QUALITY, DURABILITY, and EFFICIENCY of the HOLWICK ELECTRIC COFFEE MILL is more proved by the fact that many thousands of these Mills have been supplied since 1907, and the demand is greater than ever before. No stronger fact can be desired.

THE NAME "HOLWICK"

on an Electric Coffee Mill is a guarantee of QUALITY and LONG SERVICE. A HOLWICK owner will be the first to admit it—because he knows.

You can buy one on easy payments.

B. C. Holwick, (Maker) Canton, Ohio.

Boot & Co., Grand Rapids Agents for Western Michigan.



The Best Coffee In The Best Package For The Best Trade

High grade merchandise, to justify the name, must possess something more than intrinsic worth. IT MUST REACH THE CONSUMER WITH QUALITY INTACT.

The whole value of coffee, its strength, fragrance and flavor lies in its aromatic oils. These require air-proof, moisture-proof protection. That is why SEAL BRAND COFFEE is packed in an ALL TIN CAN. And that is why (until a better package is devised) it will continue to be packed—AND PROTECTED—in an all tin can.

Only in tin does coffee reach the consumer at its best. In the absolute protection afforded to freshness, flavor and aroma, it is a larger factor than is generally supposed, in contributing to the prestige and reputation of SEAL BRAND COFFEE.

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

CHASE & SANBORN'S SEAL BRAND COFFEE

Trade supplied by CHASE & SANBORN

76 East Lake Street, Chicago, Illinois

PRICE THE GREAT FACTOR.

If one were to seek the most outstanding and significant business happening thus far this year he would probably find it in the announcement of the cut in the price of a loaf of bread to the pre-war level of 5 cents in many localities in the country. It really means a great deal to very many people because the article is in universal use, and the announcement has the quality of arresting attention that would not apply to some other things which have shown similar reductions in price. But the main significance lies in the fact that the cheapening brings into relief the prevailing high cost of other necessities and emphasizes the inequality attending the process of deflation of war-time values. Food, of course, is the main factor of expense for families, comprising over 40 per cent. of the total. But bread is the only item in the category which shows a marked reduction. Prices of other foods remain high and so do those of shelter and fuel, which, with those of food, account for about three-quarters of the cost of living. Under the circumstances, it is a little unfortunate that so much stress should be laid on the prices of things to wear because this is calculated to divert attention from the more serious effect of the greater proportionate cost of the items that cut a larger figure in the expense accounts of individuals and families. Relief from the heavier burdens must come before the deflation process is complete by an adjustment of relative values to somewhere near where they were before the great war began.

While the primary markets, excepting in a few particulars, are still inactive, as is the custom at this period of the year, there is a little more than usual doing at retail. Not only are the regular "white sales" in progress in stores all over the country, but, added to them, are a number of drives to stimulate trade in all kinds of ready to wear, household supplies and furnishings and the many other varieties of goods that make up the stocks of the big shops. Some, but not all of these, are in the nature of clearance sales. For many kinds of things there was no occasion for such, because stocks had been allowed to run rather low under the policy of hand-to-mouth buying which had been so long persisted in. That the public response to the offerings has been quite favorable is shown in the fact that so many store buyers have found it necessary to resort to this and other centers to replenish stocks.

A lesson is, apparently, in store for those who associate the idea of good or prosperous times with high prices or who believe that, only with the latter, can the former come. If this were really the case, the outlook for the immediate future would be much worse than it really is. With the shrinkage in income of so large a portion of the population of the country as has occurred within the last year has come a reduction in buying power. If prices remain high or go higher, the purchasing ability must remain low or be diminished. The corollary to this is that, if less is bought, less will be produced and the output

of goods and wares of all kinds will be smaller. This means that there will be less employment because the services of fewer will be required to turn out what is needed. The reduction in the amount given out for wages will then further lessen the purchasing power of the country, and so, there will be another vicious "circle." On the other hand, conditions being what they are, it is to the manifest interest of all that buying be increased by making it as easy as possible. The best way of doing this, as the experience of the last six months has shown, is to bring prices down to the levels which will offer the strongest of inducement. Profits on the scale of a year or more ago are now out of the question. Quick turnovers on the smallest of margins afford the only opportunity to do anything like a volume business and, in the long run, to make any profit. Especially true now is the old adage that "a nimble sixpence is better than a slow shilling."

WHEN A MAN SHOULD QUIT.

Not many men who love life and are fit to work will pay much attention to the advice of a public speaker who recently informed his audience that a man with an income of \$10,000 a year should be compelled by law to retire at fifty and pursue a hobby. The captains of industry whose presence and influence count for most in affairs are the men who balance vocation and avocation and bring to both a vital and continuing enthusiasm. They would not enjoy either their business or their hobby half so much if they had to do it all the time. They would always rather be overworked than underworked. They dread the thought of an age limit or compulsory retirement that shall pension them off with nothing at all to do.

Quitting time, to a man who matters, has never come. He may give up a bread-winning occupation for some form of public service that yields him no emolument. But he will keep so busy that to talk of him as a gentleman of leisure is a joke. The tramp in this country is not admired, even when he wears the livery of the lounge lizard and belongs to the order of the sun-dodgers. Fifty is to most men the crest of a flood-tide of productive activity. Many policies they set in motion in previous years then come to fruition. They are not in the least of a mind to throw down the cards, say good-night and go home. It is very doubtful whether the lecturer himself, who will be fifty on the eighth day of next October, will care to retire from the circuit in dollar-land on that imminent date.

OPEN PRICE ASSOCIATIONS.

Discussion of the "open price" association has again come to the front with the recent ruling of the United States Supreme Court in sustaining an injunction against the American Hardwood Association, which had been charged with violating Federal law by the dissemination of information among its members likely to encourage the withholding of goods from the market, and the advancing of prices. The court was divided in

its opinion, and executive branches of the Government also appear to be unable to agree with regard to the desirability of such associations. The Department of Commerce is inclined to regard them with favor, while the Federal Trade Commission and the Department of Justice view them with misgiving. It is claimed by the advocates of such associations that their ultimate effect will be to eliminate uneconomic production and violent price fluctuations and thus to do away with one element of waste in business. On the other hand, it is pointed out by the critics that the dissemination of trade figures can be so conducted as to furnish an effective method of curtailing output and advancing prices. The problem of the desirability of the association appears to turn largely on the question of motives, and the motives in any particular case are proper subjects for judicial scrutiny. The best corrective for any possible anti-social tendencies in such associations is publicity. They should be open in fact as well as in name.

CLOTHING TRADE PROBLEMS.

The work of cutting down production costs, it is generally recognized must go on. The need for this is especially recognized in the case of men's clothing. The retailer is straining hard to get goods of a quality and price that will suit the consumer, and he frankly admits that he has not been able in every particular to meet his customers' expectations. Having taken his losses on goods purchased when prices were high, he naturally feels that the next move must be that of the clothing manufacturer. The latter, he holds, must reduce the cost of production sufficiently to enable the retailer and the consumer to find a common meeting ground. For over a year the retail clothing trade has had an unsatisfactory volume of business. Men were the first buyers to go on strike, and they are the last to give in. Manufacturers, however, point out that the work of bringing down costs will necessarily be slow. There must be increasing efficiency of labor, wage adjustments, and lower freight rates, and the effects of these changes will be noted only gradually. The retailers meanwhile are endeavoring to educate buyers with regard to these various conditions, but this, too, is slow work, as the average purchaser has little interest in anything other than getting what he wants at the lowest possible price.

PROSPECT OF LOWER TAXES.

Numbers of manufacturers have recently pointed to lower taxes as one means of helping them solve their problem of bringing down costs. It is not a cheerful thing to say, but nevertheless it is well that they should face the fact squarely and realize that there is no immediate prospect of any substantial reduction in the total volume of Federal taxation. The setting up of the budget system and the limitation of armament will afford some relief, but taxes will continue to be several times heavier than they were in the pre-war period. Some business men hope for relief from a

shifting of burdens, say, from income to consumption. It needs to be borne in mind, however, that all taxes, no matter by what name they are designated, eventually must be paid out of income. The inheritance tax constitutes the sole exception. While taxes may be slightly reduced by the measures already indicated, there are several schemes brewing in Washington that if made effective will involve vast payments from the Treasury and result in taxes considerably heavier than they are at present. Business men may be fortunate, therefore, if by united effort they succeed in keeping Federal imposts within their present limits.

NO LONGER A DOLLAR WATCH

Time has laid its corroding hand on the best known of timekeepers. News of the misfortune that has overtaken the makers and distributors of the world famous Dollar Watch will bring a sense of personal loss to a greater body of ultimate consumers than has been gathered about any commercial product other than the basic staples of bread, meat, cotton, or rice. The Ingersoll went not only into the hands of scores of millions of people but into the vernacular and, history may some day show, into the folklore of the masses. The Ingersoll democracy covered the entire range from proletarian to plutocrat, from the schoolboy to grandfather.

It is said that war conditions, by lifting the cost of everything, undermined a dollar watch that was no longer a dollar watch. This may be; but it may be also that a force just the opposite of economy was at work. Wartime lavishness may have destroyed part of the market for the humble, though satisfactory, timepiece. Wartime resources supplied the means for gratifying a higher taste in determining how near it was to the luncheon hour or to school dismissal. In this sense the Ingersoll apparently carried within its case the seeds of its own destruction.

The Supreme Court of the United States has recently handed down two decisions which will meet the hearty approval of all fair minded men. One defines the rights of union pickets, holding they have no right to impede any workman going to and from his work or apply offensive epithets to him. The other denies the right of any State to make laws restricting the issuance of injunctions by courts in the case of labor controversies. Both of these decisions are aimed at abuses of power which have been repeatedly resorted to by union labor thugs and leaders of late years, with most unfortunate results to law, order and decency. The criminal methods invariably resorted to by union men are gradually being curtailed by the strong arm of the law. The time may come when union men may be forced to become good citizens, instead of outlaws and cut-throats, as is now the case.

If you have a clerk who persists in arguing the wet side of the prohibition law in the store pass him along. He will soon come to work full of home brew.

Not a Sales Argument—Just Information



NO argument is needed to convince any towel buyer of the superiority of Cannon Towels. An examination proves them to be the greatest towel values that can be bought.

For Cannon Towels are closer in weave, heavier in weight, and finer in quality than any similar-priced towels made. Only high-grade cotton is used in their manufacture. They are bleached and finished by a special Cannon process.

The exceptionally good appearance of Cannon Towels suits them to the finest homes. Yet you can sell them at prices within the means of all your customers. And the line is so complete that it fills every towel need and demand—it ranges from kitchen toweling to every size of huck and turkish towel. The careful put-up of all Cannon Towels will please you.

Cannon Towels are made by the Cannon Manufacturing Company—the world's largest producer of towels. They are distributed only through jobbers. Write your jobber for samples, prices and complete information.

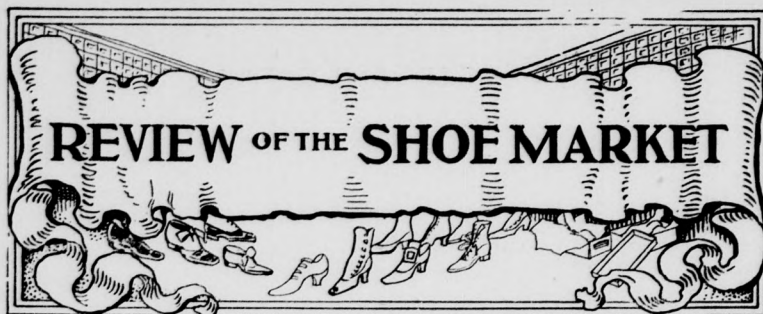
CANNON MILLS, Inc.

55 Worth Street
New York City

Be certain you secure genuine Cannon Towels. Look for this trade-mark label (in blue) on the wrapper of every package.



CANNON TOWELS



REVIEW OF THE SHOE MARKET

Novelty End of Women's Shoe Business.

The dealer in diamonds and the dealer in coal are both dealers in carbon. But there is a difference, and oh, what a difference. Customers come to the coal dealer of necessity, and they come to the diamond dealer from the love of luxury. The coal business is good when the weather is bad and bad when the weather is good. The diamond business is good, when the weather is either good or bad. People buy carbon as coal because they need it, but they buy carbon as diamonds because they love it. There is a certain sordidness in the handling of carbon as coal that is pleasantly absent in the handling of carbon as diamonds. The coal carbon business smacks of smut and smudge, while the diamond carbon business fairly scintillates with brilliancy and the great desirability of better living.

To me the difference between handling so-called staple shoes and fancy or novelty shoes is just about parallel to the difference in handling carbon as coal and carbon as diamonds. The handling of staple shoes is a prosaic, peopless, ennui producing business that never did and never will appeal to me. If the shoe business ever settles down to staples then it is adios for yours truly. I have been in the shoe business for something more than 13 years and what success I have had I credit to novelty shoes. I have played the game wide open, taking on all comers of the novelty shoe type. If it was new, I did my darndest to show it first. A new style was good with me if it was pretty, but it had to be pretty. I always side-stepped the grotesque. The feminine desire is ever toward the beautiful and variety in the beautiful. It has been my aim to give beauty and variety in women's footwear.

I think it well to assume that the novelty shoe is with us to stay; that the plain shoe has gone the way of the wooden cruiser and the stage coach. The fancy shoe is productive of easier profit than the plain shoe. Luxuries are always more prolific than staples. Novelty shoes are productive of more pairs per business period than plain shoes. "More profit per pair and pairs per business," is the present day problem of shoe men.

I started playing fancy or novelty shoes when I started in the business 13 years ago. I have continued handling fancy shoes for 13 years, and I am going to handle, push and purvey them for 130 years more, when I may retire and hand the business over to my sons.

I never have played the cheap end of the game. My aim was to present

to the public shoes which were most desirable, irrespective of price. I like to hear people say my store handles the highest priced shoes procurable. Human nature, especially feminine human nature, is so constituted that one considers one's self just a little more distinguished if one wears the best. And even those who cannot afford the highest priced are proud to point to a purchase made at the highest priced place. I admit I am a little weak that way myself. I have been patronizing a tailor for years who gets at least twenty-five per cent. more than one who makes clothes for a friend who looks a darn sight more dressed up than I on about half the money. Human nature, and it is human nature to affect affluence.

Milliner and modiste, manicurist and skin manipulator, dentist, doctor and hairdresser cudgel their brains incessantly to bring forth some new method or means of further enhancing feminine charm. And shall we handlers of the real foundation of all dress fall behind. Let us join in chorus and shout, "Not so; far be it from such!"

Frank P. Meyer.

The Turnover Problem of the Shoe Dealer.

Flint, Jan. 10—Turnover is one of the big problems in merchandising, for without turnover the depreciation eats up so much of the profit that at the close of the year the net profit does not show up where it should. If a merchant is square with himself, he will take his inventory on a market basis, that is, place a value upon the merchandise on hand at what it would be worth to him were he to buy it in just such runs of sizes and styles as he has done, and not keep inventorying it at what he paid. There have been some tremendous losses taken by this method in the last two years, and we are not yet through with them. Therefore, I contend it is more true than ever that merchandise should not be inventoried for any more than it can be sold for and show a good profit.

To get a turnover a merchant must buy frequently, keep some accurate check on what he has bought for future delivery, see that his sizes are kept full and avoid slow-moving numbers in his stock. I often find merchants who are strong believers in some particular article because it meets with their own requirements and pleases their own eyes, but it is not a fast mover in their stores because, perhaps, the selling force likes something else better, and any particular article that pleases a sales person is always easy for him to sell.

I always have tried to keep a good stock of staple merchandise to fortify my sales people back of my novelties, because novelties move very quickly when they are new, but once broken in sizes and you re-buy you usually find the demand has slowed up. The result is you are stuck with enough so that the depreciation on the leftovers eats up the profit made on the first and quick sales. Then the staple numbers are handy, as a good sales person can switch the customer to a



A dressy shoe— that will stand hard work

The man who must have a shoe that looks reasonably dressy for business but will stand hard service is sometimes a hard customer to please. The Herold-Bertsch Black Gun Metal shoe is just the shoe for this man. It is good-looking without being extreme, and is made to stand up under exacting service that would ruin a fine, soft dress shoe. This is the ideal shoe for the merchant, the delivery man, the mail man, the high school boy, the inside railroad man, and many others. It is also a favorite with farmers, who wear it first for dress, and later for work.

HEROLD-BERTSCH SHOE CO.,
GRAND RAPIDS

Herold-Bertsch Black Gun Metal Line

More For Your Money



NOW READY for our dealers

A series of very attractive advertisements, in various sizes, for newspaper use. Every one is artistic and a sure attention getter. Will bring customers to your stores.

Write for the whole set TODAY. Mention whether you require plates or mats.

They are FREE.

HIRTH-KRAUSE COMPANY

Tanners—Shoe Manufacturers
GRAND RAPIDS, MICHIGAN

staple in preference to his going elsewhere to look for a novelty. A good fit will often sell staple shoes where extreme style is what the customer was first intending to buy.

I find every manufacturer has several pet lasts that he has used over and over, season after season. He keeps abreast of the times with the new ones and the new patterns, but the old standbys are the backbone of his business.

I do not advocate or believe that any merchant should play Grand Army style to the exclusion of styleful shoes, because the new, snappy merchandise is what attracts people to the store; it is not what they all want nor what they all buy, but it attracts their attention and interest. I have observed, likewise, that the merchant who goes off on a tangent and buys all style shoes and novelties finds himself sooner or later with a bunch of left-overs that is hard to move at any price.

It is known that merchandise well bought is half sold, and if it does not sell readily in season there must be something wrong with it, either the sales people do not show it, or there is no demand for it. It is then up to the proprietor to either create a demand for it or show his sales people how to sell it, or make it so interesting for them that the shoes will sell themselves.

Some shoe merchants wonder why they have so many small sizes or sometimes large sizes accumulating in their stocks, and take such a tremendous loss on these extreme sizes which are always left over. Yet, they always buy their shoes in regular runs of sizes and not in runs that have proven best for their particular needs. It has been sort of a hobby of mine to have the last pairs of a lot up in the quick selling sizes, and I find by keeping a close watch of the best selling sizes and by having enough of them we usually have sizes to the last and not a broken-up run with only big or extremely small sizes left.

I have a friend who told this story at the convention of the Michigan Retail Shoe Dealers' Association:

"I used to pride myself that I carried the largest stock of shoes in my county, and used that for a trade slogan in my advertising until I attended one of the conventions of this association and heard a fellow merchant get up and give a talk in which he spoke about mark-up, profit and turnover. I knew something, or rather thought I did, about mark-up and profit, but turnover was something I had never heard of. I drank in all he said, and when I got home I got busy with my pencil and found I was not getting one turnover a year, hardly two in the past three years. So I began making some investigations and found I was not much of a merchant, but from that date I resolved to do differently, and last year I turned my stock better than three times, had a bank balance instead of a lot of left-over shoes from the previous season, and I felt I had been paid a big amount of money for attending that convention."

He has never missed a state convention since, nor a National convention. Elwyn Pond.



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The Value of a Name

THERE never was a time when the name on a truck meant as much as it does today. We have witnessed, in these days, the destruction of many old standards of value, but nothing has served to destroy the fundamental relations between price and value in UNITED trucks. They have for years been, and are now, the best trucks and the most economical trucks the manufacturer, merchant or other business man requiring dependable hauling, can buy.

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Let our engineers tell you the precise, demonstrable reasons why you get greater value in a truck bearing the UNITED name-plate. Write us today.

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**Quality—
rather than quantity production**

trucks



On the Threshold of Better Business.

It has been accepted almost generally that we are on the threshold of better business conditions—in fact, that the process of betterment has already started. Thinking men have advanced the thought that improved conditions or prosperity must necessarily be slowly and gradually built up, that we shall again see prosperity when we have put forth the necessary thought and practical effort which is quite necessary to form that which we call prosperity. It can come no sooner.

Bettered conditions and prosperity are the goal, the thing that we all desire; but the goal is usually not reached in a day, for the road to it is irregular and rough with many obstacles. It always has been so—it is so to-day, intensified, of course, by the readjustment that is now taking place, both in men's minds and in fact.

It has been asked what the effect will be on retail business; what might be expected for the coming season, next spring and from then on.

There are many opinions, of course, and each has a right to his own. Again there are many elements to enter into things, all of which cannot be anticipated, but if we accept the fore part of this article as a fact, then certainly the retailer must build his prosperity; he must qualify both from the standpoint of a competitive merchandising point of view, for we surely face the keenest competitive situation that any of us have faced for many a long day. It will be a time for the greatest exhibition of creative ability that we have seen in years, especially the immediate future.

If we look at the facts squarely, which certainly we should do, one cannot help but realize that with a retail consumption greatly reduced by a greatly reduced purchasing power and with so many merchants striving to survive the commercial storm now passing, we, of necessity, must work and create and render a service not considered quite so necessary by unthinking men in times when business came easy.

As it will be a very competitive situation, then, necessarily, overhead expenses must reasonably fit the conditions that exist. Where readjustment of overhead has not already become a fact, it must and will become such, for no business can carry a top-heavy overhead and still exist. Either this overhead must be reduced to fit the volume or, through a super-effort, and keener merchandising, a great volume of business must be created without further increasing the expense. A little bit of both lines of thought will help greatly and eliminate some

bad results which come with moves too radical in effect.

It is accepted, of course, that one must analyze his own business, for there are many ways of bringing about a readjusted condition. Too many already look upon the much abused word "readjustment" as one radical thought or move to correct the evil that exists.

The writer looks forward to a fair business, possibly what some would call a very good business, but not without a great deal of conscientious thought and constructive effort. Each can have his own guess and bet according to his conviction.

While the purchasing power of the people has been lessened for the time being, and the tendency is to curtail purchases, which is quite natural, still it is highly desirable, from a general point of view and especially now that the greatest danger is past, that every individual change his mental attitude a bit and make all such purchases as he can successfully use, no matter what the commodity may be, so that in turn the retailer can do likewise and so on down the line, thereby starting and keeping the wheels of industry in motion.

Foolish expenditures may not be for some time, but wise expenditures are necessary, for the cost of various commodities will lower or rise, according to the existing cost of production at the time and the competitive condition that exists.

I would suggest that people not expect the impossible. Conditions do not right themselves quickly—neither do all changes in prices come at one time as many would like to see them.

Geo. H. Capper.

Making Wood Fireproof.

Government experts say that much of the immense annual loss by fire in this country could be avoided by protecting shingles with fire-resistant paint. It costs no more than ordinary paint and makes a roof much less likely to ignite.

Fire-resistant chemicals are now used to a considerable extent in the treatment of wood. The processes are somewhat expensive, however, and their employment is restricted to interior finishing and furniture. Among the chemicals utilized for the purpose are ammonium phosphate and bicarbonate of soda—the latter familiar to every housewife under the name of baking soda.

It is a common practice to put up fireproof buildings, and then to fill them with highly combustible furniture. But furniture can be made fireproof by impregnating the wood with suitable chemicals under an air pressure of 150 pounds to the square inch,

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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.

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OTTAWA AT FOUNTAIN BOTH PHONES 4391

CADILLAC STATE BANK

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Capital \$ 100,000.00
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We pay 4% on savings

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

RESERVE FOR STATE BANKS

Kent State Bank

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Capital - - - \$500,000
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Resources

13 Million Dollars

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Do Your Banking by Mail

The Home for Savings

Farmers Bear the Brunt of the Price Reduction.

Business forecasters are now engaged in trying to peer through the thin veil that still separates us from 1922 and to gauge what the future has in store. Through this veil one figure may be seen standing out above everything else; it is that of the American farmer, and no forecast for the coming year is worth a moment's attention that does not take this figure into its reckoning. Most of the hurrah and hallelujah stuff that the professional sunshine spreaders have been wishing on the business community lately has taken little account of this class, which normally consumes about a third of the country's manufactured products. The farmers are still depressed; there is still a vast volume of "frozen" credit in agricultural communities; their buying power cannot increase until the next crop is harvested, and even then the outcome depends on what prices farmers will receive during 1922.

Prices of agricultural products are in many cases below the costs of production. Obviously this is a condition that cannot continue indefinitely; either these prices must advance or the prices of other commodities must come down so that the buying power of the farmers' present income will be nearer normal. The departments of Agriculture and Commerce have lent a hand, so far as they were able, in the movements designed to secure better prices for staple farm products, and the agricultural bloc in Congress has not been backward in its advocacy of legislative remedies. The War Finance Corporation has been striving ambitiously to stimulate an advance in agricultural prices and thus remove one of the chief obstacles to the return of prosperity. It was inclined to claim no small share of the credit when cotton advanced so sensationally in September, but it now appears that the credit belongs to other agencies, namely, the boll weevil the weather man, and last, but not least, to the blundering guessers in the Bureau of Crop Estimates. The best that can be said of all these schemes of Government aid, however, is that they are palliatives.

As our industrial system is now organized it seems inevitable that the farming population must bear the brunt of the burden of deflation. The recession in prices of certain raw materials other than farm products may also be very sharp, as it has been notably in the case of metals; but other producers and distributors enjoy one distinct advantage over the farming population. They have the facilities for effecting quicker readjustments. The machine-tool industry, for example, is now producing at about 20 per cent. of its capacity; the steel mills are operating at about 50 per cent. of their capacity. This means bad business for them, but it would be infinitely worse if they were running at full force; and that is just what the farmers as a whole are doing. With the exception of cotton the yield of which has been reduced by crop pests, unfavorable weather, scant use of fertilizers, and some reductions of acreage, the staple crops this year will be

about as large as in the year preceding. Farmers cannot follow the example of other producers and curtail their output to 50 per cent. or 20 per cent. of capacity whenever prices fall below the cost of production. The nature of their business does not permit it. There have been campaigns without number for effecting a curtailment of output in times of falling prices. This year it seemed for a time that the cotton growers were going to do something effective in this direction, and the Department of Agriculture's crop forecasters were themselves misled by talk about acreage reduction. The actual results as is now known fell far short of promises and expectations.

Consideration of the farmers' condition points to the probability of slowness in recovery during the coming year. The schemes for relief so far proposed in this country can result in little substantial benefit for the reason that the farmers' trouble is due to conditions that are world-wide. Back of the depressed farmers there is a depressed Europe. Measures designed to inflate the prices of farm products in this country will tend to cut off the market for these products in Europe unless there is corresponding inflation in other regions producing crops that compete with ours. No such inflationary movement is regarded as at all likely; on the contrary, the improvement in the exchange situation is regarded as foreshadowing a period of receding prices in other countries, and in many of them such a movement is already under way. The whole story then boils down to the oft-repeated phrase that recovery waits on Europe. Recovery is under way; the corner has been turned; but the work of reconstruction overseas is going to be protracted because some of the necessary steps are going to be very unpopular. This will hardly permit any speedy transition to normalcy.

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GRAND RAPIDS, MICH.

A Long Time Ago

Jones made his Will and considered that matter done with. He did not realize that mere lapse of time has brought changes in his family that would nullify part of his Will.

He has now made a new Will providing more adequately for the comfort of each of his beneficiaries, on the basis of present living costs. Some of the Trusts will extend far into the future. So he has, of course, done the obvious thing and named The Michigan Trust Company to be Executor and Trustee.

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"What you should know about Wills
and the Conservation of Estates."

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Grand Rapids National City Bank CITY TRUST & SAVINGS BANK

ASSOCIATED

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

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

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

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

Few Price Changes Expected From Now On.

A year ago bankers, business men, and economists were predicting recovery, just as they are doing now, but there is one noticeable difference in the attitude of some of them now, as compared with their views at the beginning of 1921. It was not an uncommon thing then to hear business men predict a sharp and sudden recovery within a few months. "I am not worrying over this temporary slackening in business activity; what bothers me is that we are likely to have a boom descending upon us soon, and we are not ready for it," is the way one enthusiastic forecaster sized up the situation to the writer last January. Those who shared such views then were in the minority, but they usually made up in volubility for their lack in numbers. It is a significant fact that little or nothing like this is being heard to-day. The future is being viewed more conservatively, but at the same time more confidently. Many of those who used to predict an immediate wave of prosperity were indulging in brave talk to keep up their courage.

It is frequently said that it does not matter whether prices are high or low so long as they are stable. Like most economic generalizations this statement must be taken as subject to certain exceptions. If prices in this country had been stabilized at the 1920 peak great hardship would have been incurred by recipients of fixed income from investments, and savings which represented the efforts of a life time would have lost over half of their value. When prices rise to abnormal heights, as they have always done in times of great wars, it is hopeless to attempt to escape readjustment by schemes of stabilization. The United States has just passed through the most drastic process of readjustment in its history. It would have been more comfortable if the process could have been more gradual, but it is useless to waste time regretting the past. The important fact is that we have had our troubles, and the extent that they are behind us measures the degree to which this country is ahead of the others in which inflation still persists. Europe has gone only a relatively short distance over the road to readjustment. So far as it has gone it has experienced troubles like our own, but it still has trying times ahead before its economic structure again rests on a solid foundation. Its troubles cannot be cured by the remedies designated as "stabilization" devices, which will treat symptoms rather than causes.

The prevailing view among business observers to-day is that the major price recessions which characterized the last half of 1920 and the first half

of 1921 will be absent in 1922. The weight of opinion is that prices will register very little change throughout the year, though the general tendency will be downward with short intervals of recovery. Each upward movement of the price curve, however, may be expected to stop somewhat below the high point of the one preceding. No one believes that the sharp breaks of a year ago that accompanied the "distress" selling of goods can be repeated. The lowering of production costs through greater efficiency and by readjustments of wages and freight rates will make it possible for producers to sell more cheaply, but any changes of this nature will come slowly and will not prove disturbing to trade. The outlook, therefore, is for more stable business conditions during the year.

A selling slogan that names the price at which an article is offered may serve an excellent use so long as prices are not fluctuating, but when prices begin to advance it is likely to cause trouble. Recently the business difficulties of a concern that used to make a famous cheap watch were reviewed in the papers. When war costs had to be met and the watch could no longer be sold for a dollar, as formerly, the familiar slogan became a handicap. It had to be discarded, but the public could not forget it. Buyers were freely paying two or three times pre-war prices for most things that they needed and for many that they did not need. When articles had been widely advertised at a price, however, the buyers insisted on remembering the old price. They disliked the idea of paying \$2.50 for a "dollar" article. The best advertising slogan is one that will conform to every change in the business cycle.

"Nuisance Taxes" Are Gone.

The new tax law is already having a good psychological effect on retail business. Dry goods and clothing dealers are calling the attention of their customers to the fact that their fine grades of shoes and wearing apparel, as well as umbrellas, parasols, picture frames, leather goods, trunks, etc., are no longer subject to the luxury tax. Drug stores no longer affix tax stamps to proprietary medicines and toilet preparations, and their soda fountain business is not hampered with the taxes on soft drinks. The 3 per cent. tax on freight rates, which amounted virtually to a tax on all sales of merchandise, has also been eliminated. In a time like this, when very little encouragement tends to go a long way, this freeing of business from the irritating "nuisance taxes" will be of substantial benefit.

Some men manage to acquire a reputation for cleverness by working overtime what little they know.

WE OFFER FOR SALE United States and Foreign Government Bonds

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

HOWE, SNOW, CORRIGAN & BERTLES

401-6 Grand Rapids Savings Bank Bldg., Grand Rapids, Mich.

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

A. T. MONSON

H. G. BUNDY

FREMONT,

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

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

J. CLINTON BISHOP, Cashier

HARRY C. LUNDBERG, Asst. Cashier

LAVANT Z. CAUKIN, Vice President

ALVA T. EDISON, Asst. Cashier

Unfair Methods of Collecting Auto Taxes.

Ann Arbor, Jan. 10—The measures resorted to in the attempt to force payment of all automobile taxes before Jan. 1, 1922, are an insult to law abiding citizens, provided they are carried out according to the threats and warnings published in the daily papers.

Threats of arrest if auto owners operate their cars after a certain date without new license plates are unreasonable and uncalled for. The great majority of auto owners are not trying to evade payment of license fees or taxes, and many are subjected to great inconvenience by being forced to meet this obligation on the minute. This is especially true of rural residents who have been straining to provide for State and county taxes at the appointed time.

If our Michigan auto license laws are so inflexible that local officers have no right to adapt the method of collecting taxes to the circumstances of the people it is evident that amendment be made. It should be sufficient that any resident of any county, but not residing at the county seat, mail a bank check or money order to the county clerk on or before January 1 to cover his auto tax. Then he should be allowed fifteen or more days to bring his papers and obtain his plates.

The most absurd thing was the arresting and fining people for operating a car the last week of December with 1922 license plates. Suppose a man bought a new car after Dec. 15, he should be allowed to purchase and use a next year's license without more than one month's proportion of the taxes added.

The farmer cannot step into the office where licenses are issued any day or hour he chooses. Each year there are new features or a change of regulations, so that on arrival at the clerk's office some item or paper may be lacking which he cannot supply until after a return home. Some demand a weighmaster's ticket and some do not. Delays are inevitable; and when the farmer finds a convenient time to go to pay his license tax he is in danger of arrest before he can transact the final details in the matter.

American citizens do not elect officers to oppress themselves, nor enact laws to harass well-intentioned and law abiding citizens.

We read that the Secretary of the State of Michigan was to send fifty deputies to the Southern part of Michigan to help local officers enforce his decrees. This military autocracy must not be ignored. Voters want to know whether this is proper or whether it is mal-administration.

E. E. Whitney.

Sell Rods on Their Own Merits.

Improvement in merchandising methods has had as much to do with the improved standing of the lightning rod as a fire prevention device as the vigorous educational policy of public officials such as fire marshals charged with the duty of informing the public regarding fire control. One of the methods frequently used in the old days by the itinerant lightning rod peddler was the hold out of a guarantee that if the property equipped with lightning rods was struck by lightning, and burned to the ground, etc., the lightning rod purchaser would receive \$500 in cash. This method of merchandising has long been discredited and is no longer used except in the selling of patent medicine or where the only thing in the mind of the seller is to make a sale.

In considering the \$500 guarantee, the farmer might well consider what he would think of an automobile tire manufacturer who offered a brand new

tire for every one purchased which did not give its guaranteed 10,000 mile return. The present method of dealing with such cases is to give a compensation to cover the number of miles which the tire lacked of giving the guaranteed total. In other words, the seller depends upon the merits of his goods for making the sale. Why should not the automatic sprinkling company offer to replace buildings destroyed by any fire which could be reached by the sprinklers? Because they recognize that there are many factors of maintenance and human care which enter into efficiency of the automatic sprinkler after it is erected and they sell the equipment on its merits and make it clear to the purchaser that he has some obligations in the matter of keeping the system in first-class operating condition. And that is just what the first class lightning rod salesman should do.

A guarantee to reimburse the purchaser for the cost of the lightning rod system in the event that his property should be destroyed by lightning is in line with the merchandising policy of to-day. The promise to give to a man more than he spent for an article in the event that it fails to operate efficiently in sales pressure, indicating an inability to sell on the merits of the article itself.

Arson Being Discouraged By Long Prison Terms.

The prevalence of arson in a good many localities and a growing realization of the serious nature of the crime, has resulted in the imposition recently of a number of heavy sentences upon individuals found guilty of this offense against society.

In a case that occurred in New York City, not long ago, an Italian cobbler was found guilty of arson in the first degree and sentenced to serve from twenty to forty years in Sing Sing. He set a fire in the kitchen of his home last summer and endangered the lives of twenty-five families living in the house.

Other instances follow:

Two colored men of Cape May, New Jersey, confessed to having set two fires and one was given a sentence of from twenty-two to twenty-five years in the penitentiary, while the other received a term of from eight to thirteen years.

A half-breed Indian woman, engaged as a maid in Detroit, set fire to the home of her employer in retaliation for a fancied grievance, and is now in the house of correction serving a term of from ten to twenty years.

A Long Island pyromaniac, who nearly caused the death of several families by the fires he set because of a craving for excitement, has just been given a term of thirty-nine years in Sing Sing.

Convicted of arson in the second degree, an Everett, Washington, resident was sentenced to from one to fifteen years in the penitentiary, while a San Franciscian has been given a term of from one to fifty years.

A Knoxville, Tennessee, negro was found guilty of arson and sentenced to from five to twenty years.

No man should try to run an automobile unless he has horse sense.

Petoskey Transportation Company

PETOSKEY, MICHIGAN

We are pleased to announce to investors that both the Petoskey Portland Cement Company and the Petoskey Transportation Company paid respectively 3% and 4% on January 1, 1922.

Both of these Companies are firmly established in business, and any investor can purchase an interest in the PETOSKEY TRANSPORTATION COMPANY with the fullest confidence that he is buying an INVESTMENT, and not an experiment.

The fact that both of these Companies have regularly paid dividends from the beginning of their operations, is an evidence that they are business concerns upon which the investor can rely.

The Management of both Companies is exceptionally strong. They do not make broad promises. THEY PAY DIVIDENDS.

Write for full information.

F. A. Sawall Company

313-314-315 Murray Building

GRAND RAPIDS

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.

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.

Pertinent Thoughts on the Evolution of Friendship.

Written for the Tradesman.

He who says, "My friend," without full assurance that he is so accepted may be viewed with distrust. Well might it be asked, "What favor dost thou seek? Hast thou something to sell?"

Friendship must be proved. It is not enough that service rendered is gratuitous. If it implies future obligation there may be a selfish motive for the act. Men seek acquaintances in order to secure business patrons; men seek friends that they may ask support for public office.

Friendship is proven when one does for another that which will bring him criticism; when he risks being misjudged or misunderstood. To warn my friend may interfere with the scheme of one who can cause me loss. It may discredit me in society. But true friendship will let me regard only what is right, let results be what they may. Yea, further, if need be I will risk the displeasure of the friend whom I aim to serve. Could I fully explain all the circumstances to that friend, I know he or she would be placated, but to do so would seem to be shielding myself behind another's faults. I must trust that time and events will justify my course in the mind of my friend.

To improve my opportunities to meet and greet my friend seems a good way to show my friendship; but circumstances may require me to forego some such opportunities for no other reason than that friend's best interest. If I cannot deny myself for my friend, then I am too selfish. Not my pleasure or gain shall be first. No, it shall be his or her's. I am content to be a friend in reserve. He who most prizes friendship will be most careful to avoid anything and everything which might impair that friendship. It is too precious to lose by thoughtless word or act; by any unreasonable demand or request. Friendship does not ask any pay for service as a friend. On the other hand a friend will not accept too much without returning some compensation. To-day my friend does for me what I cannot do for myself. Another day my opportunity will come to reciprocate, and true friends will not demur. Sometimes there is much selfishness in giving. We want our services, our presents, our favors to overshadow what our friend does or can do for us. We are apt to hurt our good friend by not accepting what he or she desires to give or do for us. We deny them a pleasure which is their due.

Just as parents and others are amply repaid for their efforts when they note the eagerness, the exultation, the satisfaction and joy of children over their presents, so if we are permitted to note the emotion which cannot be concealed when our friend accepts our tokens or services, we are fully paid without a formal or verbal acknowledgement.

Friendship is the culmination of a natural process; the development resulting from combination of various elements. Far better that it be not too speedily developed. The natural

steps of the evolution of friendship seem as follows: Acquaintanceship, respect, good will, understanding, confidence, companionship, love. Then friendship exists.

All these steps are dependent on life's experiences. We may not arbitrarily classify or label all the elements or place in exact order all the stages comprehended in the development of friendship, but not one of these features can be omitted without impairing the symmetry or completeness of friendship.

Acquaintanceship begins by accident—through the changing kaleidoscope of life's activities—or by the purpose of a mutual acquaintance. Sometimes we call the accident an act of Providence; sometimes we call it "fate."

Before there can be respect there must be a discernment of good qualities. These can not be hidden in the ordinary duties of life. What one might do, and what he or she does do, exalts or debases that person in the estimation of the observer. Respect is inevitable when the lofty character is discerned.

Good will is an innate quality and only needs to be mutually recognized. It seems spontaneous in all relations. It is a reward or bestowment which the possessor can not withhold from others. Whether good will precedes or follows understanding matters not. Understanding grows as events in the relation of two persons proceed or succeed. Understanding is the power to correctly interpret the words and actions of another. What a grief to be misunderstood when we desire the friendship of another; what a depressing condition to fear that we shall be misunderstood; and what a relief to meet that friend and note a greater degree of cordiality than ever before. We understand each other. We do not need to explain. In new relations, under varying circumstances, we meet our friend; former estimates are confirmed and other phases of character are revealed until absolute confidence is established.

When love begins or how we do not know. All the essential elements are incorporated and we are friends. Friendship has been attained.

Did we forget companionship? Can you place it in order? The colors of the rainbow are not separated by distinct line. They mingle, they blend, they are primary or formed by combination. So might we say of some of the components of friendship. But companionship seems unique. It may or may not depend upon similarity of tastes or unanimity of purpose. The child and the aged are companions; the mother and son; the father and daughter; people of diverse occupations, of widely varying experiences. Possibly true friendship could exist without companionableness, but how grand when it is strongly in evidence.

Is friendship less than love? Is it a particular brand of love? Shall we designate it as love of a higher or lower degree? Is it bound, circumscribed, held in limits? Must friendship be restrained, guarded, carefully directed?

Everybody needs friends; nearly everybody wants friends; but many want to get and do not want to give,

and so lose strong, abiding friendships. E. E. Whitney.

Unemployment Greatly Reduced Through Work of Hoover.

Secretary Hoover, chairman of the President's Conference on Unemployment, has issued his report on the work accomplished and the results obtained since the conference made its recommendations and adjourned two months ago, when it was estimated some 3,500,000 persons were without employment. Concrete results already apparent, according to the report, are:

1. Public opinion, for the first time in American history, has been focussed on unemployment.

2. Municipal committees are organized for the first time on a Nation-wide scale to relieve it.

3. A National clearing house is ready to assist the municipalities, with district representatives in the field.

5. Municipal bond sales for public works have broken all previous records.

6. Congress has inaugurated important public works.

7. A large appropriation for the United States Employment Service is before Congress.

8. A variety of other measures have been introduced in Congress to carry out the recommendations of the conference, such as Senator Kenyon's bill for long-range planning of public works.

9. Impetus is being given public education as to the nature of the problem of unemployment.

10. A scientific basis for future research is now being laid.

11. The construction industries are being organized Nationally and locally under public direction, as, for example, in St. Louis.

12. In other notoriously seasonal and intermittent industries, such as the soft coal industry, stabilization studies are being planned.

13. A thorough investigation of methods for controlling the business cycle is in progress.

Continuing, the report states that a National clearing house has been established and has greatly stimulated local activities. Two hundred and nine out of the 327 cities in the United States whose population is 20,000 or more have now organized mayor's emergency committees or have signified their ability to carry out the conference recommendations with machinery already in existence. Co-ordination of municipal agencies to meet the unemployment crisis, expected to reach maximum intensity in January or February, 1922, is virtually complete.

"Clean-up" campaigns in various industries, as recommended by the conference, have made rapid progress. The enlargement or renovation of plants and improvement in equipment are being ordered as a direct contribution to meet the emergency. There has been a general advance of industrial operations by employers, directly attributable to the work of the conference.

Mr. Hoover believes that 1,500,000 and perhaps as many as 2,000,000 men

and women are employed to-day who would be unemployed if it were not for the work of the conference. There has been no change in the industrial situation sufficiently large to explain this. It is believed to be due to a successful appeal to local responsibility and the sense of service. This pick-up may be temporary, but it is certainly a hopeful sign.

Twenty-seven states composing the Northeastern section of the country showed the award of more building contracts in September than in any other month last year or in any September on record. The contemplated projects amount to \$318,030,600.

While this is probably due only in part to the effect of the conference call by the President, it is striking to notice that in October there were 10,635 projects contemplated in these twenty-seven states, having a value of \$394,977,600—\$70,000,000 in excess of the record in September and more than \$100,000,000 in excess of the previous October. There were 8,096 contracts awarded having a value of \$222,497,500.

One Way To War With Japan.

Seattle, Wash., Jan. 5—The trend of all the comment in our press is that the immigration question on the Pacific Coast is insignificant, but that the problem of our rights in the Orient unless settled to our satisfaction, will lead to war. The fact of the matter is that the immigration question is the only one over which the people of this country would be disposed to go to war with Japan. This is true not only of this country, but of the British dominions.

The international bankers are perfectly willing to trade off the Pacific Coast for the privilege of exploiting the Orient. Since President Roosevelt concluded the so-called "gentlemen's agreement" by which Japan on her honor agreed to keep her people out of this country she has sent in on her passports more than 100,000 of her nationals under the subterfuge of merchants, students, etc., who have become permanent residents. By consulting the immigration figures you will see that Japan is continuing this process of planting her nationals in this country, notwithstanding the bitter opposition of the people of the Pacific Coast.

For a good many years the people of the Pacific Coast have been exceedingly patient, being led to believe by representations of the Roosevelt, Taft, Wilson and Harding Administrations that they should leave the settlement of the question to the Federal Government. Not only has nothing been done by any of these Administrations to check the rapid influx of this unassimilable race, but in two instances the Federal Government has been guilty of actually establishing them in our midst, namely:

First. In the Yakima Indian Reservation, in the heart of the State of Washington, where Federal Indian agents have leased large areas of Indian lands to Japanese.

Second. Monopoly of the fishing industry of Southern California by the Japanese by flagrant violation of the United States coastwise navigation laws. Although repeated attention of the Federal Government has been called to this matter, no effort has been made to enforce the law which prohibits vessels owned by aliens operating from our ports.

The people of the Pacific Coast are determined to keep this a white man's country, if they have to fight for it. Unless the issue is met with courage immediately and definitely settled to the satisfaction of our people, it will certainly bring on war with Japan.

Miller Freeman,

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

LEADERSHIP LACKING.

America Unprepared For Opportunities of the New Year.

We are out of the slough; are climbing the hill. There is no doubt of that. We are not yet out of the woods and have far to go before we shall reach normal conditions. Still it is a great deal to be able to say that progress is evident.

Liquidation has gone far, although in some places and particularly as regards some kinds of labor readjustment is incomplete. There are signs in the world of industry of a new and more kindly alignment between capital and labor. Locally exposures of abuses within organized labor have put it more or less on the defensive. Nationally organized labor has repudiated extreme radicalism and the power of public opinion has prevented a disastrous strike.

International suspicions and hatreds seem slowly to abate. The settlement of the Irish question has healed, let us hope, one of the world's sores. The conference on the limitation of armaments promises relief from some of the sorrows and burdens that have afflicted mankind. It seems to be better understood that suspicion and sagacity are not convertible terms.

We shall get some relief from taxation in the near future, although our methods remain both crude and hurtful. A beginning has been made of reducing the cost of State and National governments. Even our railways seem to see daylight ahead. At the worst we have enough to eat and to wear and something to spare for afflicted peoples in Russia, who lack both. The "splendid isolation" of which some have thought and talked is becoming more visible as naked selfishness.

So we end the year with the ground firmer under our feet. We may take a fresh start and look ahead to the work yet to be done. When we do so we find that we lack leadership. Many voices there are that cry "lo here" and "lo there," but none to say with final decision—"this is the way, walk ye in it." We are "muddling through," gaining slowly all the time, but rather drifting toward prosperity than proceeding thither by steps intelligently taken.

Leadership is lacking in legislation, in finance and industry. Men of foresight and power, indeed, there are, but as yet they have no large following. Particularly in the financial world the international viewpoint lacks acceptance. Too much we are attempting to put the new wine of necessary worldwide interests into the old bottles of a relative provincialism and are using brakes instead of motors.

Much has been ignorantly and unwisely done in relation to our foreign trade that has caused severe losses, and instead of reasoning that what was thus ill done should now be well done, the disposition has been not to do it at all. Yet the vital importance of our foreign trade is slowly being visualized, but we do not understand it well enough to create the proper organization to deal effectively with it under present conditions.

It would be amusing were it not pitiful to read advertisements of financial institutions offering what they allege to be adequate or even complete international banking services at a time when for lack of necessary financial organization orders are refused that would keep thousands of workmen busy. Thus, as respects our foreign trade, we are "letting I-dare-not wait upon I-would."

Nevertheless, the fact that our power to serve the world creates an obligation to serve it and an opportunity in serving it is seeping down into over-domesticated minds and the international vision begins to appear. Almost despite ourselves, our foreign trade is fairly active. It is neither in kind nor degree what it should be and what it may be made, but it might well be worse.

We hold a vast supply of gold, much more than we need, indeed, enough to create a subtle and serious danger, but we have not yet found a practical way to use it either to the world's advantage or to our own. We begin to

see vaguely that power brings responsibility, but we move with halting steps toward action. The Ter Meulen plan and the amended Edge law are tools we have not yet made available in any sufficient degree.

However, all these things are in the working-out and signs appear that, though belated, they are in one or another way coming through. Unemployment is lessening; realities are more clearly seen. Above all the spirit of hopefulness is rising and with it, though slowly yet, the tide of business. Such constructive work as has been done rests on solid foundations and that which remains to be done can be builded fearlessly upon them.

William C. Redfield,
Former Secretary of Commerce.

Upon the Smoker's Thoughtlessness.

Men of intelligence conduct their smoking, of course, with due regard for safety. They do not throw burning matchese into waste baskets. Realizing that a cigarette may burn long after it is discarded, they do not

throw cigarettes on carpets or wooden floors. They are similarly careful with cigar remnants or fire from pipes. They also do what they can to inculcate like care in others—for smoking, unfortunately, is not confined to persons of mature age or thoughtful habit.

We take the liberty of saying to all smokers: Be very careful as to fires, unless you wish to lose your smokes. Remember that the Mauretania affair was not the only big fire charged against a carelessly-dropped cigarette. There have been others, much nearer home. Remember that an anti-tobacco crusade will have followers enough in any case, without unintentional help from you. And remember that fires caused by carelessness—as we were saying the other day of fires by pyromaniacs—are paid for by you and everyone else in the community who has to pay for fire insurance.

And a sympathetic tear comes as near being a panacea for all feminine troubles as anything on the market.



THE SIGN OF

QUALITY

Supreme in Nutrition

Bread is the staff of life—but some bread is better than others because it is baked of better flour, flour that is milled more carefully and scientifically.

The world's finest wheats and the most extensive milling processes known to the industry combine in making

Lily White

"The Flour the Best Cooks Use"

Look for the
ROWENA
trade-mark
on the sack

the most desired best quality flour. There is no question of Lily White's superiority in nutrition, cleanliness, volume, texture and color. But better still, baking results are most satisfactory. Biscuits, bread and rolls are excellent looking, white, delicious and appetizing.

Claims Based on Results

Lily White has been a favorite in Michigan for three generations. Thousands of women who take pride in their baking and thousands of dealers know that the claims made for Lily White are based on what the flour will actually do.

The best way for you to prove these statements is to try a sack. Obtainable at your grocers, and guaranteed to satisfy you perfectly.

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.



This Article Is Altogether About Us Crabs.

Written for the Tradesman.

This is going to be about Crabs. Sometimes they are hard-shelled, sometimes soft-shelled; but they are always Crabs. And they always walk backward, or sideways. In their contact with life, you seldom or never catch them moving forward hopefully.

You will find it entertaining and instructive to look in the dictionary and see how many kinds of things and characteristics and people are classed with the Crabs. Some of them will occur to you: "Crabby—difficult, perplexing, disagreeable;" "Crabbed—sour, rough, harsh to the taste;" "Crabbedly—peevishly, morosely, perversely;" "Crabbedness—bitterness, harshness of temper or character;" "Crab—a crabbed, sour-tempered, peevish, or morose person;" "Crab—a small, tart, astirgent apple;" "to crab—to irritate, vex, to make bitter, or sour, or crabbed;" or "to break or bruise;" or "to be always quarrelsome;" or "to crawl backwards, to

back out." Even the insect Crabro is a hornet, and Crab-Grass is one of the most pestiferous nuisances known to agriculture, because it isn't of any use itself and prevents the growth of kindly and useful crops.

The Crabs I know are . . . but let's not talk about other people; let's see whether we are Crabs ourselves. You can tell, if you want to, whether you are a Crab. I know I am, sometimes, anyway; but I'd like not to be one all the time.

I think the most characteristic symptoms is that of looking back at discomforts that are over with. For instance, telling in the morning what a dreadful time one had last night—how long it took one to get to sleep; how dreadfully hot, or cold, or noisy it was, or how restless one was; or what a wretched play one went to see, or how one was bored by the men or the women at dinner. Or, after a trip somewhere, how dull and uncomfortable and dirty the journey was. Or how altogether detestable are the things one has to eat or wear

or see or hear, or the people one has to associate with!

The Crab seems to think people are especially interested in his recital of his own small irritations and endurances; when as a matter of fact that is the one thing in this world in which nobody is interested—especially not the other Crabs!

Crabs are always negative. Instinctively they look for the things that are unpleasant and that from their point of view ought not to be. And the unpleasantness that they find so readily you will notice always seems to have reference to their own tastes, their own comfort, their own amusement. I don't remember ever "crabbing or hearing anybody else "crab" about something that he (or I) liked, because it was unpleasant to the rest of the company.

"Backing out"—that's one distinguishing attribute of the Crab. He slides out of work, out of social engagements, out of entertainments, out of games, because he isn't interested or isn't having a good time—sometimes even because he sees that he is going to be beaten!

Nobody loves a Crab. I heard not long ago of a school-teacher who went out with a party of school children, and spoiled the whole thing by an uninterrupted flow of complaint, about the place, the weather, the lunch—everything. The boy who told me about it said:

"You bet she'll never go anywhere with us again—she just crabbed every minute."

And the worst of it was that she

not only spoiled the picnic but she lost absolutely and forever the respect of those young people; so that her influence as a teacher was lost. Yet I know her to have many fine qualities—all covered up and hidden now, for her pupils, under the shell of a crab.

It is especially dreadful to be a Crab with children. They don't like Crabs; they are naturally optimistic and ready to see the bright side of things. When they have to associate habitually with a Crab—father or mother for instance—they are in great danger of imitating the Crab, or, what is quite as likely, despising him (or her) and discounting everything the Crab says and does and thinks, and paying no attention even when the Crab happens to say or do or think something that isn't crabbed.

It occurs to me as I write that this is New Year. I find myself making something almost like a resolution; to try for a while—as long as my good intention holds out—to have, or at least to pretend that I am having, a good time in the world; to see and talk about happy and pleasant and affirmative things; to help people to see the sunshine in the world; to keep the sour and acrid and astringent tastes out of my own mouth; or, if I must think crab thoughts, to keep them to myself.

Prudence Bradish.

Copyrighted, 1922.)

The man who never can take a vacation because he "Can't get away," is generally carried away earlier than he need have been.

A MESSAGE TO DEALERS

So great is our belief in the good that Kellogg's Bran, *cooked and krumbled*, can do for people everywhere, that we have entered into our present very broad advertising and sales campaign to tell them this really wonderful health news.



Won't you get into the spirit of this campaign, having the idea strongly in mind that with every sale of Kellogg's Bran you are really doing humanity a service! That every sale of Kellogg's Bran means more than a sale—it means rendering that individual customer a real health service!

KELLOGG TOASTED CORN FLAKE CO.
BATTLE CREEK, MICH. TORONTO, CAN.

Passing of the Old Guard in Congress.

Grandville, Jan. 10—The passing of Boies Penrose marks the finis of the domination of the "Old Guard" of the Republican party in Congress.

Said old guard was magnificent in its masterly statesmanship in the days of lang syne. No such brains dominate in either branch of the American Congress to-day when there is need of the best statesmanship ever. Why is it that the country has a richness of intellectual caliber at times, followed by a lapse into semi-imbecility later on?

When such brains as Penrose's are needed the great reaper cuts him down in the prime of life. It seems really too bad that this should be so. The ways of Providence passeth understanding.

There is not really a strong man in either House to-day. It does seem that a master mind might be provided to take hold and guide when the Nation is in such dire need of rightful guidance and accountability. Penrose had his failings—what human has not?—yet, despite this fact, he was head and shoulders above the timid, halting, self-blinded members of the senate to-day.

Although the name "old guard" was anathema to many timid souls in days gone by, that portion of the legislative branch of the Government provided more stable measures for the successful government of the Nation than all the self-styled "progressives" combined. It is a sad fact that progress backward has been the reward of too much timidity and compromise along lines of right and justice.

It is a sad disaster that Boies Penrose has passed off the stage of action at this time. We have as a leader now only Henry Cabot Lodge who is fast aging and not in the prime of his best abilities.

How the mind lingers on the past amid the trials and battles of those old time masters of men, Quay of Pennsylvania, Aldrich of Rhode Island, Hale of Maine and Platt of New York. We shall not see their like very soon again. They were leaders in an era which boasted some of the most prosperous conditions in the history of the Republic. When the ideas of these men prevailed our country was up to the high water mark of public efficiency.

There were tariff-for-revenue reformers in those days who regarded anything wholly American to be the height of imbecility hence there became much discontent among certain party leaders who launched a few years ago the great "progressive" (?) movement which for a time swamped the country in a wave of desolation, finally landing Woodrow Wilson in the chair of state, thus inaugurating that eight years' regime of which the least said the better.

With the death of Boies Penrose the last vestige of the old order has faded from the American Senate. But is the so-called new order showing itself any more competent or any more inclined to do things that are for the lasting good of the whole country?

Strong men are invariably firm in their methods, fearless in their stand for what they conceive to be for the best interests of the country. Such men were in harness during the latter half of McKinley's administration, and the country prospered as never before, having drawn itself clear of the revenue reforms so-called of Cleveland's second regime which came near wrecking financially the whole country.

The "old guard" had a hot time during the years immediately preceding the disaffection of Roosevelt and his friends, and it never fully came back into its own. A period of prosperity always leads up to a kick on the part of the "outs," who at once set about reforming the incumbents out of command. With all his great stunts, his truly patriotic Americanism, Theodore Roosevelt made some mistakes, the greatest being his bolt at Chicago in the summer of 1912.

Roosevelt, than whom no truer patriot ever lived, saw his mistake in after years and sought to remedy it. His untimely death alone prevented him from occupying the chair now filled by Warren G. Harding. In the light of present understanding, had Roosevelt been true to the old guard at Chicago Taft would have been re-elected, to be followed by the rough riding Colonel, in which case history of the past eight years of our country might have been altogether different.

Our country is entering upon a new era consequent upon the kaiser's war. Tariffs and laws for the government of the people are along different lines than formerly. This age requires more astute statesmen than at any other time in its history. The man or men who can see new deals and new ideas through the clouds which have for many months enveloped the political and business situation, and who can bring order out of chaos are the men who will loom high in history.

Now that the "old guard" has passed on, leaving its mark in indelible characters on the face of history, we look forward for the man or men who are to take the place of those splendid men of old, not only take their place, but stand up full statured to the needs and demands of the hour.

With the death of Senator Penrose there passes the last of the old guard, men who like the historic body guard of the first Napoleon when demand came to surrender at Waterloo replied, "the old guard dies, it never surrenders."

Old Timer.

Why She Is Not Popular.

She gossips.

She lacks tact.

She is not genuine.

She is lacking in education and refinement.

She is pessimistic, she always looks on the dark side of things.

She is too independent and self-assertive.

She is jealous and envious of others' good fortune.

She is a snob, and pretends to a superiority she does not possess.

She has a bitter tongue and is always making caustic, cruel remarks.

She is too quick to tell other girls how ill they are looking, and to point out any little defects in their dress.

Her truthfulness of word and her honesty of purpose are unquestioned, but her good-breeding is like a garment moth-eaten and full of holes.

She spoils her most generous deeds by the ungracious manner in which she performs them.

Her prickly harshness of speech and uncompromising bluntness of manner cause her to be constantly misunderstood and undervalued.

She is forever on the watch for slights, her super-sensitiveness presenting an exposed surface readily stabbed or scratched.

She has allowed her womanly grace and reserve to disappear in her contact with the business world, and is too bold and mannish in appearance and manner.

She is always fretting and worrying about something, always anticipating the disagreeable.

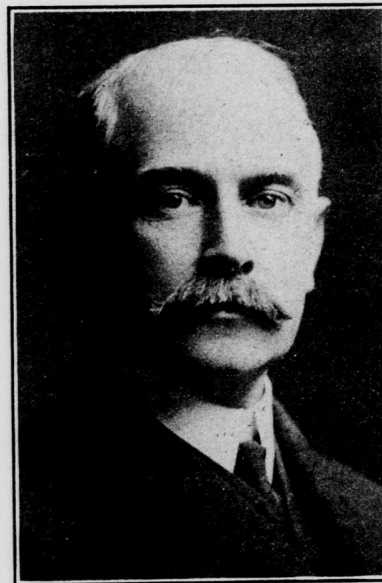
She is selfish and unsympathetic. She is constantly talking of herself and her affairs, and is never interested in the joys or sorrows of others.

She is always talking of her aches and pains, and fretting or worrying about something.

We admire the striker who keeps his anvil ringing.

Highest Type of Traveling Salesman.

Howell, Jan. 3—Forty years on the road for the same house and covering the same territory is the record of William F. Griffith, of this city. Mr. Griffith has made Central and Western Michigan for the Farrand, Williams & Clark, of Detroit, now for two score years and is probably one of the best known traveling salesmen in the State. He is particularly well known to the older men on the road and he and George W. Haskell, of Owosso, who has also been on the road for forty years, are very close friends. Mr. Griffith graduated from the University of Michigan in 1877 and four years later went on the road for Farrand & Williams, wholesale druggists, of Detroit. Since then the name has been changed to Farrand, Williams & Clark. Mr. Griffith is known among his fellow salesmen for his good nature, his propensity for practical jokes and for his kindness. His acquaintance with Haskell, who has somewhat a similar reputation as has Griffith, dates back to thirty years ago, when they met on a train up in the Northern part of the State. Haskell needed a shave very badly and some of the



Wm. F. Griffith.

other traveling men on the train had been kidding him, but Griffith, who did not know him, said nothing until he caught Haskell alone. "Say, young fellow," he said, "you need a shave pretty badly, don't you?" "Yes, I do," admitted Haskell. "Well, here is 10 cents (that was back when you could get your face scraped for a dime). Go and get a shave as soon as you reach the next town," said Griffith. Haskell took the money without cracking a smile and later got his shave. He wrote out a receipt and had the barber sign it and then mailed it to Griffith. Griffith has it yet. That was the beginning of a warm friendship between the men which has endured for more than three decades.

The Tradesman has endeavored for several years to secure data from Mr. Griffith for a biographical sketch in our Successful Salesmen Series, but every attempt has resulted in the same reply, "This does not appeal to me." In view of Mr. Griffith's aversion to recognition of this character, the Tradesman respects his wishes and postpones further importunities until he changes his mind, which it is to be hoped will soon take place.

This much the Tradesman feels disposed to say concerning Mr. Griffith: He is a genial gentleman from crown to sole. He deals fairly and acts generously. He has no use for an off color story, a man who resorts to

profanity or a selfish or ill mannered person. He treats everyone with whom he comes in contact with distinguished consideration and would scorn to do an unworthy act. He is energetic, truthful and invariably dependable. He would go out of his way any time to help a brother in distress, a woman in trouble or a child in need of a friend. He is loyal to himself, his home, his house and his trade. What more can be said of any man?

How Three Sales Problems Are Solved.

In most sales managers' offices it is the rule that "the reprimands must be given." And here is the plan used by a salesman-president of a company, that twelve years ago not on the map, is now an almost undisputed leader in its field. The salesmen in this company are required to send in reports, giving needed information about each customer and each town. The reports are self-explanatory, and every man knows whether or not this gives satisfactorily the information desired. It would be possible to write at length to a salesman everytime some point in the report was to be taken up. But such letters might easily be worded in a manner that would not react favorably toward the men. The reprimand, if any is needed is given in a different way. A copy of the faulty report is returned to the man, with a check opposite the item in question. The salesman understands that that check mark means that further information is needed. If the report is still at fault, the man again receives it, this time with a question mark, or a string of exclamation points.

In any business, as is pointed out by the president of a company that has always weathered the storm of bad times without passing dividends, it is a prime danger to confine your dealings to a single class of customers. This company makes it a rule to maintain a certain elasticity in its sales force and in the product so that, if occasion arises, the sales emphasis can be shifted easily. When wages were high and work was plentiful, the selling was extensively to laboring men. When conditions changed, a switch was made to those classes that have saved money, or to those that are still earning good incomes. This rule has helped to maintain the volume.

A vice-president who has been a salesman or a director of salesmen for more than a quarter of a century offered prizes to the three best salesmen for a given month. The men worked wonderfully for those prizes, but the contest ruined the three winners. These men were first rate sellers, and after the contest they knew it so well that their sales immediately began to slump. Not one of them ever did recover from the effects of the temporary glory, and that contest was the last held in that concern.

My Creed.

To have no secret place wherein I stoop unseen to shame or sin;
To be the same when I'm alone
As when my every deed is known;
To live undaunted, unafraid
Of any step that I have made;
To be without pretense or sham
Exactly what men think I am.

Has a spider any sense? Perhaps not. But he teaches a lesson.

The spider's web, the home of the spider, is a familiar sight to many grocers. That the spider should choose to raise his family amid stock of the slowest turnover—or no turnover at all—is no mere coincidence.

The spider simply does not get acquainted with certain thoroughly advertised goods.

As far as Postum, Grape-Nuts and Post Toasties are concerned—“there's a reason”—and a good one.

The sale of these three popular products is guaranteed. And for that also there is a reason.

Back of Postum, Grape-Nuts and Post Toasties is a persistent, year-'round National advertising campaign constantly telling the consumer of the merits of these wholesome foods—

Resulting in the elimination of all risks on the part of the grocer, insuring quick turnover and taking the fit out of profit.



Postum Cereal Company, Inc.
Battle Creek, Mich.



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.

Making a Good Start With Sporting Goods Trade.

Written for the Tradesman.

Properly managed and intelligently advertised, the sporting goods department of a hardware store should be one of the most profitable branches of the concern; for the love of sport is superior to most financial depressions, while it has a never-failing grip on young and old alike. Competition, too, has not laid its strangle-hold upon the various sporting goods lines as it has on many staple articles of hardware, while the goods themselves give unequalled opportunities for display.

Sporting goods windows not only advertise the lines immediately concerned, but they help materially to attract attention to the store. There is nothing more attractive to an ordinary passerby than a sporting scene of some description; and as this type of design is not difficult to put together, the advantages of such displays are obvious. A merchant who has not a sporting goods department, or who does not push it to the limit if he has one, is missing one of his main chances.

To make the most of the sporting goods department, the merchant should carry as complete a stock as possible and make sure above all things to have his goods in stock in plenty of time for the demand. Not that very expensive lines of guns, for instance should be carried. There are many lines which can be sold quite advantageously from catalog. But with the commoner lines, the position of affairs is quite different.

Sportsmen as a rule are rather particular in their demands, and in their likes and dislikes. A fisherman likes a particular kind of rod or bait, a baseballer a certain shaped mitt, a golfer a certain class of ball, and so on. The enthusiast objects to having something else palmed off on him. He may take an article he isn't accustomed to, because the store has nothing better to offer; but he remembers the incident next time and goes elsewhere.

A merchant may say: "But I can not carry the thousand and one different lines that are on the market! It is impossible!" There is, however, no need to go to that extreme. An intelligent study of the wants of the district, and of individual demands, and a fairly intimate knowledge of the most popular type of goods, will give any merchant as complete a

stock of sporting goods as he requires without undue overloading.

The great thing is to study your customers, study your district, study your lines, and then select judiciously. Merchants who say they cannot increase their lines because they are already overloaded have, as a rule, bought badly and without due regard for the demands of the district. If a merchant buys a large stock of fishing tackle when there is no fishing done within, say, a day's journey, and stocks lightly in baseball outfits when the game is popular throughout the district, he is disregarding the basic principle of the sporting goods business—to intelligently diagnose the probable demand and then to set yourself to satisfy it. It is all a matter of intelligent buying; and a very comprehensive stock can be carried without overloading the department.

Then again the dealer must have his stock on time. A sportsman will not stand for the well worn excuse, "It is on order—he in any day." He cannot wait. It may mean the loss of a day's sport—perhaps his one opportunity of the season—and therefore he has to buy somewhere else.

The merchant who feels the keenest personal interest in athletic and outdoor sports is the one best calculated to make a success of the sporting goods department. In this department something more is needed than a superficial familiarity with the goods handled. Personal interest in all popular sports and personal acquaintance with the local men in the game counts for a great deal.

So, too, it pays to have your salespeople interested in this, that or the other locally popular sport, keeping in touch with local sporting events and wherever possible making the acquaintance of sportsmen of the better type. In this way, the atmosphere of the store will be in complete harmony with the trade. Under such circumstances work ceases to be a labor and becomes a sort of stimulating recreation.

Of course there is a limit to a good thing; but within limits the selling staff should be encouraged to interest themselves in sports and talk sports, and to spare a little time as occasion may demand to be helpful to sportsmen-customers. If sportsmen generally find your store a source of dependable information, so much the better for your sporting goods department. The store that is considered the sportsman's headquarters is the one that gets the most custom.

It will pay right now to lay out your plans for the year 1922 in the sporting goods department; and to start the season—weather permitting

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

Michigan Hardware Company

100-108 Ellsworth Ave., Corner Oakes

GRAND RAPIDS, MICH.

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

—by giving some attention to such seasonable items as ice skating, tobogganing, etc. These, of course, are lines where what you can do depends largely on weather conditions. So you must be prepared to watch the weather and the first spell of sharp weather and sound ice to announce "Skating is Good" in conjunction with your skate display.

Skates were, of course, prominent among Christmas lines; and quite a few gift sales in these and other winter sporting goods lines were made. But there is an excellent chance of making after-Christmas sales in these lines if they are given proper display and pushed a little. You may be pretty sure that the boy who wanted a pair of skates and did not get them from Santa Claus has not ceased pestering his parents on the subject; and will become all the more vigorous in his clamor for skates if he sees a well-arranged display in your window.

Such a display, put on when the weather and ice conditions are propitious, will do its share to stimulate business during the dull after-holiday period; and will form, also, an excellent starter for the year's sporting goods campaign.

Meanwhile, plan ahead for the later and busier seasons in this department. The early bird gets the worm, in business as in any other activity; while in business especially, the late riser loses twice. He loses the profit on the sale he might have made, and loses the long string of profits on future sales that might have resulted from the first one.

Sporting goods are eminently seasonable goods. The various seasons in this department come and go very quickly. The hardware dealer, to catch this trade, must be ready the very moment it opens up. To be ready, he must plan a long time ahead. The dealer who, this year, would sell his maximum of fishing tackle, baseball goods, athletic supplies and other equipment for outdoor sports, should right now be running over his past experience for aid in shaping his plans and guidance in ordering stock. By springtime, the live hardware dealer should have at least one good plan formed for every branch of local athletic activity; and should have a collection of "stunts" that can be utilized and adapted as need may arise.

In all this planning, one thing is essential—the man who sells sporting goods must be, to a certain extent, himself a sportsman. If he has no natural interest in sprints, or bait casting, or trap shooting, he must at least absorb enough of the patter and enthusiasm of these various prospective classes of customers to make himself one with them. The salesman cannot talk "ducks" to the hunter and "world's records" with the hurdler is at a big disadvantage.

It pays to learn the rudiments of every sport in which your community is interested, and to keep posted on new developments. Read the sport pages of the daily papers. In selling sporting goods it is essential that the hardware dealer know sport as it is, as well as that he know sporting goods. If you have no interest in sport, begin now to "read up" and get interested. Victor Lauriston,

Co-operative Store Menace To Regular Traders.

Townpeople and farmers must put themselves in an attitude of making concessions, or, as an alternative, co-operative stores established by combinations of farmers will ultimately drive local merchants out of the business.

That the organization of farmers has intensified the strife between city and country is generally recognized by students of the subject. Too often the blame is attached exclusively to the farmers as if they have no rights of self-protection. It is not always perceived that the business elements of cities have been organized as a profit-getting class for a long time and that the tendency is for all these elements to present a united front when ameliorative agricultural legislation is proposed or when farmers attempt co-operative enterprises.

If the farmers are right in their contentions that they receive an unduly small proportion of the proceeds from their produce, then they have a right to organize both economically and politically to protect their interests. But be it remembered that their co-operative efforts evoke about as much hostility as do their political attempts.

There are many directions for farmers and townsmen to take in their teamwork together. Good roads are mutually desirable. Both sides have a common interest in promoting local industries. They make nearby markets for certain kinds of farm produce and serve as the basis of diversified farming.

Since it is chiefly over matters of trade that country and town are arrayed against each other, the question arises as to how they can compose their differences. The local merchant insists that farmers and other consumers should patronize home industries and grow quite bitter over buying from mail order houses. The farmer, in turn, insists that local prices of the things he buys are too high and for things he sells too low.

If both sides will be sensible and fair, there is a basis of compromise, but townsmen and farmers must put themselves in the attitude of making concessions. The farmers should not be expected to sacrifice all of their gains from buying from mail order houses, for example, nor should they expect small merchants to meet the prices of such huge and efficient establishments. The merchant should be willing to cut prices and farmers to pay a margin for local convenience.

The alternative would appear to be the development of co-operative stores by farmers that will ultimately drive local merchants out of business. The latter would become managers of and salesmen in such undertakings. This would remove the reason for strife.

John M. Gillette.

Point of View.

"Is it a bad fracture, doctor?" the patient asked anxiously.

The enthusiastic young physician glared indignantly.

"Bad?" he exclaimed. "Why I should say not! It is perfect, sir, positively beautiful! Why, that bone is broken in seven places!"

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

McLachlan University

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

New Term | Day | Starts
Evening | Evening | Jan. 30.



Wilmarth show cases and store fixtures in West Michigan's biggest store

In Show Cases and Store Fixtures
Wilmarth is the best buy—bar none.

Catalog—to merchants

Wilmarth Show Case Company

1542 Jefferson Avenue

Grand Rapids, Michigan

Made In Grand Rapids

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.

RISING TIDE OF FIRE LOSS.

Fear It Will Bring on National Bankruptcy.

Will the rising tide of fire loss bring National bankruptcy? At first thought this may seem like an extremely foolish, spectacular question, but if you consider it carefully in the light of current fire loss values, and in terms of quarter-centuries, instead of yearly periods, it has a more serious aspect.

The fiftieth anniversary of the great Chicago fire has recently been widely observed by proper ceremonies intended to stimulate fire prevention ideas and emphasize the necessity for more intelligent attention to the subject. That conflagration was a shock to the Nation. It was the first rude awakening to the extremity hazardous conditions existing in our poorly constructed cities, and that fire, followed by other great fires, forced a realization of the vast financial waste we were suffering as a nation and started a campaign to reduce it.

In spite of the best endeavors of an increasingly large body of interested citizens, the annual loss has been steadily growing since that date. What it will be on the hundredth anniversary of the Chicago fire, and how it will have affected our National financial security by that time, would appear to be reasonable questions for study.

The most reliable statistics available show that the fire loss for 1920 was well over \$400,000,000, exclusive of forest fires, and the indications are that it will exceed that figure in 1921. How long can we stand this drain upon our resources without financial disaster? This is the problem we must face.

Ten years ago our annual National fire loss was estimated at about \$200,000,000. To-day it is more than double that and rapidly increasing. In 50 years, even at the present rate of waste, we will have destroyed over \$20,000,000,000 of our available assets. It would be a wild guess to suggest what it might amount to in 100 years from now; but unless better success in fighting fire waste is made in the future than in the past, it will be a grave financial matter to be met by the coming generation. Probably no class of men can better appreciate the significance of such vast figures than credit men.

A Nation of Fiddling Neros.

It is said that "Nero fiddled while Rome burned." Existing conditions would suggest that we are a nation of Neros, indifferent to the destruction by fire which surrounds us. However, some are alert to the danger; and concerted efforts are being made to combat it. The National Fire Protection Association, the National Board of Fire Underwriters, the State Fire Marshals, and other organizations, are making a vigorous fight against the growing evil, and it would be quite unjust not to mention the splendid assistance which has been given in this campaign by the National Association of Credit Men. Its members are fairly well informed as to the activities of the first-named organization, and may,

therefore, have interest in a brief outline of the functions of the second.

The National Board of Fire Underwriters is an educational, engineering, statistical, and public service organization, maintained by the stock fire insurance companies, and its membership includes nearly all of the important companies in this class.

It is not a corporation, has no rate-making functions, has nothing to sell, and no money-making facilities. It is supported by a tax upon its membership and renders service both to its members and the public, the latter receiving a generous portion. The work is carried on through a group of twelve committees which are about equally divided between the technique of fire insurance business and various phases of fire prevention. They are as follows:

- Actuarial Bureau.
- Adjustments.
- Clauses and forms.
- Construction of buildings.
- Finance.
- Fire prevention and engineering standards.
- Incendiarism and arson.
- Laws.
- Membership.
- Public relations.
- Statistics and origin of fires.
- Uniform Accounting.

The constructive part of the work of these committees is done by a selected staff of engineers and specialists whose services may be partly outlined thus:

The Actuarial Bureau was organized in 1915 for the purpose of collecting and classifying fire loss statistics, thereby accurately establishing the fire cost in every class of property, and at the same time securing a comparative understanding of the hazards of different devices, construction and classes of occupancy.

This was the first attempt ever made to obtain strictly reliable scientific data upon this subject. It is only of great assistance in the business of underwriting, but also serves as a basic guide for engineering recommendations.

The Bureau is equipped with the most improved tabulating and classifying machinery and employs a large staff to analyze the thousands of fire loss items which are received daily from all parts of the country. The figures thus obtained indicate the trend of the annual National fire waste, which is synonymous with "National disgrace."

The Committee on Construction of Buildings, with which the writer is directly connected, is the clearing house through correspondence and interviews for information upon fire-resistant building construction and similar technical subjects. A model building code was drafted fifteen years ago and is kept revised to date. This is freely distributed to city building code commissions as well as to construction engineers and architects, with whom it has become popular.

The committee keeps in touch with state and city commissions which are preparing building laws and furnishes advice and criticism as the work progresses. The influence of this service is a gratifying improvement in the grade of building laws, which is increasingly apparent.

The educational value of the model building code is freely recognized by universities and colleges throughout the country. Forty of the most influential of these technical institutions have adopted the code as a classroom textbook for advanced students, and the book is furnished free to each student in such classes. It is believed that this education of young engineers and architects in the principles of safe building construction is a most promising method of spreading

the principles of fire protection in a practical way.

The Fire Prevention and Engineering Standards Committee covering this subject maintains a force of qualified, experienced engineers, most of whom travel about the country making surveys of cities. They are divided into groups of four each and make their inspections upon municipal request. A complete survey is made of every feature of a city relating to the problem of fire prevention, including the water supply and distribution, fire department equipment and efficiency, fire alarm system, building construction, etc. A complete report with map and diagrams is prepared detailing the conditions found and making recommendations for correcting defects. The city is also graded according to the number of points of deficiency determined by the application of a standard grading schedule. These reports are furnished the city authorities as a guide for needed improvements, and the results are usually gratifying.

Cities have come to recognize the great value of these investigations by technically trained engineers and welcome the assistance which is rendered without cost.

The work of several other committees is of great public interest, but the limits of this article will not permit a description of them.

There is a new activity in which the National Board of Underwriters is engaged, which, owing to its possibly far-reaching influence, may be of interest to credit men. It is the Building Code Committee of the Department of Commerce.

This committee, in which the National Board of Fire Underwriters is represented by the writer as chairman, was organized a few months ago by Secretary Hoover for the purpose of unifying and standardizing

the building laws of the United States. It is composed of seven well-known architects and engineers who are preparing recommended building laws intended to harmonize existing conflicting municipal building requirements which are not only illogical, but are the cause of much annoyance to architects and engineers. Many of these existing laws tend to make construction unnecessarily expensive and thereby are wasteful both of money and material, foster inefficiency and tend to retard building activity.

At the request of Secretary Hoover the committee is at present centering its attention upon ordinances controlling small house construction and is endeavoring to prepare a code of minimum requirements which will aid in reducing the cost of such structures without lessening their serviceability or increasing their fire hazard.

The committee is fortunate in having the benefit of the fullest cooperation of the Bureau of Standards both in analytical and investigative work, and is also receiving valuable, whole-hearted assistance from technical and industrial organizations in all parts of the country. The fullest publicity will be given the suggestions as they are prepared so that the Committee may have the benefit of broad criticism before final recommendations are made.

This is the first attempt in this country to secure National co-operation in problems of this kind, and it is hoped that it will be productive in stimulating building industry and relieving the present serious building shortage.

Ira H. Woolson.

FIRE

TORNADO

BETTER INSURANCE

AT

LESS COST

During the year 1920 the companies operating through

The Mill Mutuals Agency

paid more than \$4,000,000 in dividends to their policy holders and \$6,300,000 in losses.

How do they do it?

By INSPECTION and SELECTION

Cash Assets Over \$20,000,000.00

We Combine

STRENGTH and ECONOMY

**THE MILL MUTUALS
AGENCY**

120 W. Ottawa St.

Lansing, Michigan

What about the GASOLINE you use?

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

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

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

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

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

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

It is a universal fuel.

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

Encouraging Outlook If Goods Are Priced Low.

The year 1921 in the dry goods trade was noted for the uncertainty as to values. The violent fluctuations which ruled during the war period were also evident in 1921. It seems that the upsets of all ideas and values which prevailed before the war will still continue with us for some time.

Business conditions among the dry goods jobbers for the first half of 1921 were, from general reports, unsatisfactory. Lower prices generally prevailed at inventory time on July 1 and it was difficult to make satisfactory showings as to profit.

Business for the last half of 1921 was marked by extreme fluctuations. Trade was generally reported in July as poor and prices ranged low. With advancing cotton in the next few months, the peak of high prices on cotton goods was reached in early October, and at this time business was decidedly taking a better turn, but unfortunately traders, mills and commission merchants asked advances that were out of line, resulting gradually in the slowing up of buying.

The custom that has recently prevailed in asking extreme advances, irrespective of the cost of raw material, has been responsible to a great extent for the violent fluctuation and uncertainty in business. Prior to the war the dry goods trade usually regulated its selling price on the basis of cost of gray goods on contracts, whereas it has recently become the rule to advance the price based on the cost of gray goods for the day. The jobbers, as a rule, have sold their goods on the basis of cost and to restore the proper equilibrium, mills and commission merchants should discourage violent advances due to market fluctuations of gray goods. It seems that this system of pricing is "jug-handled" because goods never move downward as rapidly as they advance.

The trade in general has suffered from slow collections, particularly in the last part of 1921, and it is only fair that the custom, which became a fashion during the war period, of selling goods on short terms be altered. It is not just that the jobber should carry his trade and not receive like accommodations from the sellers. It is the general opinion of both jobber and retailer that the time is at hand when terms that prevailed before the war should be restored.

The jobber at present is required to give long dating, also discounts, and very often lax department heads omit to figure this expense, and the result is that necessary profits are not realized. Some houses have endeavored (particularly among the retailers) to curb this evil by having all bills that go to departments figured to carry a similar discount. Where the goods are bought net the goods are figured on a regular basis and so charged to the department.

In a general way the outlook for 1922 is encouraging, all provided that merchants generally will mark their goods on a fair basis as to cost and give careful attention to their over-

head, thereby getting business back to a stable basis. Geo. M. Alms.

Situation in Cotton and Goods.

What movement there has been in cotton quotations since the beginning of the year appears to be wholly speculative, but the net result has been toward firmness. So far as recent purchasing of cotton is concerned this seems to have been much confined to domestic spinners. There has been a falling off in the demand from both Great Britain and Japan which, it is hoped, is only temporary. Those having cotton in the growing districts are, apparently, not over-eager to sell except at a satisfactory price, and there is, for most of them, no compulsion to do so, as funds are available to enable them to carry their holdings. No unanimity of opinion prevails as to the proper course to pursue with reference to this year's planting. Despite all compacts or understandings regarding restriction of acreage, the determination in the matter will be greatly influenced by what happens in the next two or three months. The goods market has not altogether followed the fluctuations in the price of the raw material. In printcloths and sheetings, for example, the rises in cotton have not been followed by corresponding ones in the fabrics. Nor has business in them been particularly brisk. Wash goods have been picking up somewhat and a steady sale is reported for prints and blankets. During the last week a rather sharp cut in denim prices was followed by a slight rise within a couple of days. In bleached goods the leader was continued in price up to the end of next month. Knit goods have been opened, more or less, for fall, but substantial orders for them await the forthcoming jobbers meeting next week.

Spring Season in Hats.

All indications point to a colorful Spring season in hats for the fair sex, according to the bulletin of the Retail Millinery Association of America, which says:

"Except for the opening collections abroad sponsoring black and white collections, all else pointed to a season for bright colors. The red range and that of the blues and greens are particularly prominent in the French modes, canna and a brighter shade they call Pompeii being well liked. Of course, the hats for immediate wear stress blacks, browns, and grays to beige neutral tints, but these are already on the wane before the onslaught of approaching Spring and resort attire.

"With the advent of warm reds, the French have deposited here a shade as bloody in name—feu Landra—as in effect. Tiger lily shades, reddish yellows and pumpkin tones, too, will flourish during the first few months of 1922. The old rose tones have not been entirely neglected, either. Blues and greens are especially well thought of, especially the latter in relation to styles dealing with the Empire period."

Let the fly-by-night concerns employ the salesmen who are more anxious to make sales than they are to tell the truth about the goods.

Getting the Business

We are just mailing out our **Monthly Pink Sheet** which covers **JANUARY SPECIALS**. Send us your orders by mail or come and see us. **Mail Orders shipped the day received.**

Many retailers have not bought for Spring and we have noted a tendency on the part of some to fear that the orders which have been placed may prove not to have been the best thing to do. Raw Cotton, Wool and Silk are all higher and firmer and every tendency points to maintenance of the present market in these materials.

We are offering Spring merchandise with dating of 2/10 May 1st, 1922, on the basis as bought during last July when the market was considerably lower than it is now. Many items are higher now and it is impossible to purchase additional quantities from the Mills or Manufacturers, even at advanced prices to supply the demand on several items on which we are sold up. We are telling you this because we believe it will be distinctly to the advantage of every retailer to buy a reasonable quantity of Spring merchandise at this time. In addition to taking care of your trade and getting a better price now, you are likely to get much better deliveries if you place your orders early. We have no hesitancy in saying that we will ship your orders at the lowest prices prevailing at the time of shipment and can see no better basis for spring than the present prices. Leading Manufacturers say that there is likely to be an upward tendency later in the Spring when the demand is actually on.

Our CUSTOMERS SERVICE DEPARTMENT is functioning to the advantage of many retailers. If you want any merchandising help, please advise us. The service is free except for the actual cost of traveling expenses, which is very small. Inquiries will receive attention in the order received.

GRAND RAPIDS DRY GOODS CO.
Wholesale Only.

When you think of Fine Dress Shirts, hereafter, always think of

"Principle" Shirts

Built on Honor and PRINCIPLE.

When you see the word "Principle" on shirts or other Men's Wear you can buy with the utmost assurance that you are getting dependable merchandise based on principle.

20 Styles now in Stock for Early Spring.

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

Ready to Wear

We have a good line of Men's Heavy Cottonade Work Pants—dark striped, sizes 32 to 42 ----- \$15.00 Doz.
Also plain dark blue Gingham Work Shirts—all sizes—14½ to 17 @ ----- \$8.50 Doz.
No. 70—Grey Outing Flannel Shirt, sizes 14½ to 17—packed ½ doz. of each size in box.

Quality Merchandise — Right Prices — Prompt Service

PAUL STEKETEE & SONS
WHOLESALE DRY GOODS GRAND RAPIDS, MICH.

The Merchant Who Is Actually Capable.

Sandusky, Jan. 10.—I know a merchant who began with \$200 and today he is eminently successful.

As the country becomes more thickly populated, it naturally becomes more difficult to succeed with such meager funds. The more people in a community, the more merchants there will be. This means more competition and more capital to meet it.

Any merchant, beginner or no, should have sufficient cash within reach to discount his bills, or at least pay on maturity. He should be equipped, also, to meet the emergencies that come at intervals to every business.

Character is another fundamental of good credit.

Good character is at the foundation of good business, for without it there can be no lasting success.

Good character includes honesty, industry, economy, sobriety and strict attention to business—qualifications, by the way, which will keep a man on the right path in any walk of life.

Good character broadens a man. It makes him so big that he will not stoop to misrepresent or deceive.

Good character brings honor and reputation. These, when adversity comes, will keep him from seeking the refuge the law throws about him. These enable him, in this condition, to face the future with a strong heart and unshaken determination; to bring into play all his resources and resourcefulness, thus saving his creditors from loss and protecting his own name from the reproach of failure.

Is it to be wondered that credit dispensers the world over give high consideration to a man's character?

Ability is a third great essential to high credit standing—mercantile ability. A man may be a great doctor, lawyer or master, and yet not succeed as a merchant.

The successful merchant is a good buyer, a good seller, a good manager.

As a good buyer he will be free from personal influence. He will do his own buying, instead of having drummers telling him how and what to buy. He will aim to keep the variety up and the stock down. To do this he will compare values, then buy judiciously and with discrimination. He understands it is better to pay \$2 per dozen for the quantity he needs than to pay \$23.50 per gross in order to get the price or some almost worthless premium. Though he often will be tempted, he seldom will fall to that great cause of failure—over buying.

When a merchant over buys he cannot discount. This stands to reason. Carrying a stock away out of proportion to the sales will always hinder a man from taking discounts—just as will the failure to keep books. If the crash is tied up in a slow-moving merchandise, how is the merchant going to get it to his creditors within the discount period?

But there is room for caution, even in such a good thing as discounting. It may, under the wrong kind of conditions, cost you more than it is worth. The concessions offered by some are misleading and might mean a loss of several per cent. For instance, a jobber offers you an article at 95 cents per dozen, less 5 per cent. Another offers the same article at 90 cents per dozen, less 1 per cent. Do you gain anything by paying 95 cents to get the larger discount? The answer is plain on its face. Always remember that the seller considers the discount when fixing the price. Hence, big discounts mean increased profits to the seller. They always mean a loss to the buyer.

The credit man loves the discounter. This is a consideration worth something, in addition to the extra profit gained by discounting. When a man discounts, he gets the reputation of being a good pay and a thrifty merchant.

By making use of these suggestions you will be carried to a greater success.

J. W. Ennest.

PRICES CURRENT ON STAPLE DRY GOODS.

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

Bleached Muslins.	17 1/2	Columbia, Darks	16 1/2	42x36 Meadowbrook	2 75
Auto	17 1/2	Columbia, Lt. Shorts	14	42x36 Lenox	3 00
Fruit of the Loom	17 1/2	Columbia, Dk. Shorts	15 1/2	42x36 Standard	3 15
Bravo	16	Am. Prints, Greys	10		
Cabot	16	Am. Prints, Indigo	10 1/2	Wool Goods.	
44 in. Indian Hd. S.F.	25	Manchester 80x80 Lt.	18 1/2	36 in. Hamilton, All	
Big Injun	14 1/2	Manchester 80x80 Dk.	19 1/2	Wool Storm Serge	57 1/2
Lonsdale	16	Scout, 64x60, Lights	14	No. 75, 50 in. Storm	
Hope	15	Scout, 64x60, Darks	15 1/2	Serge	87 1/2
36 in. Indian Head	20	Shirtings	09	No. 4040, 50 in. Storm	
33 in. Indian Head	18 1/2	Reds	11	Serge	1 10
54 in. Ind. Head L.F.	32 1/2			40 in. Julliards Pla.	1 50
				50 in. Julliards Pla.	2 00
Unbleached Muslins.		Outings and Cantons.		6120, 50 in. French	1 50
Plaza	09 1/2	Cashmere Twill	14 1/2	Serge	1 50
96A 36 in.	12 1/2	27 in. Unble. Canton	14 1/2	K S, 36 in. Storm	37 1/2
Black Hawk	13 1/2	100 Flannelette	12 1/2	Serge	
Giant	13 1/2	1931 Outing Lights	12 1/2	2215, 50 in. Storm	1 23 1/2
40 in. Exposition	15	1921 Light Outings	12 1/2	Serge	
40 in. 96A	13 1/2	Appleleece Shaker	14 1/2	56 in. Silvertone	2 00
		Scotchdown Shaker	16	Coating	1 65
		Appledown Shaker	16	D R N Tricotone	
Wide Sheetings.		24 in. White Shaker	11 1/2	Carpet Warp.	
Pepperell Unblea. Blea.		26 in. White Shaker	12 1/2	Peerless, White	46
10-4	53	Daisy Cloth	15	Peerless, Colors	50
9-4	49	1931 Dark Outings	15		
8-4	44	Draperies and Cretonnes.		Diaper Cloth.	
7-4	40	Hamilton Twill	16	18 in.	1 15
Less 5 per cent.		Dresden Fy. Drapery	18	20 in.	1 25
Pequot Unblea. Blea.		Tudor F'cy Drapery	20	22 in.	1 35
10-4	60	Nu Drape	35	24 in.	1 45
9-4	55	Westmoreland Creto.	16	27 in.	1 60
8-4	50	Fancy Silkoline	16 1/2	30 in.	1 75
7-4	44	Stratford Cretonne	16		
Less 5 per cent.		3544 D. B. Scrim	12 1/2	Blankets.	
Pillow Tubing.		8177 Curtain Net	35	Nashua Cotton Felted.	
12 in. Seneca	32 1/2	8342 Curtain Net	62 1/2	54x74, G. W. T.	1 50
15 in. Seneca	34 1/2	4039 Marquisette	20	60x76, G. W. T.	1 55
12 in. Pepperell	32 1/2	Dragon Drapery	32 1/2	64x76, G. W. T.	1 60
15 in. Pepperell	34 1/2	36 in. Art Cretonne	25	68x80, G. W. T.	2 00
36 in. Edwards	26 1/2	36 in. Elco Tapestry	30	72x80, G. W. T.	2 15
42 in. Indian Head	30			72x84, G. W. T.	2 30
42 in. Cabot	32 1/2	Linings and Cambrics.		Catlin Cotton Felted.	
42 in. Pequot	33 1/2	Tico D Satine	30	54x74, G. W. T.	1 32 1/2
45 in. Pequot	35	No. 40 Bk. Satine	20	60x76, G. W. T.	1 42 1/2
40 in. Quinebaug	30	No. 1 White Satine	17 1/2	60x80, G. W. T.	1 50
		No. 50 Percaline	15	64x76, G. W. T.	1 50
Denims, Drills and Ticks.		DD Black Satine	25	64x80, G. W. T.	1 60
220 Blue Denim	18 1/2	Satin Finished Satine	37 1/2	70x80, G. W. T.	1 90
240 Blue Denim	17	Raidant Bloomer Sat.	45		
260 Blue Denim	16	36 in. Printed Satine	60	Notions.	
Steifels Drill	17 1/2	Windsor Cambric	09	1225-F Boston Garters	2 25
8 oz. Canvas	17 1/2	Parkwood Wash Sat.	57 1/2	Rubber Fly Swatters	90
Armour, ACA Tick		Meritas Oil Cloth.		Roberts Needles	Per M
8 oz. ACA Tick	28 1/2	5-4 White	3 10	Stork Needles	1 00
Cordis, ACA Tick	23 1/2	5-4 Mossaics	2 95	Steel Pins, S. C.	300 42 1/2
Warren, Fancy Tick	37 1/2	5-4 Blue Figure	3 10	Steel Pins, M. C.	300 45
Thorndyke Fy. Sat.	40	6-4 White	4 10	Brass Pins, S. C.	300 75
Amoskeag, ACA	23 1/2	All oil cloth sold net cash,		Brass Pins, M. C.	300 85
Cambrics and Longcloths.		no discount.		Coats Thread.	
Berkley, 60 Cambric	21 1/2	Flags.		Clarks Mile-End Td.	59
Berkley, 60 Nainsook	21 1/2	16x24 in. Spearheads	1 32 1/2	J. J. Clarks Thread	56
Berkley, 100 Nainsook	30	18x30 in. Spearheads	1 90	Gainsborough Hairnets	
Old Glory, 60 Camb.	20	24x36 in. Spearheads	2 95	D. Mesh	1 00
Old Glory, 60 Nain.	16 1/2			Gainsborough Hairnets	
Diamond Hill, Camb.	16 1/2	3x5 ft. Reliance Prt.	70	S. Mesh	80
77 Longcloth	13 1/2	4x6 ft. Reliance Prt.	1 30	R. M. C. Crochet Cot.	
81 Longcloth	16	5x8 ft. Reliance Prt.	1 90	B-4 Clarks Crochet C.	90
84 Longcloth	17 1/2	6x9 ft. Reliance Prt.	2 90	Silkline Crochet Cotton	90
7001 Longcloth	15	8x12 ft. Reliance Prt.	4 25	Sansilk Crochet Cot.	55
7002 Longcloth	16 1/2	4x6 ft. Defiance Swd.	2 75	Dexters' Knitting	
7003 Longcloth	19 1/2	6x9 ft. Defiance Swd.	2 00	Cotton, White	1 60
7004 Longcloth	24 1/2	8x12 ft. Defiance Swd.	3 60	Dexters' Knitting	
		10x15 ft. Defiance Swd.	8 00	Cotton, Bk., col'd.	1 75
Ginghams.		6x9 ft. Sterling Wool	7 50	Allies' Yarn, bundle	6 50
A. F. C.	17	8x12 ft. Sterling Wool	11 50	Fleishers Knitted	
Tolle du Nord	18 1/2	No. 7 Muslin Flags	7 20	Worsted, skeins	2 00
Red Rose	16 1/2	Sheets and Pillow Cases.		Fleishers Spanish	2 25
Dan River	16 1/2	63x90 Pequot Blea.	15 85	Worsted, balls	2 25
Everett Classics	15	63x99 Pequot Blea.	17 35	Fleishers Germantown	3 30
Amoskeag Staples	13	72x90 Pequot Blea.	17 35	Fleishers Saxony, ba.	3 30
Haynes Staples	13	72x99 Pequot Blea.	19 00	Fleishers Knitted	
Lowe Cheviots, 32 in.	15	81x90 Pequot Blea.	18 85	Worsted, balls	2 25
Bates 32 in.	22 1/2	Less 5%		Fleishers Scotch &	
Treffan 32 in.	27 1/2	81x90 Standard	15 00	Heather, balls	2 55
B. M. C. Seersucker	18 1/2	42x38 1/2 Utica Cases	4 15	Ironweave Handkts.	
Kalburnie 32 in.	19 1/2	42x36 Pequot Plain	4 32	Rit Dye Soap	80
Jacquelin, 32 in.	45	45x36 Pequot Plain	4 56	Bixby Jet Oil Paste	1 35
Gilbrae, 32 in.	47 1/2	42x36 Pequot S. S.	5 32	Bixby Brown Paste	1 35
32 in. Tissue	42 1/2	45x36 Pequot S. S.	5 56		
Manville Chambray	16 1/2	Less 5%			
Red Seal Zepheyr	18 1/2				
Prints and Percalines.					
Columbia, Lights	14 1/2				

Ladies' Underwear.	
Vellastic Fleece union suits,	
HN-LS or DN-ES, Reg. sizes 14 50	
Ex. sizes	16 00
Fleece vests and pants, Vests	
HN-LS, DN-ES, LN-NS, Reg. Siz.	8 25
Ex. Sizes	9 00
Pants, AL open or closed Reg. SI.	8 25
Ex. Sizes	9 00
Union suits, 11 pound rib,	
DN-ES or LN-NS, Reg. Sizes	10 00
Ex. Sizes	11 00

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

Hosiery—Misses and Ladies.	
Misses 300 needle combed hose,	
bxd. 1 doz. \$2.25 on 7 rise 10 fall	05
Boys' 3 lbs. on 9, extra clean yarn	
on 8 (R10F5)	2 25

Ladies' 220 needle combed yarn	
hose, seamed back	2 25
Ladies' 220 needle merc. hose with	
440 needle rib. top fashion seam	5 00
in back	2 25
Ladies' fleeced hose, hem top	2 25
Ladies' fleeced hose, rib. top	3 00
Ladies' fleeced hose, rib. top	3 25

Hosiery—Men's.	
Men's 176 Needle Cotton Cut Toe	\$1 00
Men's 200 needle full combed yarn	
hose	2 15
Men's 220 needle full merc. hose	2 50
Men's 240 needle fiber silk hose	4 50
Men's pure silk hose	6 00
Nelson's Rockford socks, bds.	1 20
Nelson's Rockford socks, bds.	1 30
Nelson's Rockford socks, bds.	1 50

Infants Hosiery.	
Cashmere, Silk Heel and Toe,	
60 per cent. Wool	\$4 00
Infants' Cotton Hose 1x1 Rib	1 00
Infants' Mercerized 1x1 Rib	2 00
Infants' Fibre and Wool Hose	6 50
Boys', Misses and Ladies' Hosiery.	
Misses 1x1 Cotton Ribbed Hose	
\$1.25 on 7 R. & F. 5c	
Boys' 2x1 Cotton Ribbed Hose	
\$2.25 on 8 R. 10c, F. 5c	

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 Fax, 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

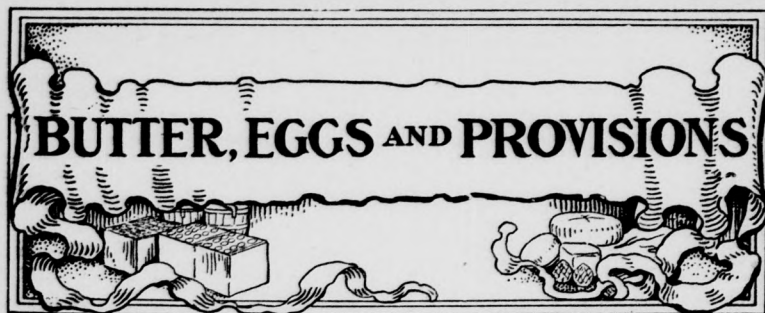
Men's and Boys' Cotton Underwear for Spring.	
Men's Egypt Balbriggan Shirts	
and Drawers	\$ 4 50
Men's Egypt Balbriggan Union	
Suits	7 50
Men's Egypt Ribbed Union Suits	8 00
Lawrence Balbriggan Shirts and	
Drawers	7 50
Men's Cotton Ribbed Union	
Suits, Egypt	8 50
Men's Combed Yarn Cotton Union	
Suits, Egypt	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 43 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, Washash 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	8 00
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	22 50
Buffalo flannel shirts	39 00
Domest flannel shirts	8 75
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' Washash 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 00
Men's & Ladies' Umbrellas	10 50 to	48 00



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.

Tea Business Hit By 1921 Depression.

Tea stocks, supply, demand and markets, were all greatly affected by the war, and as a consequence have been out of balance during the past year.

A year ago we were facing an apparent over-supply of tea with which to meet the world demand. London was carrying a greater surplus of black tea than ever before, and with Russia and other European markets still unable to take their normal requirements, the market broke and declined to a point well below cost of production, especially for common and medium teas.

The business depression throughout the United States and the buying strike which has followed forced importers to carry stocks which they had purchased for normal seasonal requirements, and although these stocks on the whole were not large, the market declined rapidly during the spring months so that by June and July many teas were sold far below production costs.

In many instances they were selling not only below pre-war basis, but lower than at any time in the past. This situation operating very much as it has in most commodities—shut off production—so that subsequent importations from Japan, Formosa, and China have been far below the average for the past five-year period.

Japan import figures are not yet completed, but will probably not exceed 15,000,000 pounds, which is the smallest for any year since the beginning of the Japan tea business in this country. This very small import follows the very moderate figures of 22,000,000 pounds for 1920-21, and 27,000,000 pounds for 1919-1920, or an average for the three years of only about 22,000,000 pounds of tea. The five-year period to 1919 will show an average importation of about 35,000,000 pounds.

This extreme shortage of supply has now been felt, with the result that the Japan market has advanced 10 to 15 cents per pound from the low point established last summer.

The China green tea market which has been on an exceedingly low basis for the past year is now beginning to advance in sympathy with the Japan market, and Oolongs are more active and firmer in sympathy with the black tea-market.

Within the last sixty days the black

tea markets of Batavia, Colombo, Calcutta and London have advanced sharply anywhere from 5 to 10 cents per pound, and the recent activity throughout the East has about cleared the market of offerings under 20 cents.

Under an agreement production in Ceylon and India has been curtailed to the extent of 20 per cent. and there has been an additional forced curtailment on account of the failure of many gardens, so that the total black supply now in sight is only about 325,000,000 pounds, while a conservative estimate of demand for Great Britain, and for re-export, reaches well above 400,000,000 pounds.

It will be seen from these figures that we are entering the new year with very moderate supplies of tea with which to meet an ever increasing demand for the world's universal beverage. Fred A. Grow.

Pickle Surplus Exhausted.

Although the crop of pickles last year was large, distribution has been steady, and as there was no carryover it is estimated now that 35 to 40 per cent. of the crop has already been absorbed, leaving only a normal supply for the balance of the season. Jobbing orders were not heavy during December, as distributors had completed their year-end purchases and devoted themselves largely to holiday lines. Now they will need to replenish and pickle factors look to constant buying from now on in moderate blocks. Not many pickles are reported in the hands of retailers and jobbers. Pickle men are looking forward to the round table discussion of trade topics at the pickle division meeting of the National Cannery convention at Louisville.

Did Not Want To Be Surprised.

Ann Arbor, Jan. 10—There was a man—we suppose he was a grocer or general merchant, for who else could be so unwise?—had an account against a certain man which he despaired of ever collecting. So he gave the account to a collector that he might spend his time without recompense in the endeavor to secure payment.

It was not long before the bill was paid. The merchant was very eager to know how the collector ever succeeded in forcing payment, so he asked him. "I did not do much," said the collector. "I simply wrote him a letter." "But what did you say in your letter?" enquired the merchant. "I wrote him that if the account was not paid before a certain date I would proceed to measures which would cause him great surprise."

Minion.

Don't count too much on retiring to a life of inactivity in your old age. The chances are you won't be able to do it, and if you could do so, you would not like it. Die in the harness.

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

Full Line of PENICK CORN SYRUP

GOLDEN—CRYSTAL WHITE—MAPLE

KING'S DEHYDRATED PRODUCTS

PROCTOR and GAMBLE SOAPS, CHIPS, ETC.

JELKE GOOD LUCK OLEOMARGARINE

PREFEY BROILED SARDINES

KENT STORAGE CO.

DISTRIBUTORS

GRAND RAPIDS

MICHIGAN

MILLER MICHIGAN POTATO CO.

Wholesale Potatoes, Onions

Correspondence Solicited

Frank T. Miller, Sec'y and Treas.

Wm. Alden Smith Building
Grand Rapids, Michigan

We are in the market to buy and sell
POTATOES, ONIONS, BEANS, FIELD SEEDS

Any to offer, communicate with us.

Both Telephones.
Pleasant Street,
Hilton Ave. & Railroads.

Moseley Brothers,
GRAND RAPIDS, MICH

Canned Tomato Pack 500,000 Cases Short.

The long-awaited-for announcement of the canned tomato output of the United States for 1921, compiled by the National Canners Association, has at last arrived and tells us that 4,017,000 cases is the total.

This is the smallest output of canned tomatoes we have had since 1897—twenty-five years ago—which was a very small output even for those days. The estimate of the statistical department of the United States Department of Agriculture, based upon average acreage planted for canning tomatoes in 1921, which was published in this paper about one month ago, was 4,560,000 cases. This figure was obtained by an entirely different method from that of the National Canners' Association which is from the signed returns from canneries. The results are near enough together to prove that both are reliable when the method of securing them is considered, and the difference amounts to not over a half-month's supply.

In my annual review published in the Tradesman last July gave an estimate of the pack at 5,500,000 cases of canned tomatoes, allowing an addition of a million cases to the acreage estimate of the U. S. Agricultural Department, for the reason that a factory count is usually a full count, and finds more factories and more acreage than an acreage count. But the signs and experiences all seem to have failed, and the factory count is more than half a million cases less than the acreage count or estimate. Comment is of no avail, as the figures speak louder than any words I could adorn them with.

The advance of price has begun and will probably continue until standard 2s tomatoes sell f. o. b. canneries for \$1.25 per dozen and standard 3s for \$1.75. These prices will permit the retailing of 2s at 15c the can and 3s at 25c per can.

At any higher price than those the people will not buy, but will turn to other foods. It is therefore hoped that the advance will go no higher than the prices mentioned.

Canners are all strongly in favor of putting every can of foods into consumption this year, leaving nothing in the way of surplus or carry-over, in any line of canned foods. They are staging a big National selling event with that purpose in view—National Canned Foods Week, March 1-8.

It has been conclusively shown this season, 1921-1922 that canners, if they choose to do so, are able to restrict their output heavily, when it becomes necessary to do so, in order to stabilize the market. It has also been shown that the output of canned corn for 1921 would have been much

smaller if several big canners had not concluded that the little canners had been scared away from packing.

John A. Lee.

Looks Like a Violation of the Sherman Law.

The following letter was recently received from a wholesale customer of the Model Bakery, at Big Rapids:

Big Rapids, Jan. 2—You will notice on your invoice for to-day that bread is up to 10c again.

The bakers have joined together and have found out where they are not making a reasonable profit since bread has been cut. Starting tomorrow, all bakers within the district of Cadillac, Owosso, Flint, Grand Rapids, Saginaw and Reed City (and all territory within.)

Some bakers have been buying price flour instead of quality flour since bread has dropped and find out they cannot give people a good loaf of bread. In raising the price the baker can use better materials and the merchant can make more margin, as bread will be sold by retailers for 12 cents unless they want to make bread a leader and undersell, but all bakers have got together and agreed that the baker himself cannot undersell, as the standard weight will be more (22 ounces) and 10c the wholesale price. Thomas & Keffer.

The original letter has been referred to the Federal Trade Commission, at Washington, which functions for the purpose of investigating and prosecuting cases of this character, if it deems prosecution warranted.

Retail Credit Granting.

The first thing every merchant man should do is to get a perspective of the field occupied by his store. He should then decide whether his credit policy will be liberal or conservative. This decision will depend upon three considerations—history and policy of his house, nature of competition, class of trade.

There are certain definite principles upon which he must then proceed to the actual details of credit granting. The first consideration is that of character. The second is that of earning power and the third, tangible assets—both real and personal property. Of these considerations, the first is, perhaps, the most important.

A man may not have great earning power or hold much property, but, if he has good character, the merchant need not worry about collecting his money. A. N. Fraser.

Luck of the Horseshoe.

The grocer had a horseshoe nailed Above his gilded sign,
The teamster o'er his stable door Displayed no less than nine;
The blacksmith fitly hung aloft An old and rusty one.
The man that owned the new garage Alack! alas! had none.

The grocer's till was tapped by thieves,
Who shot him in the back;
The teamster and the through express Collided on the track.
The blacksmith drowned himself one day.
And, lo! it's mighty funny,
But that garage man's safe and sound And making lots of money.

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.

Domino Syrup

The delightful flavor of sweet sugar cane in Domino Syrup makes it popular both as a table spread and for cooking. It is used by discriminating women throughout every season, for the popular cane flavor never wearies the taste.

Clean and convenient to sell, with an established national demand, Domino Syrup is particularly profitable to handle.

American Sugar Refining Company

"Sweeten it with Domino"

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

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



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

PLEA FOR LOWER RATES.

Michigan Citizens a Unit of Asking Concessions.

Grand Rapids, Dec. 28—The enclosed letter issued by the hotel committee of the Grand Council of Michigan United Commercial Travelers, also copies of each resolution furnished by Detroit, Saginaw, Grand Rapids, Lansing and Muskegon, was mailed to the hotels of Michigan.

We ask each council to have publicity given these resolutions through the daily papers of your city.

It is also up to every member of the United Commercial Travelers to go after the hotels for lower rates. We fully believe that concerted and persistent work by the individual members of the United Commercial Travelers with the hotels they come in contact with, will gain good results from the hotels. If any hotel reports to you that they did not receive the letter and resolutions, it was because their name was not on the list furnished this committee. We have a few copies left and will gladly mail to any hotel you may report did not receive one.

Kindly have this letter and resolutions read at your meetings.

John D. Martin, Chairman.

Grand Rapids Association of Commerce.

The Wholesale Department of the Grand Rapids Association of Commerce has unanimously adopted the following resolution:

Whereas—The hotels of our State have been a material factor in helping to develop business, and have always contributed generously and willingly toward movements of commercial bodies for the advancement of the business interests of the State, and

Whereas—The wholesalers of the city of Grand Rapids have been particularly fortunate in the class of hotel men which they have in this part of the State and the wholesalers have a very high regard for the intelligence and integrity of the hotel men, we are conscious of the fact that before this period of readjustment is over it will be necessary for the hotel men to make some considerable sacrifices which will probably be in keeping with the losses that have been met by the business public, and

Whereas—The wholesalers of Grand Rapids appreciate the fact that the best interests of the State demand that the hotels shall be kept up to the highest standard of efficiency at all times, and this may mean a severe strain upon our friends, the hotelkeepers, nevertheless, we as wholesalers believe that in the interest of the quickest possible readjustment and, as a further aid to putting business on a normal basis whereby all lines of business shall enjoy the same opportunity for success and profit, it is now time for our friends, the hotel men, to reduce their prices from the war time basis of the past to such a level as shall be consistent with the present costs of food and service, therefore be it

Resolved—That we, as wholesalers of Grand Rapids, respectfully urge that the hotel men of the State shall immediately readjust their rates to prices that shall be consistent with the present costs of the service they are rendering and shall relieve the traveling public of what appears to be an unnecessary and excessive charge.

Grand Rapids Association of Commerce.

Wholesale Merchants Association of Saginaw.

The Wholesale Merchants of Saginaw have unanimously adopted the following resolution at their meeting held Nov. 8:

Whereas—The hotels of our State have been a material factor in helping to develop its business and have always contributed generously and willingly towards movements of commercial bodies for the advancement of the business interests of the State, and

Whereas—The wholesalers of the

city of Saginaw have been particularly fortunate in the class of hotel men which they have in this part of the State, and the wholesalers have a very high regard for the intelligence and integrity of the hotel men, and are conscious of the fact that before this period of readjustment is over it will be necessary for the hotel men to make some considerable sacrifices which will probably be in keeping with those losses which have been met by the business public, and,

Whereas—The wholesalers of Saginaw appreciate that the best interests of the State demand that the hotels shall be kept up to the highest standard of efficiency at all times, and this may mean during the balance of the readjustment period a severe strain upon our friends, the hotelkeepers, nevertheless we as wholesalers believe that in the interests of the quickest possible readjustment, and as a further aid to putting business on a normal basis whereby all lines of business shall enjoy the same opportunity for success and profit, that it is now time for our friends, the hotel men, to reduce their prices from the war-time basis of the past to such a level as shall be consistent with the present costs of food and service, therefore be it

Resolved—That we as wholesalers of Saginaw respectfully urge that the hotel men of the State shall immediately readjust their rates to prices that shall be consistent with the present costs of the service they are rendering, and shall relieve the traveling public of what appears to be an unnecessary and excessive charge, and be it further

Resolved—That the wholesalers of Saginaw invite the hotel men in the State of Michigan and other wholesalers' organizations throughout the State to join hands in an effort to bring about such change of conditions as will produce also a reduction in the cost of travel by railroad.

Wholesale Merchants of Saginaw.

Lansing Chamber of Commerce.

The Lansing Chamber of Commerce has unanimously adopted the following resolution:

Whereas—The hotels of our State have been a material factor in helping to develop business, and have always contributed generously and willingly toward movements of commercial bodies for the advancement of the business interests of the State, and

Whereas—The business men of the city of Lansing have been particularly fortunate in the class of hotel men which they have in this part of the State and the business men have a very high regard for the intelligence and integrity of the hotel men, we are conscious of the fact that before this period of readjustment is over it will be necessary for the hotel men to make some considerable sacrifices which will probably be in keeping with the losses that have been met by the business public, and

Whereas—The Chamber of Commerce of Lansing appreciates the fact that the best interests of the State demand that the hotels shall be kept up to the highest standard of efficiency at all times, and this may mean a severe strain upon our friends, the hotelkeepers, nevertheless, we as business men believe that in the interest of the quickest possible readjustment and, as a further aid to putting business on a normal basis whereby all lines of business shall enjoy the same opportunity for success and profit, it is now time for our friends, the hotel men, to reduce their prices from the war time basis of the past to such a level as shall be consistent with the present costs of food and service, therefore be it

Resolved—That we, as business men of Lansing, respectfully urge that the hotel men of the State shall immediately readjust their rates to prices that shall be consistent with the present costs of the service they are rendering and shall relieve the traveling public of what appears to be an unnecessary and excessive charge.

Lansing Chamber of Commerce.

Greater Muskegon Chamber of Commerce.

At a meeting of the Directors of the Greater Muskegon Chamber of Commerce, it was unanimously agreed that a communication should be sent out to the hotelmen of the State, calling upon you to give careful consideration to the matter of reduction of rates.

We believe, and doubtless you will concur in our opinion, that this matter should greatly aid in the return of better business conditions, for not only will this affect houses represented by the commercial travelers, but the hotels as well through keeping on the road certain representatives that otherwise would, by their houses, be called in.

Our own hotels have paid considerable attention to this matter with the thought in mind of being of greater service to the traveling men and the business institutions represented by them.

We, therefore, suggest if you have not already done so, that you give this matter your very careful and immediate attention and if possible put into effect a cut in rates, believing as we do that such action will be of great benefit to the traveling men, the institutions represented and to yourselves.

Greater Muskegon Chamber of Commerce.

Detroit Board of Commerce.

The Wholesale Merchants Bureau of Detroit at their meeting, Dec. 9, unanimously adopted the following resolution:

Whereas—There has been little, if any, decline in prices by the average hotel management and on account of the enormous expense and diminishing profits, it is necessary that every employer of salesmen take some action in reducing traveling expenses.

Whereas—The entire business world is at the present time passing through a readjustment to the extent that there has been a decided decline in the price of provisions as well as labor, therefore, be it

Resolved—That we, as wholesalers of Detroit, respectfully urge the hotelmen of this State to immediately reduce their rates so that they will be consistent with the present cost of production.

Detroit Board of Commerce.

Grand Rapids, Dec. 28—By special invitation from the Michigan State Hotel Association, the Hotel Committee of the United Commercial Travelers met with the hotel men in their convention assembled in Muskegon September 16-17.

On the floor of the convention, also with a special committee appointed, a number of matters of vital importance to the travelers as well as to the hotelkeepers were discussed, all to the ultimate end of closer relations between these two organizations, because it is a conceded fact that well appointed hotels are absolutely necessary for the comfort and convenience of the traveler, and the patronage of the traveling men is equally necessary for the life of the hotel—then let's get closer together.

Many hotels have taken no heed to the appeal made to them, and are still charging peak prices for whatever they have to sell the traveling men, with the result that many manufacturers and jobbers have curtailed their selling force materially, the cost of selling goods being out of all proportion to the net results.

It is a fact that the railroads are also responsible for a considerable part of this increase of cost to the travelers, but a committee is now working with the railroad administration, with promises for considerable relief in the very near future.

The high cost of transportation and high hotel rates have already forced many traveling men to quit the road, and we ask you frankly, are you not standing in your own light, so to speak, in having made no reduction in

your rates since the war-time prices prevailed, and this in the face of falling prices on practically all commodities?

This appeal, if appeal you are pleased to call it, does not apply to all hotels in Michigan, many hotels have met us fairly, yet there are many that have not done so, and it is to these we are again earnestly setting forth facts—the hotels which have met this problem, take it from this committee, are being advertised, and traveling men are arranging their schedules to give them their patronage.

John D. Martin, Chairman.

Straws That Point the Way.

The conviction that tobacco manufacturers and packers should recognize their duty to aid in educating smokers to be careful in the disposal of their lighted matches and burning tobacco so as to reduce our heavy fire losses from this hazard, is steadily becoming more general. Many newspapers are calling upon the tobacco industry to recognize this responsibility and a number of important organizations, including the National Convention of Insurance Commissioners, have adopted resolutions expressing this same thought.

The fire Marshals' Association of North America at its recent convention approved the following:

Whereas—Eighty-five per cent. of the deplorable fire waste of the United States and Canada is due to human carelessness and is therefore easily preventable, and

Whereas—A very considerable part of this preventable waste for an average sum of \$18,000,000 per annum in the United States alone is the direct result of the careless habits of smokers in handling matches and burning cigars, cigarettes and other tobacco, and

Whereas—The destruction of American forests by fire is also reported by foresters as largely due to smoking by campers and travelers in the forests, it is hereby

Resolved—By the Fire Marshals' Association of North America that smokers should be informed of the fire dangers that reside in the throwing away of unextinguished matches, cigars, cigarettes and other tobacco, by the enclosure in all cigarette boxes and smoking tobacco cartons of such printed warnings as may bring this serious matter to their attention; and it is further

Resolved—That because the use and hazard of fire is inseparable from the use of smoking tobacco, it is the moral obligation of all manufacturers or packers of tobacco to provide and enclose with their product, fire hazard warnings of this character.

At the convention of the International Association of Fire Engineers a resolution of like import was passed, and the Railway Fire Protection Association, which recently met at Chicago, took similar action.

Recognizing the danger of fire resulting from the general smoking on the campus and in the various college buildings, Chancellor James R. Day, of Syracuse University, has issued a notice to the faculty and students calling for a strict observance of the "no smoking rules."

In issuing the notice, Chancellor Day said: "We have had costly fires from this source and it is a question whether it shall be your pleasure with a foolish habit, or the safety of our buildings and our personal rights to a privilege and freedom which you deny us, for your selfish gratification."

One boss is enough to have in a family—unless excitement be considered essential to connubial bliss.

January Investment Recommendations

Name of Issue	Rate	Maturity	Price	Yield
Province of Ontario ----- 5½ (Non-Callable)		1937	99¾	5.53
Dutch East Indies ----- 6 (Authorized by Netherlands Parliament and approved by the Crown)		1947	94½	6.45
Eddy Paper Company ----- 7½ First Closed Mortgage		1931	100	7.50
Duplex Printing Press Co. ----- 7½ First Closed Mortgage		1937	99½	7.55
New Jersey Worsted Spinning ----- 8 First Mortgage		1936	100	8.00
Utah Gas & Coke Company ----- 8 First Mortgage		1936	100	8.00
Goodyear Tire & Rubber Co. ----- 8 Debenture Bonds		1931	99½	Over 8.00

Bonds Exclusively

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.



Hotel Customs in Vogue Forty Years Ago.

Detroit, Jan. 10—Several years ago the writer, while making a tour of the New England States, had occasion to stop over night at a certain hotel of modest pretensions at Pittsfield, Mass., in the heart of the Berkshire mountains, where he found an old-fashioned landlord and a good, old motherly landlady catering to a wonderful constituency in a city already overburdened with hotels of the highest grade. In fact, the surprising feature of the town was that this unpretentious institution was taking the cream of the commercial trade and entertaining statesmen and other notables whom you would naturally expect to find in bigger places.

The reason for this seemed to be that the host and hostess deported themselves in a manner that convinced you they were glad to have you with them and made you feel that you were conferring a favor upon them in accepting their hospitality.

Now my introduction to this place and its methods occurred fully twenty years ago, but last year George Ade, the well-known author, in speaking of his vacation trip in the East, mentioned particularly the said hotel and the manner of his treatment there as an epoch in his career.

At Young's hotel, in Boston, from the morning you register upon arrival you are addressed by your proper name by every employe with whom you have occasion to come in contact, making you feel that personal and courteous treatment is being accorded you and that, while you may be a stranger in a strange land, you are in the hands of friends who will look after your welfare.

Now this service costs the hotel absolutely nothing, and yet they are commercializing personality—and you like it.

Thirty-five years ago one of the most popular hotels in Michigan was the old American, at Kalamazoo, operated by Fred Hotop and Mrs. Hotop. Physically, the hotel building amounted to little or nothing, but once you were inside of it, you knew that you had found a real home, and thereafter you never went astray. "Old Fred," as he was familiarly called, actually made you feel that he was glad to have you with him and this without ostentation. Who does not remember the neatness of the rooms and the little conveniences to be found therein, the dish of red apples on the counter and the fresh fried doughnuts invariably distributed by the hostess—these produced by her personally?

Incidentally, it might be mentioned that wonderful meals, much talked of,

were served there, and the hotel charges were so low that they were even at that period considered a joke. Yet, this good, old couple, now gone to their final reward, enjoyed a reasonable degree of prosperity as well as the pleasures of comradeship with their guests.

When you landed at the Russell House, at Detroit, that untiring boniface, W. J. Chittenden, was the first to welcome the coming and the last to speed the parting guest. Did he not grasp you by the hand, slap you on the back and advise you of the fact that he thought it was about time for a visit from you? He did, and you took much pleasure in believing it. He also disposed of a commodity costing nothing. It was a pleasurable offer on his part, worth thousand to his business.

I am supposed to touch on hotel personality only in this article, but if you happen to be one of the old-time road men, doesn't it make your mouth water to think of the many magnificent meals supplied at the Russell in the good old days for 75 cents? Money and modern appliances could hardly be expected to reproduce them to-day at any price.

The old familiar Morton House! Remember it, forty years ago? If so, then you enjoyed the friendship of a prince of entertainers, A. V. Pantlind, long since gone. He commercialized his personality, his warm personal friends were legion, and he, I am sure, derived as much pleasure out of life as rewards the most fortunate among us.

Sometimes I feel that the hotel business is drifting into a purely commercial profession and that what was once the "second home" of the army of commercial men and the real home of many, is developing into the garden variety of lodging house and pie factory.

To be sure, there are still some modern hotel men who retain the homely old-fashioned faculty of personally recognizing and serving their guests, and it is to be hoped their shadows will never become dimmed. But there are too many others who apply the "icy mit" and then wonder why their patrons are always consulting time-tables to ascertain the quickest methods of reaching the next town.

The familiar "Sunday town," where the boys used to congregate as at a home coming, are now popular only because of other environment and the hotel is only an incident in the landscape. W. H. Istler.

When a woman declares that she is homely she doesn't expect a man to believe she believes it.

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



CODY HOTEL

GRAND RAPIDS
RATES \$1.50 up without bath
\$2.50 up with bath
CAFETERIA IN CONNECTION

Western Hotel

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

A good place to stop.
American plan. Rates reasonable.

WILL F. JENKINS, Manager.

HOTEL WHITCOMB

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



PARK-AMERICAN HOTEL

Near G. R. & I. Depot
Kalamazoo
European Plan \$1.50 and Up
ERNEST McLEAN, Manager

SUCCESSFUL YEAR

\$24,000 Added to Surplus

The Company has now finished its seventh season of success. It has paid since organization about one million dollars in claims and has always maintained a cash reserve large enough to pay every claim upon the day of its adjustment and has never borrowed a dollar. Assets January 1, cash, real estate and office equipment as follows:

Cash in Banks	\$80,083.07
Office Building and Site	27,613.44
Office Furniture and Equipment	15,043.21
Total	\$122,739.72

The Company has provided to comply with the request of the Michigan Insurance Department that all mutual automobile insurance companies provide for a special liability reserve and will add \$2.00 to the rate for this purpose. This amount will be placed in the Treasury without any expense as no agent will receive any commission on same. Many encouraging letters have been received at the home office for the splendid showing of the company and the effort made to create and maintain a sufficient surplus to meet all demands promptly. Automobile sales companies and garages as well as automobile owners are interested in dealing with a reliable company. Automobile owners realize that they also have a reputation to maintain as a safe risk.

Mr. Automobile Owner, if you are a careful and prudent driver, why not join this pioneer mutual that has stood the test for seven seasons? the company that owns its office building and equipment? has an organization of adjusters, agents and attorneys throughout the state to give you service in case of a serious liability claim? With an ample cash balance in the bank?

If not insured, call on our local agent or write

The Citizens' Mutual Automobile Insurance Company
of Howell, Michigan

Review of the Produce Market.

Apples—Wagner, Greenings, Spys, Baldwins and Russets command \$9@ 10 per bbl.; cooking apples, \$8 per bbl. Box apples from the Coast command, \$4 for Jonathans and Spitzenbergs.

Bagas—Canadian, \$2 per 100 lbs.

Bananas—7½¢ per lb.

Beets—\$1 per bu.

Butter—Another big slump has taken place in all grades and still lower prices are looked for. Local jobbers hold extra creamery at 33c in 63 lb. tubs for fresh and 30c for cold storage; 34c for fresh in 40 lb. tubs. Prints 40c per lb. Jobbers pay 17c for packing stock.

Cabbage—\$4.50 per 100 lbs.

Carrots—\$1.40 per bu.

Celery—\$2.50 per box for home grown; Calif., \$11.50 per crate of 6 to 7 doz.

Cranberries—Late Howes command \$30 per bbl. and \$15 per ½ bbl.

Cucumbers—Illinois hot house command \$4.50 per doz., for extra fancy.

Eggs—The market on fresh has dropped 10c per doz. during the past week. The receipts of fresh are increasing every day. There is plenty of eggs arriving to go round. The only condition that will advance the price any will be serious cold snaps and storms. Stocks in storage are in excess of what they were a year ago. Local dealers are paying 32c for fresh. Cold storage are selling on the following basis:

Firsts	36c
Firsts in cartons	38c
Seconds	28c
Checks	26c

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

36	\$4.50
46-54	4.75
64-70-80	5.00
96	4.50

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, \$25c per lb.; Iceberg from California, \$5@5.50 per crate.

Onions—California, \$7 per 100 lb. sack; home grown \$7 per 100 lb. sack; Spanish, \$3.25 per crate.

Oranges—Fancy California Navels now sell as follows:

90 and 100	\$6.50
150, 176 and 200	6.75
216	6.75
252	6.25
288	6.00
324	5.50

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 \$1.40 per bu.

Poultry—Local buyers pay as follows for live:

Light fowls	16c
Heavy fowls	22c
Light Chickens	14c
Heavy Chickens, no stags	22c

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.

Largest Arrivals in History of Grand Rapids Market.

The January furniture market, which was advertised to open Monday, Jan. 2, as a matter of fact did not get practically open until Tuesday, Jan. 3, on which day the registration ran about 350. The first arrival of buyers, as is usually the case, first paid visits to the factories and the buildings did not get real busy until Wednesday.

The Eastern buyers all came to the market feeling good, as the close of the year with them was very good and their visit to the market was to buy goods. It is a fact, however, that they did considerable shopping and in placing their orders were careful not to overbuy. There were no complaints heard about prices, everyone seeming to be of the same opinion—that prices had reached normal.

The last sheet of the first week, which was issued Saturday morning, Jan. 7, showed a total registration of 610 buyers, which by actual count was five more buyers than the first week of January, 1921.

Monday morning, Jan. 9, opened with a big rush. The arrival sheets of Monday showed at the close a count of over 450 buyers who came in and were registered on Monday and the buying began in real good earnest. Tuesday's arrival sheets brought the total up to 1275 buyers, which is a record of any January market since the war rush period of showing that many arrivals in an actual time of seven days.

In view of the fact that the National Retailers convention opened Tuesday, the buyers began leaving the buildings early and in all probability will not get back to the buying end in real good earnest until after the close of this convention, which runs until Wednesday night.

The general talk that you hear around the factories, as well as around the exhibition buildings, is all optimistic and at this writing it is the opinion of all connected with the furniture exhibition of this particular season that by the close of next week—this market closes Saturday, Jan. 21—it will go down in history as the largest market, both in point of attendance and volume of business written, Grand Rapids has ever had.

The January market of 1920 registered a little over 1700 buyers. The January market of 1921 registered under 1600 buyers. The registration list at the close of Tuesday, Jan. 10, comprised 1300 buyers. There is very little question but what the arrival sheets will show by the closing time

the largest arrival of buyers in the history of a January market.

John D. Martin.

Buy Flour To Cover Immediate Requirements Only.

Written for the Tradesman.

The decrease of 500,000 barrels in stocks of flour is one of the most significant items in the wheat market news. Undoubtedly, stocks of both wheat and flour will steadily diminish until the new crop is available. In the United States surplus stocks of wheat are largely in the visible supply. Farm reserves are the lowest they have been in years for this period of the year.

Stocks of wheat in Europe are, also, reasonably small and the amount in transit is only normal; in fact, it would be considered dangerously low in normal times.

Primary receipts of wheat in this country are gradually growing less each week and in comparing primary receipts now with those of a year ago right straight through, it makes a very bullish argument.

In spite of the bullish news, wheat remains very sensitive to any influence toward lower prices. For instance, good rains were reported in the Southwest; the market responded immediately to this news by declining about three cents for futures. Ordinarily, it would hardly have declined to the extent it did, particularly in view of the very bullish news that has been coming in all the week regarding stocks both at home and abroad.

Stocks of flour in dealers' hands throughout the entire country are light. The trade as a whole have practiced a conservative policy and have purchased about as they needed the goods; in other words, have not stocked up for future requirements. Those, who have not followed this policy, are the worse off for it; in fact, two large brokerage firms have failed during the past week or ten days, owing to the fact that they had too much faith in the long side of wheat and purchased accordingly.

Undoubtedly, there will not be a heavy demand for flour between now and the new crop; although, neither the consumer, wholesaler nor retail merchant is stocked up, so a reasonably fair volume of business is to be expected.

However, the situation has not changed to any great extent. Considerable difficulty is going to be experienced in forcing prices up very much. The markets appear more willing to respond to any influence toward lower prices than toward influences that would indicate higher prices should prevail. Thirty days' supply of wheat or flour, in our opinion, is as far ahead as the trade can buy to advantage, the idea being to amply cover requirements, hardly more than that.

Lloyd E. Smith.

Lent Brings Call For Canned Fish.

A strong feeling is manifested all down the line in canned foods, and though the selling is not speculative, buyers are providing for their immediate requirements.

Canned tomatoes are once again leading the market and some sales of fair volume were made to Michigan

buyers, but holders at once jumped prices up and discouraged the buying, which then stopped.

Canned peas began to show interest which continued and buyers are picking up choice offerings whenever found of suitable size and quality. The buying was not large but general.

Canned corn is exceedingly quiet, although prices in the East have begun to advance, following the leadership of canned tomatoes. Western corn canners seem to be pursuing a masterly inactivity, and to be waiting for the market to advance to their views. At present canners of good corn in the Central West cannot meet Eastern prices without a serious loss below actual cost of production. The supply is far below normal requirements, as it is in nearly all other articles of canned foods, and corn canners are confident of being able to market their holdings at a profit after they hold the umbrella a while.

The approach of the Lenten season, which begins March 1, created a demand for salmon, sardines and canned fish. Wholesalers, of course, buy preparatory to supplying the retail grocers who want to get the stocks replenished with canned fish at least by February 15, previous to beginning of Lent. Therefore canned salmon, crab meat, lobster, sardines, etc., are attracting considerable interest. Prices of these goods are lower by almost half than at this date in 1921, and consumption will be greater.

John A. Lee.

With the slogan "Save the Surface" that smacks of economy, the National Paint, Oil and Varnish Association has launched a selling campaign throughout the country with the object of making next year the best in the history of the trade. In the view of one paint manufacturer, the campaign will succeed not merely because of a suitable slogan or the "will to do" on the part of the dealers, but because the general underlying business conditions are favorable to the movement. The country is behind in its painting-up as well as in its building programme, and with the revival of construction work, and consumers generally in a better buying position, and the paint industry readjusted on a rock bottom basis, the demand for its products is expected to attain record proportions.

He Took One With Him.

The Customer—Please let me have a credit for this shirt. My husband can't wear it.

Salesgirl—Is the shirt too small, madam?

Customer—No. My husband is dead!

A. W. EHRMAN & CO.
Accountants and Auditors
Federal Tax Service

MARTIN DOWD, C. P. A., Mgr.
305 Fourth National Bank Bldg.
GRAND RAPIDS, MICHIGAN

Merchant Wants Sporting Department in Tradesman.

Volney, Jan. 10—I have taken, read and enjoyed your paper, agreed with your editorials often, sometimes not, but have held my peace. I have not bothered you with my views or disbeliefs. Started to write to you once or twice, but could not get my thoughts across and called it off. Pretty hard for me to write. Harder still to talk. Have thought I would surely call on you sometime when in Grand Rapids, but for fear neither of us would profit by the visit, I never consumed any of your time. If, when I receive my next Tradesman I find a sample folder containing Joseph Paul's article, "Cash Terms Encourage Thrift Instead of Extravagance," with a statement that 100, 200 or 500 copies would be mailed (from mailing list furnished) for \$-----, I would hustle to get you my mailing list, also check, for I think it is the best article I ever read. It is put in such plain language that the idea would be assimilated by the farmer. Think it over please. It is not exactly my idea to sponsor it to my trade, but its propaganda I am willing to help pay for. The conditions are peculiar here. I think in my trading district there are about seven daily papers and perhaps five county papers taken and some farm papers of the variety that is supported by the mail order houses, so you see I am up against something when it comes to advertising. I am twelve miles from the railroad, twenty miles North of Fremont and twenty miles East of Hart.

Now get this: I'd like to see a new department added to your columns. Call it Store Keeper's Sports or something better. You'll agree that the cleanest sportsmen in the world are the merchants who look and plan ahead a year to a few days hunting and fishing. L. D. Puff, of Fremont, will concede that, next to himself, I am the biggest crank on guns, hunting, fishing, etc., in Michigan, with the exception of perhaps a couple of hundred who beat us both. I've fished and hunted in fifteen states since 1875, when I was 12 years old and owned my first gun. If you should happen to drive through from Fremont to Hart along about June 15 and could tarry a couple of days, I could supply you with enough fine hunting stories—and they'd be good if they were written up right—to last you a year. Incidentally, I think we'd eat bass. I have known Will Sawyer ever since he was a boy. A. E. Motley is an old schoolmate. DeKrupe will tell you of me. In Allegan the old timers all know me. Ask E. C. Reid, of the Gazette. He'll say I won't lie except—well. He and I once found a rattlesnake with its tail frozen in the ice—alive, too—in Bear Swamp, North of Allegan on Dec. 25, about thirty years ago. He says he found it but I have the rattles. About that long ago he and I were working Dowd's Creek. I slipped back to fish a hole we both knew of under an old mill. I could see a pole and line and got away quietly. I went back there different times. The last time I thought it queer. I investigated and found a set line with a pound trout on. I kept it and never told him of it for twenty years. Then he denied setting the line.

J. W. Howe.

Protest By a Bird Lover Against Bird Murder.

Grandville, Jan. 10—Reader of the Tradesman, do you know what breeds wars on this old world of ours? You would be surprised if I told you that the essence of all wars starts from our universities and colleges. Right here in Michigan is a good sample.

I chanced to be looking over some letters two years ago and run upon a typed bulletin from the Michigan Agricultural College instructing our people how to "Poison English Sparrows." It described in a very minute manner the proper method for killing the only winter bird which now greets us in the winter season. "Bait regu-

larly to some convenient feeding place where poultry and pigeons will not come." (Why will they not come?) Then, after the little fellows become accustomed to the feed and find they have not been harmed, fix your poison dope, prepared from strychnine and the same sort of feed as before. The birds, still counting you their friend will come flocking to the usual feeding ground, partake of the treacherously poisoned food and flutter away to die in droves.

Furthermore, if you choose arsenic as your destructive agent (which is permissible) the birds will linger in agony for from four to twelve hours!

There is a closely written page of these instructions from our great college at Lansing! What do you think of it, dear fellow man? Do you wonder there are wars and rumors of wars almost constantly when such horrible doctrines are inculcated by our most noble and cultured educators?

For myself I prefer to stand with my face raised to the blue of heaven's dome with no blood guilt of this sort upon my soul. It seems incredible that the State would sanction such a heartless method of disposing of our winter birds. Is it any wonder that children grow up to be criminals of the deepest dye?

Where do all our bank robbers and merciless highwaymen come from? It is needless to ask. There is guilt upon the skirts of old Michigan. There is need of reforming our ways and here is the grandest opportunity for the newly-franchised women to lend a hand and wash out the stain which has for years been the shame and disgrace of one of the otherwise fairest States in the whole American Union.

Birds have no rights which man is bound to respect. Such an idea is born of selfishness, greed and self glorification. Man was put here for a purpose, and we may well conceive that it was not to destroy bird life in the most treacherous and cowardly manner known to humanity.

Here is opportunity for the builders of big houses of worship to make protest and demand that cruelty and injustice to our feathered population cease at once and the iniquitous laws sanctioning sparrow slaughter be wiped from our statute books.

Old Timer.

Retirement of Mr. Quinn From Two Positions.

Petoskey, Jan. 10—J. Frank Quinn, who for two years has held the position of City Manager and Chamber of Commerce Secretary and whose second term of service expires on Feb. 1, will not be a candidate for re-appointment.

When M. Quinn accepted a re-appointment last year at a voluntary increase of salary, he informed the City Commission and Chamber of Commerce directors that he wished to retire at the conclusion of the new term. The announcement at this time simply re-affirms his intention.

The Petoskey Evening News, in commenting on Mr. Quinn's service, states that "Both the Chamber of Commerce and the Community have prospered." Local activities and their results are best reflected by National Government action which declares Petoskey a post-office city of the first-class.

The annual meeting of the Chamber of Commerce, to be held Feb. 3 next, will bring out a statement of work performed that will no doubt be highly gratifying to the members.

The Northern Michigan Chamber of Commerce, of which W. L. McManus, Jr., and J. Frank Quinn are the active officers, and which functions for the present through the local Chamber, is engaged in a campaign to populate, clear and cultivate Northern Michigan "cut-over" lands. Developments along this line promise concrete and pleasing returns.

A. Holm.

Beware of the goods on which you can make bigger profits.

Renewed Confidence in the Situation.

Straight merchandising, and not mere speculation in stocks of goods, is now the requisite for success in the mercantile field, says a prominent business leader. The dealer will succeed best who gives the most thought and effort to serving the public. This will come by inaugurating all practicable economies, training employees to the highest degree of efficiency, and gauging the trend of taste in the consumers. With prices gradually approaching stabilization, advance orders can be placed with greater confidence. With the renaissance of salesmanship which during the war boom had become almost a lost art, competition will become keener, and the business will go to the most effective fighters. The new year will not be marked by the distressing conditions of parts of 1920 and 1921, but it will still bring many difficult problems. Nevertheless it will have its rewards for the competent.

A report on the operating expenses of department stores in 1920 prepared by the Bureau of Business Research of Harvard University contains some information of timely interest, in view of the investigation of prices recently undertaken by the Department of Justice. The report is based on answers to a questionnaire returned by 305 department stores located in thirty-nine states and in Canada and Hawaii. Answers from 266 stores were in such form that they could be tabulated. These show a common figure for gross profit of 27.8 per cent. and for a net profit of 1.8 per cent. (The

common figure is the one around which figures from all stores tend to concentrate, and is preferred for some statistical purposes to the arithmetical average.) The net profit of 1.8 per cent. represents net profit on merchandise operations before adding rentals and interest earned and before deducting provisions for income and excess profits taxes.

When it is seen that nearly three hundred department stores showed in 1920 a gross profit of 27.8 per cent. and a net profit of 1.8 per cent., it is evident that their operations for that year were not characterized by excessive mark-ups or profiteering. The report covers an abnormal year, with high prices and brisk trading during the first half and tumbling prices and stagnant trade during the second half. A report for 1921 would probably make a better showing in some particulars, for although the year was not one for money making it was not characterized by the general taking of losses that marked the last half of 1920. The last six months have shown the steady return of public confidence in retail prices, and the splendid trade of the holiday season should remove all doubts on this score. Too much tendency has been apparent to compare present trade conditions with those of the postarmistice period, when every dealer in expensive luxuries was furiously assailed by a host of anxious buyers. It will be a long time before the country witnesses such scenes again, and the longer a feverish condition of that kind is postponed the better.

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



A COUGH DROP
OF EXCEPTIONAL
MERIT

Order Direct of Us
or Your Jobber



Manufactured by NATIONAL CANDY CO., INC.

PUTNAM FACTORY

GRAND RAPIDS

MICHIGAN

Acids			Almonds, Sweet.			Tinctures		
Boric (Powd.)	17½@	25	imitation	60@	1 00	Aconite	-----	Q1 85
Boric (Xtal)	17½@	25	Amber, crude	2 00@	2 25	Aloes	-----	Q1 65
Carbolic	30@	36	Amber, rectified	2 25@	2 50	Arnica	-----	Q1 50
Citric	65@	70	Anise	1 25@	1 50	Asafoetida	-----	Q3 90
Muriatic	3½@	15	Bergamont	8 00@	8 25	Belladonna	-----	Q1 35
Nitric	9@	15	Cajeput	1 50@	1 75	Benzoin	-----	Q2 40
Oxalic	25@	30	Cassa	2 25@	2 50	Benzoin Comp'd	-----	Q3 15
Sulphuric	3½@	8	Castor	1 32@	1 56	Buchu	-----	Q3 15
Tartaric	42@	50	Cedar Leaf	1 50@	1 75	Cantharides	-----	Q3 00
			Citronella	65@	1 00	Capicum	-----	Q3 00
			Cloves	3 50@	3 75	Catechu	-----	Q3 00
			Cocunut	30@	40	Cinchona	-----	Q2 10
			Cod Liver	85@	1 00	Colchicum	-----	Q2 00
			Croton	2 25@	2 50	Cubebs	-----	Q3 00
			Cotton Seed	1 10@	1 20	Digitalis	-----	Q1 80
			Cubebs	9 00@	9 25	Gentian	-----	Q1 80
			Eigeron	5 00@	5 25	Ginger, D. S.	-----	Q1 80
			Eucalyptus	8 00@	1 20	Guaial	-----	Q2 80
			Hemlock, pure	1 50@	1 75	Guaial, Ammon.	-----	Q2 50
			Juniper Berries	3 25@	3 50	Iodine	-----	Q1 95
			Juniper Wood	1 50@	1 75	Iodine, Colorless	-----	Q1 50
			Lard, extra	1 25@	1 45	Iron, clo.	-----	Q1 50
			Lard, No. 1	1 10@	1 20	Kino	-----	Q1 40
			Lavender Flow	6 00@	6 25	Nuxrh	-----	Q2 50
			Lavender Gar'n	1 75@	2 00	Nux Vomica	-----	Q1 50
			Lemon	1 50@	1 75	Opium	-----	Q3 50
			Linseed Boiled bbl	82@		Opium, Camp.	-----	Q1 85
			Linseed bbl less	89@	97	Opium, Deodor'd	-----	Q2 50
			Linseed, raw, bbl.	80@		Rhubarb	-----	Q2 00
			Linseed, raw, less	87@	95			
			Mustard, true oz.	Q2 75				
			Mustard, artihl. oz.	Q1 50				
			Neatsfoot	1 15@	1 30			
			Olive, pure	3 75@	4 75			
			Olive, Malaga, yellow	2 75@	3 00			
			Olive, Malaga, green	2 75@	3 00			
			Orange, Sweet	5 00@	5 25			
			Organum, pure	Q2 50				
			Organum, com'l	1 00@	1 20			
			Pennyroyal	3 50@	4 75			
			Peppermint	2 75@	4 00			
			Rose, pure	12 00@	16 00			
			Rosemary Flows	1 50@	1 75			
			Sandalwood, E.					
			I.	10 50@	10 75			
			Sassafras, true	2 00@	2 25			
			Sassafras, art'l	1 00@	1 25			
			Spearment	5 00@	5 25			
			Sperm	2 75@	3 00			
			Tansy	10 50@	10 75			
			Tar, USP	50@	65			
			Turpentine, bbl.	98@	103			
			Turpentine, less.	98@	103			
			Wintergreen, leaf	8 00@	8 25			
			Wintergreen, sweet	3 75@	4 00			
			Wintergreen art	80@	1 00			
			Wormseed	6 50@	6 75			
			Wormwood	18 00@	18 25			

GROCERY PRICE CURRENT

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

ADVANCED

Prunes
Evaporated Apples
Apricots
Some Flour
Raw Furs
Beef
Lamb
Mutton

DECLINED

Tuxedo Tobacco
Some Soap
Velvet Tobacco
Grease
Mushrooms
Some Cigars
Canned Apples
Some Candy
Olives
Petroleum Products

AMMONIA

Arctic Brand
16 oz., 2 doz. in carton,
per doz. 1 75
1 X L, 3 doz., 12 oz. 3 75
Parsons, 3 doz. small 6 30
Parsons, 2 doz. med. 5 00
Parsons, 2 doz., lge. 6 70

AXLE GREASE



48, 1 lb. 4 25
24, 3 lb. 5 50

BAKING POWDERS

Calumet, 4 oz., doz. 97 1/2
Calumet, 8 oz., doz. 1 95
Calumet, 16 oz., doz. 3 35
Calumet, 5 lb., doz. 12 75
Calumet, 10 lb., doz. 19 00
K. C., 10c, doz. 95
K. C., 20c, doz. 1 85
K. C., 25c, doz. 2 35
K. C., 5 lb., doz. 7 00
Queen Flake, 6 oz. 1 35
Queen Flake, 50s, kegs 13
Queen Flake, 100s, keg 12
Royal, 10c, doz. 95
Royal, 6 oz., doz. 95
Royal, 12 oz., doz. 5 20
Royal, 5 lb., doz. 31 20
Rumford, 10c, doz. 95
Rumford, 6 oz., doz. 1 85
Rumford, 12 oz., doz. 2 40
Rumford, 5 lb., doz. 12 50
Ryson, 4 oz., doz. 1 35
Ryson, 8 oz., doz. 2 25
Ryson, 16 oz., doz. 4 05
Superior, 16 oz., doz. 1 25

BLUING

Jennings Condensed Pearl
C-P-B "Seal Cap"
3 doz. Case (15c) 3 75

BREAKFAST FOODS

Cracked Wheat, 24-2 4 85
Cream of Wheat 7 50
Pillsbury's Best Cerl 2 70
Quaker Puffed Rice 5 45
Quaker Puffed Wheat 4 30
Quaker Bifst Biscuit 1 90
Quaker Corn Flakes 2 80
Ralston Purina 4 00
Ralston Branos 2 70
Ralston Focd, large 3 60
Ralston Food, small 2 90
Saxon Wheat Food 4 80
Shred Wheat Biscuit 4 35
Post's Brands.
Grape-Nuts, 24s 3 80
Grape-Nuts, 100s 2 75
Postum Cereal, 12s 2 25
Post Toasties, 36s 2 85
Post Toasties, 24s 2 85

BROOMS

Standard Parlor 23 lb. 5 00
Fancy Parlor, 23 lb. 7 25
Ex Fancy Parlor 25 lb 8 50
Ex. Fcy. Parlor 26 lb 9 00
Toy 2 00
Whisk, No. 3 2 25
Whisk, No. 1 3 00

BRUSHES

Solid Back, 1 in. 1 50
Solid Back, 1 1/2 in. 1 75
Pointed Ends 1 35

Stove

No. 1 1 10
No. 2 1 35

Shoe

No. 1 90
No. 2 1 25
No. 3 2 00

BUTTER COLOR

Dandelion, 25c size 2 85
Perfection, per doz. 1 75

CANDLES

Electric Light, 40 lbs. 12.1
Plumber, 40 lbs. 12.3
Paraffine, 6s 14 1/2
Paraffine, 12s 14 1/2
Wicking 40

CANNED FRUIT.

Apples, 3 lb. Standard 1 75
Apples, No. 10 5 50/6 00
Apple Sauce, No. 2 2 35
Apple Sauce, No. 10 9 00
Apricots, No. 1 1 90/2 00
Apricots, No. 2 2 25/3 50
Apricots, No. 10 9 00/13 50
Blueberries, No. 2 3 00
Blueberries, No. 10 13 00
Cherries, No. 2 3 00/3 50
Cherries, No. 10 18 00
Loganberries, No. 2 3 00
Peaches, No. 1 1 85
Peaches, No. 1, Sliced 1 40
Peaches, No. 2 2 75
Peaches, No. 2 1/2, Mich 2 60
Peaches, 2 1/2 Cal. 3 00/3 75
Peaches, No. 10, Mich 7 75
Peaches, No. 10, Cal. 10 50
Pineapple, 1, slic. 1 60/1 75
Pineapple, No. 2, slic. 2 75
Pineapple, 2 Brk slic. 2 25
Pineapple, 2 1/2, sliced 3 25
Pineapple, No. 2, crus. 2 25
Pineap., 10, crus. 7 00/9 00
Pears, No. 2 3 25
Pears, No. 2 1/2 4 25
Plums, No. 2 2 25
Plums, No. 2 1/2 3 00
Plums, No. 10, Water 2 50
Raspberries No. 2, blk. 3 25
Rhubarb, No. 10 5 25

CANNED FISH.

Clam Ch'der, 10 1/2 oz. 1 35
Clam Ch., No. 3 3 00/3 40
Clams, Steamed, No. 1 1 75
Clams, Minced, No. 1 2 35
Finnan Haddie, 10 oz. 3 30
Clam Bouillon, 7 oz. 2 50
Chicken Haddie, No. 1 2 75
Fish Flakes, small 1 35
Cod Fish Cake, 10 oz. 1 85
Cove Oysters, 5 oz. 1 35
Lobsters, No. 1, Star 7 50
Lobsters, No. 1/2, Star 4 00
Lobsters, No. 1/4, Star 2 25
Shrimp, No. 1, wet 2 00
Shrimp, No. 1, dry 2 40
Shrimp, No. 1 1/2, dry 4 60
Sard's, 1/4 Oil, 4 25/4 75
Sardines, 1/4 Oil, k'less 3 75
Sardines, 1/4, Smoked 7 00
Sardines, 1/4 Mus. 3 75/4 75
Salmon, Warrens, 1/2 2 60
Salmon, Warrens, 1 lb 3 80
Salmon, Red Alaska 2 85
Salmon, Med. Alaska 2 00
Salmon, Pink Alaska 1 40
Sardines, Im. 1/4, ea. 10/23
Sardines, Im., 1/2, ea. 25
Sardines, Cal. 1 75/2 10
Tuna, 1/2, Albocore 90
Tuna, 1/2, Nekko 1 65
Tuna, 1/2, Regent 2 25

CANNED MEAT.

Bacon, Med. Beechnut 2 70
Bacon, Lge, Beechnut 4 95
Bacon, Large, Erie 3 00
Beef, No. 1, Corned 2 60
Beef, No. 1, Roast 2 60
Beef, No. 1/2 Eagle Sli. 1 30
Beef, No. 1/2, Qua. sli. 1 90
Beef, No. 1, Qua. sli. 3 25
Beef, No. 1, B'nut sli. 5 70
Beef, No. 1/2, B'nut sli. 3 15
Beefsteak & Onions, 1 3 35
Chili Con Can., 1s 1 35/1 45
Deviled Ham, 1/4s 2 20
Deviled Ham, 1/2s 3 60
Hamburg Steak &
Onions, No. 1 3 15
Potted Beef, 4 oz. 1 40
Potted Meat, 1/4 Libby 50
Potted Meat, 1/2 Libby 90
Potted Meat, 1/2 Rose 85
Potted Ham, Gen. 1/4 2 15
Vienna Saus., No. 1 1 35
Veal Loaf, Medium 2 30

Derby Brands In Glass.

Ox Tongue, 2 lb. 19 50
Sliced Ox Tongue, 1/4 4 60
Calf Tongue, No. 1 6 45
Lamb Tongue, Wh. 1s 6 00
Lamb Tongue, sm. sli. 2 25
Lunch Tongue, No. 1 6 00
Lunch Tongue, No. 1/2 3 65
Deviled Ham, 1/4 3 00
Vienna Sausage, sm. 2 80
Sliced Beef, small 1 85
Boneless Pigs Feet, pt. 3 15
Boneless Pigs Feet, qt. 5 50
Sandwich Spread, 1/2 2 25

Baked Beans.

Beechnut, 16 oz. 1 35
Campbells 1 15
Climatic Gem, 1 Soz. 90
Fremont, No. 2 1 15
Snider, No. 1 1 10
Snider, No. 2 1 55
Van Camp, Small 1 00
Van Camp, Med. 1 30

CANNED VEGETABLES.

Asparagus.
No. 1, White tips 4 00
No. 1, Green tips 3 85
No. 2 1/2, Lge. Gr. 3 75/4 50
Wax Beans, 2s 1 35/3 75
Wax Beans, No. 10 6 00
Green Beans, 2s 1 60/4 75
Green Beans, No. 10 6 00
Lima Beans, No. 2 Gr. 2 00
Lima Beans, 2s, Soaked 95
Red Kid, No. 2 1 30/1 55
Beets, No. 2, wh. 1 60/2 40
Beets, No. 2, cut 1 25/1 75
Beets, No. 3, cut 1 40/2 10
Corn, No. 2, St. 1 10/1 35
Corn, No. 2, Ex-Stan. 1 55
Corn, No. 2, Fan 1 60/2 25
Corn, No. 2, Fy. glass 3 25
Corn, No. 10 7 25
Hominy, No. 3 1 15/1 35
Okra, No. 2, whole 1 90
Okra, No. 2, cut 1 60
Dehydrated Veg Soup 90
Dehydrated Potatoes, lb 45
Mushrooms, Hotels 33
Mushrooms, Choice 45
Mushrooms, Sur Extra 62
Peas, No. 2, E.J. 1 25/1 80
Peas, No. 2, Sift. 1 60/2 10
June 1 90/2 10
Peas, Ex. Fine, French 32
Pumpkin, No. 3 1 35
Pumpkin, No. 10 3 75
Pimientos, 1/4, each 15/18
Pimientos, 1/2, each 27
Sw't Potatoes, No. 2 1 60
Sauerkraut, No. 3 1 25
Succotash, No. 21 60/2 35
Succotash, No. 2, glass 3 45
Spinach, No. 1 1 45/1 75
Spinach, No. 2 1 45/1 75
Spinach, No. 3 2 10/2 85
Spinach, No. 10 6 75
Tomatoes, No. 2 1 35/1 65
Tomatoes, No. 3 1 70/2 25
Tomatoes, No. 2, glass 2 85
Tomatoes, No. 10 6 00

CATSUP.

B-nut, Large 2 95
B-nut, Small 1 80
Fraziers, 14 oz. 2 25
Libby, 14 oz. 2 90
Libby, 8 oz. 1 90
Van Camp, 8 oz. 1 90
Van Camp, 16 oz. 3 15
Lilly Valley, pint 2 95
Lilly Valley, 1/2 Pint 1 80

CHILI SAUCE.

Snider, 16 oz. 3 50
Snider, 8 oz. 2 35
Lilly Valley, 1/2 Pint 2 40

OYSTER COCKTAIL.

Sniders, 16 oz. 3 50
Sniders, 8 oz. 2 35

CHEESE.

Roquefort 1 00
Kraft Small tins 1 40
Kraft American 2 75
Chili, small tins 1 40
Pimento, small tins 1 40
Roquefort, small tins 2 25
Camenbert, small tins 2 25
Bric 23
Wisconsin Flats 24
Wisconsin Daisy 24
Longhorn 24
New York 22
Michigan Full Cream 27
Sap Sago 48

CHEWING GUM

Adams Black Jack 65
Adams Bloodbury 65
Adams Calif. Fruit 65
Adams Chiclets 65
Adams Sen Sen 65
Adams Yucatan 65
Beeman's Pepsin 65
Beechnut 70
Doublemint 65
Juicy Fruit 65
Spearmint, Wrigleys 65
Zeno 65
Wrigley's P-K 65
Sapota Gum 1 25

CHOCOLATE.

Baker, Caracas, 1/4s 35
Baker, Caracas, 1/2s 33
Baker, Premium, 1/4s 36
Baker, Premium, 1/2s 36
Hersheys, Premium, 1/4s 35
Hersheys, Premium, 1/2s 36
Runkle, Premium, 1/4s 38
Runkle, Premium, 1/2s 38
Vienna Sweet, 24s 1 75

COCOA

Baker's 1/4s 46
Baker's 1/2s 42
Bunte, 15c size 65
Bunte, 1/2 lb. 50
Bunte, 1 lb. 48
Droste's Dutch, 1 lb. 9 00
Droste's Dutch, 1/2 lb. 4 75
Droste's Dutch, 1/4 lb. 2 00
Hersheys, 1/4s 33
Hersheys, 1/2s 28
Huyler 36
Lowney, 1/4s 48
Lowney, 1/2s 47
Lowney, 1/4s 46
Lowney, 5 lb. cans 31
Van Houten, 1/4s 75
Van Houten, 1/2s 75

COCOANUT

1/4s, 5 lb. case Dunham 50
1/4s, 5 lb. case 48
1/4s & 1/2s, 15 lb. case 49
6 and 12c pkg. in pails 4 75
Bulk, barrels 24
48 2 oz. pkgs., per case 4 15
48 4 oz. pkgs., per case 7 00

CLOTHES LINE

Hemp, 50 ft. 1 60
Twisted Cotton, 50 ft. 2 00
Braided, 50 ft. 2 90
Sash Cord 4 00

COFFEE ROASTED

Bulk
Rio 15 1/2
Santos 18 23
Maracaibo 24
Mexican 25
Guatemala 26
Java and Mocha 39
Bogota 26
Peaberry 24
Package
Liberty 17 1/2
Reno 22
Nedrow 27
Quaker 28
Royal Club 29
Morton House 36
White House 35

McLaughlin's XXXX
McLaughlin's XXXX pack-
age coffee is sold to retail-
ers only. Mail all orders
direct to W. F. McLaugh-
lin & Co., Chicago.

Coffee Extracts
N. Y., per 100 11
Frank's 250 packages 14 50
Hummel's 50 1 lb. 09 1/2

CONDENSED MILK

Eagle, 4 doz. 9 50
Leader, 4 doz. 6 50

MILK COMPOUND

Hebe, Tall, 4 doz. 4 00
Hebe, Baby, 3 doz. 3 30
Caroline, Tall, 4 doz. 3 80
Caroline, baby 3 70

EVAPORATED MILK

Carnation, Tall, 4 doz. 5 00
Carnation, Baby, 8 doz. 4 80
Every Day, Tall 5 00
Every Day, Baby 3 70
Goshen, Tall 4 75
Goshen, Gallon 4 50



Oatman's, tall 5 00
Oatman's baby 4 75
Pet, Tall 5 00
Pet, Baby 3 65
Silver Cow, Tall 5 00
Silver Cow, Baby 4 80
Van Camp, Tall 5 00
Van Camp, Baby 3 70
White House, Tall 4 75
White House, Baby 4 50

CIGARS

Worden Grocer Co. Brands
Harvester Line.
Kiddies, 100s 37 50
Record Breakers, 50s 75 00
Delmonico, 50s 75 00
Panatella, 50s 75 00
Favorita Club, 50s 95 00
Epicure, 50s 95 00
Waldorfs, 50s 110 00

The La Azora Line.

Agreements, 50s 58 00
Washington, 50s 75 00
Biltmore, 50s, wood 95 00

Sanchez & Haya Line
Clear Havana Cigars made
in Tampa, Fla.

Specials, 50s 75 00
Diplomatics, 50s 95 00
Bishops, 50s 115 00
Rosa, 50s 125 00
Victoria Tins 115 00
National, 50s 120 00
Original Queens, 50s 150 00
Worden Special, 25s 185 00

Webster Cigar Co.

Plaza, 50s, Wood 95 00
Coronado, 50s, Tin 95 00
Belmont, 50s, Wood 110 00
Tiffany, 50s, Wood 125 00
St. Reges, 50s, Wood 125 00
Vanderbilt, 25s, Wd 140 00
Ambassador, 25s, W 170 00

Garcia & Vega-Clear

Havana
New Panatella, 100s 37 50
Ignacia Haya
Extra Fancy Clear Havana
Made in Tampa, Fla.
Delicades, 50s 115 00
Primeros, 50s 140 00
Queens, 25s 180 00
Perfecto, 25s 185 00

Starlight Bros.

La Rose De Paris Line
Coquettes, 50s 65 00
Caballeros, 50s 70 00
Rouse, 50s 115 00
Peninsular Club, 25s 150 00
Chicos, 25s 150 00
Palmas, 25s 175 00
Perfectos, 25s 195 00

Rosenthals Bros.

R. B. Londres, 50s,
Tissue Wrapped 58 00
R. B. Invincible, 50s,
Foil Wrapped 70 00

Union Made Brands

El Overture, 50s, foil 75 00
Ology, 50s 58 00

Manila 10c

La Yebana, 25s 63 00
Our Nickel Brands
New Currency, 100s 36 00
Lolaba, 100s 33 00
Eventual, 50s 35 00

Cheroots

Old Virginia, 100s 23 50

Stogies

Home Run, 50, Tin 18 50
Havana Gem, 100 wd 26 00

CIGARETTES.

One Eleven, 20, Plain 6 00
Bechnut, 20, Plain 6 00
Home Run, 20, Plain 6 00
Yankee Girl, 20, Plain 6 00
Sunshine, 20, Plain 6 00
Red Band, 20, Plain 6 00
Nebo, 20, Plain 7 00
Camels, 20, Plain 7 50
Relu, 20, Plain 7 80
Lucky Strike, 10 & 20 7 75
Sweet Caporal, 20, pl. 7 75
Windsor Castle, 20 8 00
Chesterfield, 10 & 20, Pl. 7 50
Piedmont, 10 & 20, Pl. 7 50
Spur, 20, Plain 7 50
Sweet Tips, 20, Plain 8 00
Idle Hour, 20, Plain 8 00
Omar, 20, Plain 10 00
Falks Havana, 20, Pl. 9 75
Rich'd S Cut, 20, pl. 10 00
Rich'd 1 Cut, 20, pl. 10 00
Fatima, 20, Plain 9 50
Helmar, 20, Plain 10 50
English Ovals, 20 Pl. 10 50
Turkish Trop., 10 ck 11 50
London Life, 10, cork 11 50
Helmar, 10, Plain 11 50
Herbert Tarryton, 20 12 25
Egyptian Str., 10 ck. 12 00
Murad, 20, Plain 15 50
Murad, 10, Plain 16 00
Murad, 10, cork or pl. 16 00
Murad, 20, cork or pl. 16 00
Luxury 10, cork 16 00
Melachino, No. 9, 10,
cork or plain 16 00
Melachino, No. 9, 20,
cork or plain 16 00
Melachino, No. 9, 10, St 16 50
Melachino, No. 9, 20, St 16 50
Natural, 10 and 20, 16 00
Markoff, No. 15, 10,
cork 16 00
Pall Mall Rd., 20, pl. 17 00
Benson & Hedges, 10 20 00
Rameses, 10, Plain 17 50
Milo Violet 10, Gold 20 00
Detites, 10 21 00
Condex, 10 22 00
Philips Morris, 10 20 00
Brening Own, 10, Pl. 28 00
Ambassador, 10 28 00
Old 76, 10 or 50 37 50
Benson & Hedges
Tuberettes 55 00

CIGARETTE PAPERS.

Riz La Croix, Wh., dz. 90
Riz La Wheat Br., 100 6 50
Riz Tam Tam, per 100 6 80
Zig Zag, per 100 7 25

TOBACCO-FINE CUT.

Liggett & Myers Brands
Hiawatha, 10c, doz. 96
Hiawatha, 16 oz., dz. 12 00
Red Bell, 10c, doz. 96
Red Bell, 35c, doz. 3 50
Red Bell, 75c Pails dz. 7 40
Sterling, 10c, doz. 96
Sweet Burley, 10c, doz. 96
Sweet Burley, 45c foil 4 25
Swt. Burley, 95c Dru. 9 45
Sweet Cuba, 10c, doz. 96
Sweet Cuba, 45c, doz. 4 25
Sweet Cuba, 95c Pail 9 45
Sweet Orange, 10c, dz. 96

Scotten Dillon & Co. Brand

Dan Patch, 10c, doz. 96
Dan Patch, 16 oz., dz. 7 70
Ojibwa, 10c, doz. 96
Ojibwa, 8 oz., doz. 4 25
Ojibwa, 95c, doz. 9 45
Ojibwa, 90c, doz. 9 00
Sweet Mist, 10c, doz. 96
Uncle Daniel, 10c, doz. 96
Uncle Daniel, 16 oz. 10 20

Liggett & Myers Brands.

Briar Pipe, doz. 96
Cuban Star, L. C., 10c 96
Cuban Star, Pails, dz. 6 90
Corn Cake, Gran. 5c 48
Corn Cake, Gran., 10c 96
Corn Cake, Gran., 25c 2 40
Corn Cake, Gran., 50c 4 80
Duke's Mixture, 10c 96
Glad Hand, L. C., 10c 96
Growler, L. C., 10c 96
Growler, L. C., 25c 2 50
Growler, L. C., 50c 5 00
La Turka, Plug C, 15c 1 44
Noon Hour, L. C., 10c 96
O. U., Gr. Cut P., 10c 96
O. U., C. P., 90c Jars 9 00
Pilot, Long Cut, 25c 2 50
Plow Boy, 10c, doz. 96
Plow Boy, 70c Pails, 7 40
Summertime, 10c, dz. 96
Summertime, 30c, dz. 2 90

J. J. Bagley & Co. Brands.

Mayflower, 16 oz., dz. 15 00

P. Lorrillard Brands.

Pioneer, 10c, doz. 96
Tiger, 10c, doz. 96
Tiger, 50c, doz. 4 80

Weyman Bruton Co. Brand

Summertime, 65c Pails 6 50
Sweet Tip Top, 10c, dz 96
Velvet, Cut Plug, 10c 96
Velvet, Cut Plug, tins 1 53
Velvet, Cut Plug, 8 oz. 6 72
Velvet, C. Pl., 16 oz. 15 84
Yum Yum, 10c, doz. 96
Yum Yum, 70c pails 6 80

P. Lorillard's Brands.

Beechnut Scrap, doz. 96
Buzz, L. C., 10c, doz. 96
Buzz, L. C., 35c, doz. 3 30
Buzz, L. C., 80c, doz. 7 90
Chips, P. C., 10c, doz. 96
Honest Scrap, doz. 96
Stag, Cut P., 10c, doz. 96
Union Leader, 10c tin 96
Union Leader, 50c tin 4 80
Union Leader, \$1 tin 9 60
Union Leader, 10c, dz. 96
Union Leader, 15c, dz. 1 44
War Path, 35c, doz. 3 35

Scotten Dillon Co. Brands.

Dan Patch, 10c, doz. 96
Dillon's Mixture, 10c 96
G. O. P., 35c, doz. 3 35
G. O. P., 10c, doz. 96
Loredo, 10c, doz. 96
Peachy, Do. Cut, 10c 96
Peachy Scrap, 10c, doz. 96
Peninsular, 10c, doz. 96
Peninsular, 8 oz., dz. 3 35
Reel Cut Plug, 10c, dz. 96
Union Workman Scrap, 10c, doz. 96
Way Up, 10c, doz. 96
Way Up, 8 oz. doz. 3 35
Way Up, 16 oz., doz. 7 10
Way Up, 16 oz. pails 7 60
Yankee Girl Scrap, 10c 96

Pinkerton Tobacco Co. Brands.

American Star, 10c, dz 96
Big 9, Clip., 10c, doz. 96
Buck Shoe Scrap, 10c 96
Pinkerton, 30c, doz. 2 40
Pay Car Scrap, 10c, dz 96
Pinch Hit Scrap, 10c 96
Red Man Scrap, doz. 96
Red Horse Scrap, doz. 96

J. J. Bagley & Co. Brands.

Broadleaf, 10c 96
Buckingham, 10c, doz. 96
Buckingham, 15c tins 1 44
Gold Shore, 15c, doz. 1 44
Hazel Nut, 10c, doz. 96
Kleeko, 25c, doz. 2 40
Old Colony, Pl. C. 17c 1 62
Old Crop, 55c, doz. 5 40
Red Band, Scrap, 10c 96
Sweet Tips, 15c, doz. 1 44
Wild Fruit, 10c, doz. 96
Wild Fruit, 15c, doz. 1 44

Independent Snuff Co. Brands.

New Factory, 5c, doz. 48
New Factory Pails, dz 7 60

Schmidt Bros. Brands

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

R. J. Reynolds Tobacco Co. Brands.

George Washington, 10c, doz. 96
Old Rover, 10c, doz. 96
Our Advertiser, 10c, doz. 96
Prince Albert, 17c, dz. 1 53
Prince Albert, 8 oz. 6 72
Prince Albert, 8 oz. 6 72
Prince Albert, 8 oz. 8 88
Prince Albert, 16 oz. 12 96
Stud, Gran. 5c, doz. 48
Whale, 16 oz., doz. 4 80

Black Bros. Tobacco Co.

Mail Pouch, 10c, doz. 96

Falk Tobacco Co., Brands.

American Mixture, 35c 3 30
Arcadia Mixture, 25c 2 40
Champagne Sparklets, 30c, doz. 2 70
Champagne Sparklets, 90c, doz. 8 10
Personal Mixture, 60c 6 60
Perique, 25c, per doz. 2 25
Serene Mixture, 16c dz 1 60
Serene Mixture, 8 oz. 7 60
Serene Mixture, 16 oz 14 70
Tareyton London Mixture, 50c, doz. 4 00
Vintage Blend, 25c dz. 2 30
Vintage Blend, 80 tins 7 50
Vintage Blend, \$1.55 tins, doz. 14 70

Superba Tobacco Co. Brands.

Sammy Boy Scrap, dz 96
Cigar Clippings
Havana Blossom, 10c 96
Havana Blossom, 40c 3 95
Knickerbocker, 6 oz. 3 00
Lieberman, 10c, doz. 96
W. O. W., 6 oz., doz. 3 00
Royal Major, 10c, doz. 96
Royal Major, 6 oz., dz. 3 00
Royal Major, 14 oz. dz. 7 20

Larus & Bro. Co.'s Brands.

Edgeworth Ready Rubbed, 17c Tins 1 62
Edgeworth Ready Rubbed, 8 oz. tins, doz. 7 00
Edgeworth Ready Rubbed, 16 oz. tins, dz. 14 50
Edgeworth Sliced Plug, 17c tins, doz. 1 62
Edgeworth Sliced Plug, 35c tins, doz. 3 55

Weyman Bruton Co.'s Brands.

Central Union, 15c, dz. 1 44
Shag, 15c Tins, doz. 1 44
Shag, 15c Papers, doz. 1 44
Dill's Best, 16c, doz. 1 54
Dill's Best Gran., 16c 1 54
Dill's Best, 17c Tins 1 62

Snuff.

Copenhagen, 10c, roll 64
Seal Blandening, 10c 64
Seal Göteborg, 10c, roll 64
Seal Swe. Rapee, 10c 64
Seal Norkopping, 10c 64
Seal Norkopping, 1 lb. 85

CONFECTIONERY

Stick Candy

Standard 14 1/2
Jumbo Wrapped 16
Pure Sugar Stick, 600's 3 75

Mixed Candy

Kindergarten 17
Leader 14
X. L. O. 14
Frich Creams 16
Cameo 18
Grocers 11

Fancy Chocolates.

5 lb. Boxes
Bittersweets, Ass'd 1 75
Choc Marshmallow Dp 1 55
Milk Chocolate A A 1 90
Nibble Sticks 2 00
Primrose Choc. 1 30
No. 12 Choc. 1 60
Chocolate Nut Rolls 1 80

Gum Drops.

Anise 17
Raspberry 17
Orange Gums 18
Butterscotch Jellies 20
Favorite 20

Lozenges.

A. A. Pep. Lozenges 15
A. A. Pink Lozenges 15
A. A. Choc. Lozenges 15
Motto Hearts 17
Malted Milk Lozenges 20

Hard Goods.

Lemon Drops 17
O. F. Horehound Dps 17
Anise Squares 17
Peanut Squares 18
Horehound Tablets 18

Pop Corn Goods.

Cracker Jack, Prize 5 95
Checkers Prize 5 95

Cough Drops

Menthol Horehound 1 30
Smith Bros. 1 50

CRISCO

36s. 24s and 12s.
Less than 5 cases 19
Five cases 18 1/2
Ten cases 18
Twenty-five cases 17 1/2
6s and 4s.
Less than 5 cases 18 1/2
Five cases 17 1/2
Ten cases 17 1/2
25 cases 17

COUPON BOOKS

50 Economic grade 2 50
100 Economic grade 4 50
500 Economic grade 20 00
1,000 Economic grade 37 50
Where 1,000 books are ordered at a time, special "print front cover" is furnished without charge.

CREAM OF TARTAR

6 lb. boxes 46

DRIED FRUITS

Apples
Evap'd Choice, blk. 18
Apricots
Evaporated, Choice 29
Evaporated, Fancy 34
Evaporated, Slab 25

Citron

10 lb. box 40
Currants
Package, 14 oz. 18
Boxes, Bulk, per lb. 17

Peaches

Evap. Choice, Unpeeled 16
Evap. Fancy, Unpeeled 18
Evap. Fancy, Peeled 20
Bakers' Special 14

Lemon, American

26

Raisins

Seeded, bulk 17
Seeded, 1 lb. pkg. 18 1/2
Seedless, bulk 20
Seedless, 1 lb. pkg. 24
Sultana Seedless, bulk 17

California Prunes

90-100 25 lb. boxes @ 9
80-90 25 lb. boxes @ 10
70-80 25 lb. boxes @ 10 1/2
60-70 25 lb. boxes @ 13
50-60 25 lb. boxes @ 15
40-50 25 lb. boxes @ 15
30-40 25 lb. boxes @ 17

FARINACEOUS GOODS

Beans
Med. Hand Picked 05 1/2
Cal. Limas 08
Brown, Holland 06
Red Kidney 07 1/2

Farina

25 1 lb. packages 3 30
Bulk, per 100 lbs. 06 3/4

Hominy

Pearl, 100 lb. sack 5 25

Macaroni

Domestic, 10 lb. box 1 00
Domestic, brkn bbls. 08
Golden Arc 2 doz. 1 90
Fould's, 2 doz., 8 oz. 1 80

Pearl Barley

Chester 4 80

Peas

Scotch, lb. 06
Split, lb. 09

Sago

East India 07

Tapioca

Pearl 100 lb. sacks 7
Minute, 8 oz., 3 doz. 4 05
Dromedary Instant 3 50

FISHING TACKLE

Cotton Lines
No. 2, 15 feet 1 15
No. 3, 15 feet 1 60
No. 4, 15 feet 1 80
No. 5, 15 feet 1 95
No. 6, 15 feet 2 10

Linen Lines

Small, per 100 yards 6 65
Medium, per 100 yards 7 25
Large, per 100 yards 9 00

Floats

No. 1 1/2, per gross wd. 5 00
No. 2, per gross, wood 5 50
No. 2 1/2, per gro. wood 7 50

Hooks-Kirby

Size 1-12, per 1,000 1 05
Size 1-0, per 1,000 1 20
Size 2-0, per 1,000 1 45
Size 3-0, per 1,000 1 65
Size 4-0, per 1,000 2 10
Size 5-0, per 1,000 2 45

Sinkers

No. 1, per gross 65
No. 2, per gross 80
No. 3, per gross 90
No. 4, per gross 1 20
No. 5, per gross 1 60
No. 6, per gross 2 00
No. 7, per gross 2 60
No. 8, per gross 3 75
No. 9, per gross 5 20
No. 10, per gross 6 75

FLAVORING EXTRACTS

Jennings
Pure Vanilla
Turnpaleless
Pure Lemon
Per Doz.
7 Dram 1 35
1 1/2 Ounce 1 75
2 Ounce 2 75
2 1/2 Ounce 3 00
4 Ounce 3 25
8 Ounce 8 50
7 Dram, Assorted 1 35
1 1/2 Ounce, Assorted 1 90

Van Ouzer

Vanilla Lemon Almond
Strawberry Raspberry
Pineapple, Peach, Orange
Peppermint & Wintergreen
1 ounce in cartons 9 00
2 ounce in cartons 3 50
4 ounce in cartons 6 75
8 ounce 13 20
Pints 28 40
Quarts 51 00
Gallons, each 14 00

FLOUR AND FEED

Valley City Milling Co.
Lily White, 1/2 Paper sack 7 90
Harvest Queen, 2 1/2 8 20
Light Loaf Spring Wheat, 2 1/2 8 60
Snow Flake, 2 1/2 7 10
Graham 25 lb. per cwt 3 20
Golden Granulated Meal, 25 lbs., per cwt., N 2 30
Rowena Pancake Compound, 5 lb. sack 4 20
Buckwheat Compound, 5 lb. sack 4 20

Watson Higgins Milling Co.

New Perfection, 1/2 s. 7 40

Meal

Gr. Grain M. Co.
Bolted 2 25
Golden Granulated 2 45

Wheat

No. 1 Red 1 04
No. 1 White 1 02

Oats

Carlots 41
Less than Carlots 46

Corn

Carlots 56
Less than Carlots 60

Hay

Carlots 19 00
Less than Carlots 22 00

Feed

Street Car Feed 26 00
No. 1 Corn & Oat Fd 26 00
Cracked Corn 26 00
Coarse Corn Meal 26 00

FRUIT JARS

Mason, pts., per gross 8 80
Mason, qts., pr gross 10 10
Mason, 1/2 gal., gross 14 25
Ideal Glass Top, pts. 10 10
Ideal Glass Top, qts. 11 80
Ideal Glass Top, 1/2 gallon 15 90

GELATINE

Cox's 1 doz., large 1 90
Cox's 1 doz., small 1 25
Jello-O, 3 doz. 3 45
Knox's Sparkling, doz. 2 25
Knox's Acid'd, doz. 2 25
Minute, 3 doz. 4 05
Nelson's 1 50
Oxford 75
Plymouth, White 1 40
Waukesha 1 35

GRANULATED LYE.

Wanders.
Single cases 5 15
2 1/2 cases 5 04
5 1/2 cases 4 95
10 cases 4 87
1/2 cases, 24 to case 2 60

CHLORINATED LIME.

Single cases, case 4 60
2 1/2 cases, case 4 48
5 1/2 cases, case 4 40
10 cases, case 4 32
1/2 case, 25 cans to case, case 2 35

HIDES AND PELTS

Hides
Green, No. 1 07
Green, No. 2 06
Cured, No. 1 08
Cured, No. 2 07
Calfskin, green, No. 1 11
Calfskin, green, No. 2 09 1/2
Calfskin, cured, No. 1 12 1/2
Calfskin, cured, No. 2 11
Horse, No. 1 2 50
Horse, No. 2 1 50

Pelts

Old Wool 25@ 50
Lambs 10@ 25
Shearlings 10@ 25

Tallow

Prime 4@
No. 1 4 3/4
No. 2 4@

Wool

Unwashed, medium 15@ 16
Unwashed, rejects 2@ 10
Fine 2@ 18

RAW FURS.

Skunk.
No. 1 black 3 75
No. 2 short stripe 2 75
No. 3 narrow stripe 1 75
No. 4 broad stripe 75
Mink.
No. 1 large 9 00
No. 1 medium 6 50
No. 1 small 4 00

Raccoon.

No. 1 large 5 00
No. 1 medium 3 50
No. 1 small 2 50
Winter 2 00

Muskrat.

Fall 1 25
Kitts 10

HORSE RADISH

Per doz., 7 oz. 1 40

JELLY AND PRESERVES

Pure, 30 lb. pails 2 50
Pure, 7 oz. Asst., doz. 1 35
Pure, 15 oz. Asst., doz. 2 00
Buckeye, 22 oz., 2 doz. 4 25
O. B., 15 oz., per doz. 2 75

JELLY GLASSES

8 oz., per doz. 44

MATCHES.

Blue Ribbon, 144 box. 7 55
Searchlight, 144 box. 8 00
Safe Home, 100 boxes 5 80
Old Pal, 144 boxes 8 00
Domino, 720, 1c boxes 5 50
Red Stick, 720 1c bxs 5 50
Red Stick, 144 bxs 5 75

Safety Matches.

Red Top, 5 gro. case 5 75
Sociable, per gro. 1 00

MINCE MEAT.

None Such, 3 doz. 5 35
Quaker, 3 doz. case 4 00
Guthies, 3 doz. case 4 00
Libby Kegs, Wet, lb. 25

MOLASSES.

New Orleans
Fancy Open Kettle 60
Choice 48
Good 46
Fair 40
Stock 25

Half barrels 5c extra

Molasses in Cans.
Red Hen, 24, 2 lb. 2 60
Red Hen, 24, 2 1/2 lb. 3 25
Red Hen, 12, 5 lb. 3 00
Red Hen, 6, 10 lb. 2 90
Ginger Cake, 24, 2 lb. 3 00
Ginger Cake, 24, 2 1/2 lb. 4 00
Ginger Cake, 12, 5 lb. 3 75
Ginger Cake, 6, 10 lb. 3 50
O. & L. Spec., 24, 2 1/2 5 50
O. & L. Spec., 12, 5 lb. 5 25
O. & L. Spec., 6, 10 lb. 5 00
Duffs, 24, 2 1/2 Scr-w C. 6 50
Duffs, 6, 10, Screw C. 5 35
Dove, 36, 2 lb. Wh. L. 6 60
Dove, 24, 2 1/2 lb. Wh. L. 6 30
Dove, 12, 5 lb. Blue L. 4 70
Dove, 6, 10 lb. Blue L. 4 45
Palmetto, 24, 2 1/2 lb. 4 50

NUTS.

Whole
Almonds, Terregonas 22
I. X. L., s. s. 30
Fancy mixed 21
Filberts, Sicily 16
Filberts, Naples 16
Peanuts, Virginia raw 09 1/2
Peanuts, Vir. roasted 11
Peanuts, Jumbo, raw 11
Peanuts, Jumbo, rstd 11
Pecans, 3 star 22
Pecans, Jumbo 80
Walnuts, Manchurian 37
Walnuts, Sorento 25

Salted Peanuts

Fancy, No. 1 10
Jumbo 21

Shelled

Almonds, Spanish, 125 lb. bags 08 3/4
Filberts 82
Pecans 80
Walnuts 80

OLIVES.

Bulk, 2 gal. keg 2 80
Bulk, 3 gal. keg 4 00
Bulk, 5 gal. keg 6 50
Quart Jars, doz 4 75
Pint Jars, doz 4 25
1/2 oz. Jar, plain, dz. 1 35
10 oz. Jar, plain, doz. 2 35
16 1/2 oz. Jar, Pl. doz. 3 50
3 1/2 oz. Jar, stuffed, 1 45
8 oz. Jar, Stuffed, doz. 2 40
12 oz. Jar, Stuffed, dz 4 50

PEANUT BUTTER.

Bel Car-Mo Brand
8 oz., 2 doz. in case 2 50
24 1 lb. pails 4 25
12 2 lb. pails 4 00
5 lb. pails, 6 in crate 4 50
25 lb. pails 13
50 lb. tins 12 1/2

PETROLEUM PRODUCTS

Perfection Kerosine 12.4
Red Crown Gasoline, Tank Wagon 21.1
Gas Machine Gasoline 39.5
V. M. & P. Naphtha 23.2
Capitol Cylinder 45.2
Atlantic Red Engine 25.2
Winter Black 15.7

Polarine

Polarine, Iron Bbls. 54.2
Finol, 4 oz. cans, doz. 1.65
Finol, 8 oz. cans, doz. 2.25
Parowax, 100, 1 lb. 8.2
Parowax, 40, 1 lb. 8.4
Parowax, 20, 1 lb. 8.6

SEMDAC

SEMDAC, 12 pt. cans 3 10
SEMDAC, 12 qt. cans 4 50

PICKLES

Medium Sour
Barrel, 1,200 count 17 50
Half bbls., 1,300 count 17 50
5 gallon kegs 3 00@5 50

Sweet Small

Barrels 22 50@32 00
Half barrels 14 50
5 gallon kegs 17 50
Dill Pickles.
1200 Size, bbls. 14 50
1800 Size, bbls. 17 50
2400 Size, bbls. 19 50

COB, 3 doz. in bx 1 00@1 20

PLAYING CARDS
No. 90 Steamboat 2 75
No

SALT	
Med. No. 1, Bbls.	2 70
Med. No. 1, 100 lb. bg	90
Farmer Spec., 70 lb.	92
Packers, 56 lb.	56
Blocks, 50 lb.	52
Butter Salt, 280 lb bbl.	4 50
Baker Salt, 280 lb. bbl	4 25
100, 3 lb. Table	6 30
60, 5 lb. Table	5 80
30, 10 lb. Table	5 55
28 lb. bags, butter	50



Per case, 24 2 lbs. --- 2 40
Five case lots --- 2 30

SEEDS.	
Anise	23
Caraway	14
Canary, Smyrna	09
Candomon, Malabar	1 20
Celery	24
Hemp, Russian	08 1/2
Mixed Bird	13 1/2
Mustard, yellow	12
Poppy	18
Rape	14
Durkee's Bird, doz.	1 20
French's Bird, per dz.	1 40

SHOE BLACKENING.	
2 in 1, Paste, doz.	1 35
E. Z. Combination, dz.	1 35
Dri-Foot, doz.	2 00
Bixbys, Doz.	1 35
Shinola, doz.	85

STOVE POLISH.	
Blackline, per doz.	1 35
Black Silk Liquid, dz.	1 40
Black Silk Paste, doz.	1 25
Enamaline Paste, doz.	1 35
Enamaline Liquid, dz.	1 35
E Z Liquid, per doz.	1 40
Radium, per doz.	1 85
Rising Sun, per doz.	1 35
654 Stove Enamel, dz.	2 85
Vulcanol, No. 5, doz.	95
Vulcanol, No. 10, doz.	1 35
Stovoll, per doz.	3 00

SOAP.	
Am. Family, 100 box	5 75
Export, 120 box	4 95
Flake White, 100 box	4 95
Fels Naptha, 100 box	5 60
Gridma White Na, 100s	5 50
Kirk White Nap, 100s	5 00
Rub No More White	
Naptha, 100 box	5 50
Swift Classic, 100 box	4 95
20 Mule Borax, 100 bx	7 55
Wool, 100 box	6 50
Fairy, 100 box	5 60
Jap Rose, 100 box	7 85
Palm Olive, 144 box	11 00
Lava, 100 box	4 75
Pummo, 100 box	4 85
Sweetheart, 100 box	5 70
Grandpa Tar, 50 sm	2 40
Grand Pa Tar, 50 Lge	4 10
Fairbank Tar	4 45
Trilby, 100, 12c	8 50
Williams Barber Bar	95
Williams Mug, per doz.	48

Proctor & Gamble.	
5 box lots, assorted	
Ivory, 100 6 oz.	7 00
Ivory Soap Flks., 100s	8 50
Ivory Soap Flks., 50s	4 35
Lenox, 14 cakes	5 50
F. & G. White Naptha	5 75
Star, 100 No. 11 cakes	5 75
Star Nap. Pwd., 100s	3 90
Star Nap. Pwd., 24s	5 75

Tradesman Brand.	
Black Hawk, one box	4 50
Black Hawk, five bxs	4 25
Black Hawk, ten bxs	4 00

Box contains 72 cakes. It is a most remarkable dirt and grease remover, without injury to the skin.

WASHING POWDERS.	
Bon Ami Pd, 3 dz. bx	3 75
Bon Ami Cake, 3 dz.	3 25
Climaline, 4 doz.	4 20
Grandma, 100, 5c	3 90
Grandma, 24 Large	4 00
Gold Dust, 100s	4 00
Gold Dust, 20 Large	4 30
Golden Rod, 24	4 25
Jinx, 3 doz.	4 50
La France Laun, 4 dz.	3 70
Luster Box, 54	3 75
Miracle Cm, 4 oz. 3 dz.	4 00
Miracle Cm, 16 oz., 1 dz.	4 00
Old Dutch Clean, 4 dz.	4 75
Queen Ann, 60 oz.	2 40
Rinso, 100 oz.	6 40
Rub No More, 100, 10 oz.	4 00
Rub No More, 100, 14 oz.	5 75
Rub No More, 18 Lg.	4 50
Spotless Cleanser, 48, 20 oz.	4 00
Sani Flush, 1 doz.	2 25

Sapallo, 3 doz.	3 15
Soapine, 100, 12 oz.	6 40
Snowboy, 100, 10 oz.	3 90
Snowboy, 24 Large	5 60
Snowboy Large 1 free	5
Speedee, 3 doz.	7 20
Sunbrite, 72 doz.	4 00
Wyandotte, 48	5 50

CLEANSERS.

KITCHEN KLENZER



80 can cases, \$4.80 per case

SPICES.	
Whole Spices.	
Allspice, Jamaica	@12
Cloves, Zanzibar	@37
Cassia, Canton	@16
Cassia, 5c pkgs., doz.	@40
Ginger, African	@15
Ginger, Cochon	@22
Mace, Penang	@70
Mixed, No. 1	@22
Mixed, 5c pkgs., doz.	@45
Nutmegs, 70-80	@40
Nutmegs, 105-110	@38
Pepper, Black	@15

Pure Ground in Bulk	
Allspice, Jamaica	@17
Cloves, Zanzibar	@48
Cassia, Canton	@25
Ginger, African	@22
Mustard	@28
Mace, Penang	@75
Nutmegs	@32
Pepper, Black	@32
Pepper, White	@32
Pepper, Cayenne	@32
Paprika, Spanish	@42

Seasoning	
Chili Powder, 15c	1 35
Celery Salt, 3 oz.	95
Sage, 2 oz.	90
Onion Salt	1 35
Garlic	1 35
Ponsetty, 3 1/2 oz.	3 25
Kitchen Bouquet	3 25
Laurel Leaves	20
Marjoram, 1 oz.	90
Savory, 1 oz.	90
Thyme, 1 oz.	90
Tumeric, 2 1/2 oz.	90

STARCH	
Corn	
Kingsford, 40 lbs.	11 1/4
Powdered, bags	03
Argo, 48 1 lb. pkgs.	3 75
Cream, 48-1	4 80
Quaker, 40 1	6
Gloss	
Argo, 48 1 lb. pkgs.	3 75
Argo, 12 3 lb. pkgs.	2 74
Argo, 8 5 lb. pkgs.	3 10
Silver Gloss, 48 1s	11 1/4
Elastic, 64 pkgs.	5 35
Tiger, 48-1	2 85
Tiger, 50 lbs.	05 1/2

SYRUPS	
Corn	
Blue Karo, No. 1 1/2, 2 doz.	1 93
Blue Karo, No. 5, 1 dz	2 70
Blue Karo, No. 10, 1/2 doz.	2 50
Red Karo, No. 1 1/2, 2 doz.	2 23
Red Karo, No. 5, 1 dz	3 10
Red Karo, No. 10, 1/2 doz.	2 90

Maple Flavor.	
Karo, 1 1/2 lb., 2 doz.	3 95
Karo, 5 lb., 1 doz.	6 15

Maple and Cane	
Kanuck, per gal.	1 50
Sugar Bird, 2 1/2 lb., 2 doz.	10 00
Sugar Bird, 8 oz., 4 doz.	12 00

Maple.	
Johnson Purity, Gal. 2 50	
Johnson Purity, 4 doz., 18 oz.	18 50

Sugar Syrup.	
Dominio, 40 10 lb. cans	3 00
Dominio, 6 5 lb. cans	2 50
Bbls., bulk, per gal.	40

TABLE SAUCES.	
Lea & Perrin, large	6 60
Lea & Perrin, small	3 75
Pepper	1 60
Royal Mint	2 40
Tobasco	3 75

Sho You, 9 oz., doz.	2 70
A-1, large	5 75
A-1, small	3 60
Capers	1 80

TEA.

Japan.	
Medium	32@35
Choice	37@43
Fancy	54@57
No. 1 Nibbs	58
1 lb. pkg. Siftings	14

Gunpowder	
Choice	28
Fancy	38@40

Ceylon	
Pekoe, medium	33
Melrose, fancy	56

English Breakfast	
Congou, Medium	28
Congou, Choice	35@36
Congou, Fancy	42@43

Oolong	
Medium	36
Choice	45
Fancy	50

TWINE	
Cotton, 3 ply cone	35
Cotton, 3 ply balls	35
Wool, 6 ply	18

VINEGAR	
Cider, 40 Grain	28
White Wine, 40 grain	17
White Wine, 80 grain	23

Oakland Vinegar & Pickle Co.'s Brands.	
Oakland Apple Cider	30
Blue Ribbon Corn	22
Oakland White Pickling	20
Packages no charge.	

WICKING	
No. 0, per gross	60
No. 1, per gross	85
No. 2, per gross	1 10
No. 3, per gross	1 85
Peerless Rolls, per doz.	45
Rochester, No. 2, doz.	50
Rochester, No. 3, doz.	2 00
Rayo, per doz.	90

WOODENWARE	
Baskets	
Bushels, narrow band, wire handles	1 75
Bushels, narrow band, wood handles	1 85
Bushels, wide band	1 90
Marked, drop handle	75
Market, single handle	80
Market, extra	1 35
Splint, large	9 00
Splint, medium	8 50
Splint, small	7 00

Churns	
Barrel, 5 gal., each	2 40
Barrel, 10 gal., each	2 55
3 to 6 gal., per gal.	16

Egg Cases	
No. 1, Star Carrier	5 00
No. 2, Star Carrier	10 00
No. 1, Star Egg Trays	4 50
No. 2, Star Egg Tray	9 00

Mop Sticks	
Trojan spring	2 00
Eclipse patent spring	2 00
No. 2, nat. brush hold	2 00
Ideal, No. 7	1 90
9 lb. Cot. Mop Heads	1 40
12 lb. Cot. Mop Heads	1 80

Pails	
10 qt. Galvanized	2 40
12 qt. Galvanized	2 60
14 qt. Galvanized	3 00
12 qt. Flaring Gal. Ir.	6 75
10 qt. Tin Dairy	5 00
12 qt. Tin Dairy	5 50

Traps	
Mouse, wood, 4 holes	60
Mouse, wood, 6 holes	70
Mouse, tin, 5 holes	65
Rat, wood	1 00
Rat, spring	1 00
Mouse, spring	30

Tubs	
Large Galvanized	8 50
Medium Galvanized	7 00
Small Galvanized	6 50

Washboards	
Banner Globe	5 75
Brass, Single	6 75
Glass	7 00
Double Peerless	8 25
Single Peerless	7 50
Northern Queen	6 25
Universal	7 50

Window Cleaners	
12 in.	1 65
14 in.	1 85
16 in.	2 30

Wood Bowls	
13 in. Butter	5 00
15 in. Butter	9 00
17 in. Butter	18 00
19 in. Butter	25 00

WRAPPING PAPER	
Fibre, Manila, white	05 1/2
No. 1 Fibre	07 1/2
Butchers Manila	06
Kraft	09

YEAST CAKE	
Magic, 3 doz.	2 70
Sunlight, 3 doz.	2 70
Sunlight, 1 1/2 doz.	1 35
Yeast Foam, 3 doz.	2 70
Yeast Foam, 1 1/2 doz.	1 35

YEAST-COMPRESSED	
Fleischman, per doz.	28

Proceedings of Grand Rapids Bankruptcy Court.

Grand Rapids, Jan. 3.—On this day was held the first meeting of creditors in the matter of Clare McNaughton. The bankrupt was present in person and by attorney Martin J. Carnody. Creditors appeared in person and by Lombard & Atkinson. Several claims were allowed against the estate of the bankrupt. Creditors failed to make choice of a trustee for the estate, so, accordingly, the referee appointed Amos F. Paley, as such and placed the amount of his bond at \$500. The bankrupt was then sworn and examined without a reporter. The first meeting was then adjourned to Jan. 21.

Jan. 4. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of George H. Budde, Bankrupt No. 2034. The matter has been referred to Benn M. Corwin as referee. The bankrupt schedules assets in the sum of \$500, all of which are claimed as exempt, and liabilities in the sum of \$455.96. The total liabilities of the bankrupt are held by the creditor, namely Harry D. Nyberg, Grand Rapids, who is the holder of a judgment rendered in the Kent Circuit Court for that amount. The date of the first meeting of creditors has been fixed at Jan. 20.

Jan. 5. On this day were received the order of reference, adjudication and schedules in the matter of Parley B. Warren, bankrupt No. 2035. The matter has been referred to Benn M. Corwin as referee. The bankrupt is a resident of the city of Big Rapids and has conducted a hotel at that city. The schedules of the bankrupt list assets in the sum of \$1,795, of which the sum of \$500 is claimed as exempt, and liabilities in the sum of \$619.41. From the fact that the assets of the estate which are not claimed as exempt are of doubtful value, the court has written for funds with which to conduct the first meeting of creditors. When such funds have been furnished the writer will give the date of the first meeting of creditors in this matter. A list of the creditors of the bankrupt is as follows:

County of Mecosta	\$ 15.76
Jay W. Davis, Big Rapids	251.60
General Cigar Co., Grand Rapids	2.90
S. S. Smith, Big Rapids	48.89
Peoples Supply Co., Grand Rapids	5.15
Big Rapids Gas Co., Big Rapids	15.28
Hagadone Bros., Big Rapids	1.85
Big Rapids Electric Co., Big Rapids	15.18
Michigan State Telephone Co., Big Rapids	4.68
D. R. Stevens, Big Rapids	5.70
Big Rapids Dairy Co., Big Rapids	24.00
Big Rapids Laundry Co., Big Rapids	2.85
Ir. P. Mitchell, Big Rapids	20.32
Hardy Bros. Produce Co., Big Rapids	44.06
Martz Bros., City Bakery, Big Rapids	32.78
W. R. Van Auker, Big Rapids	35.61
Eldredge & Schepers, Big Rapids	42.80
Jay W. Davis, Big Rapids	50.00

Jan. 6. On this day an order for distribution and payment of administration expenses, and also for the payment of the preferred labor claims was made in the matter of Santo Scaccia, Bankrupt No. 1931.

In the matter of Earl G. Nash, Bankrupt No. 1998, an order for distribution and payment of administration expenses and for the payment of a first dividend of 5 per cent. to the general creditors herein, was made and filed.

In the matter of Fred Gunther Sr., Bankrupt No. 1960, an order for the payment of administration expenses and a first dividend to creditors of 5 per cent. was made and filed. The order also included certain expenses of the trustee and an item of refund resulting from a mistake in duplication in the inventory.

In the matter of Willard Obenchain, Bankrupt No. 2031, the funds for the first meeting of creditors have been advanced and the first meeting will be held on Jan. 23.

Jan. 7. In the matter of the Belknap Body Company, Bankrupt No. 2024, the schedules of the bankrupt have been filed and the first meeting of creditors called for Jan. 16. An appraisal of the property of the estate is under way and will be completed within the next few days, after which it may be examined at the office of the referee. The schedules of the bankrupt list assets in the sum of \$92,562.52, and liabilities in the sum of \$94,559.41. A list of the creditors of the bankrupt is as follows:

Personal Labor Claims.	
Clifford Misner, Grand Rapids	\$ 107.30
Chas. Lake, Grand Rapids	96.95
Louis Bos, Grand Rapids	100.50
James Livingston, Grand Rapids	59.50
Edward Rajchert, Grand Rapids	131.90
August Carlberg, Grand Rapids	91.65
Louis London, Grand Rapids	87.70
Joseph Nemeth, Grand Rapids	161.90
Marinus Van't Hof, Grand Rapids	152.70
Howard Kellogg, Grand Rapids	170.00
Gustav Van't Hof, Grand Rapids	107.60
Alice A. Hart, Grand Rapids	329.22
William Noordvike, Grand Rapids	60.00

County Treasurer, taxes, 1919	--\$	16.82
County Treasurer, taxes, 1920	----	163.61
City Treasurer, taxes, 1920	----	519.36
City Treasurer, taxes, 1921	----	206.96
City Treasurer, personal tax	----	2,833.10
Secured Claims.		
Peninsular Fire Insurance Co.	--\$	15,000.00
Unsecured Claims.		
Air Reduction Sales Co., Detroit	\$	29.00
American Glue Co., Chicago	----	97.58

Heystek-Canfield Co., Grand Rap.	195.27
Atlas Storage Battery Co., Green-	
ville	48.03
H. D. Miller, Grand Rapids	371.29
Fayette, Plumb Co., Philadelphia	12.50
Chas. E. Belknap, Grand Rapids	812.90
J. H. Belknap, Grand Rapids	1,743.83
John F. Roth, Grand Rapids	639.29
Debts Evidenced by Notes.	
Atlas Storage Battery Co., Green-	
ville	\$2,175.00
Wolf-Lockwood Lumber Co.,	
Grand Rapids	2,800.00
Rempis & Gallmeyer Co., Grand	
Rapids	710.00
City Coal & Coke Co., Grand	
Rapids	855.00
Foster, Stevens & Co., Grand	
Rapids	263.87
Lewis Electric Co., Grand Rapids	175.00
Taylor-Lowenstein Co., Mobile,	
Ala.	70.97
King Bros., Grand Rapids	500.00
Archer Daniels Co., Minneapolis	42.50
Haskelite Corp., Chicago	2,000.00
A. B. Knowlson & Co., Grand	
Rapids	75.00
Acme Lumber Co., Grand Rapids	360.00
McMullen Machinery Co., Grand	
Rapids	200.00
Grinnell-Row Co., Grand Rapids	75.01
Brown & Schler Co., Grand Rap.	200.00
H. P. Belknap, Greenville	340.00
E. E. Parker, Grand Rapids	60.00
W. C. Ingell, Grand Rapids	125.00
Coulter Lumber Co., Grand Rap.	897.07
Merrill Lumber Co., Chicago	4,925.00
Howell Motors Co., Howell	1,165.00
Fort Wayne Iron Store Co., Fort	
Wayne	325.00
School Equipment Co., Grand	
Rapids	270.00
Sherwin-Williams Co., Chicago	114.50
Alden & Judson, Grand Rapids	375.00
Old National Bank, Grand Rapids	37,094.44
Commercial Savings Bank,	
Grand Rapids	3,215.52
George E. Ellis Estate, Grand	
Rapids	116.01

New Sale-Tax Bill Before Congress.

Washington, Jan. 10.—Although the sales tax program of Senator Smoot was killed in the Senate recently, the movement to press this method of solving the country's revenue problems is by no means dead.

Representative Henry W. Watson of Langhorne, Pa., who is a member of the Ways and Means Committee has taken up the fight after a tour of Pennsylvania and has introduced a bill which aims to repeal certain sections of the revenue act and provides a wholesale tax of 3 per cent. upon all

commodities, goods and merchandise sold or leased at wholesale.

Mr. Watson was prompted to introduce his bill after he had addressed organizations of business men in Harrisburg, Scranton, Pittsburg, Erie and other cities, where he found the sentiment growing in favor of this method of taxation. The sections of the revenue law which would be repealed upon the passage of his bill are those levying taxes on telephone and telegraph communications, beverages, excise taxes and amusement admissions.

The tax would apply only to the completed article, when it is ready for merchandising. In the case of "any article made up of component parts, the person selling or leasing such component parts may be exempted by obtaining a certificate from the purchaser certifying that the article is for resale. On goods, wares or merchandise imported for consumption and not for resale, the tax would be paid by the importer and collected under the provisions of existing law."

The bill differs from the one proposed by Senator Smoot, which imposed a tax of one per cent. of the price for which an article is sold, the tax to be paid by the person making the sale.

Representative Watson expressed the belief that a system of taxation whereby a sales tax can be applied is less burdensome, more widely distributed, easier to collect and therefore more equitable than any other system that has been submitted to Congress for passage as yet.

He estimates that the Government would lose approximately \$307,580,000 by the repeal of certain sections of the revenue bill of 1921, but that the wholesale tax would yield a total of \$450,000,000, to which would be added the sales tax on imported goods. The tax as proposed calls for monthly payments and business men would be required to make returns upon a Government form stating the amount of gross sales, 3 per cent. of which would be taxable.

BUSINESS WANTS DEPARTMENT

Advertisements inserted under this head for five cents a word the first insertion and four cents a word for each subsequent continuous insertion. If set in capital letters, double price. No charge less than 50 cents. Small display advertisements in this department, \$3 per inch. Payment with order is required, as amounts are too small to open accounts.

For Sale—Meat market and grocery in a Michigan city of 16,000. One of the best locations in city, in the heart of three factories. Only meat market in neighborhood. Corner property, 77x165. Address Box 88, Traverse City, Mich. 609

For Sale—Clean stock of hardware and fixtures, about \$7,000, in good live town of 1400 population, North of Grand Rapids. Best location in town, with reasonable rent and a good lease. Sales for 1921 were \$25,000, mostly cash. A real chance to secure a good paying business. Cash sale only considered. Health reason for selling. Address No. 610, care Michigan Tradesman. 610

WANTED—Position, by an EXPERIENCED TRAVELING SALESMAN, Michigan territory preferred. Address No. 611, care Michigan Tradesman. 611

Man with sales and executive ability would buy whole or half interest in dry goods or ladies' furnishing business, in good live town, that \$5,000 will handle. Address No. 612, care Michigan Tradesman. 612

For Sale, Or Exchange for Stock of Merchandise—MOVIE theater in good small town. Harlie Mason, Hillsdale, Michigan, owner. 613

For Sale—Two Toledo computing scales, one practically new; one Michigan cash register; Todd check writer, new; steel paper baler. A. N. Shook & Son, 405 Jefferson Ave., Grand Rapids. Telephones, Citizens 65668, Bell M. 668. 614

For Sale or Trade—Forty acres near school, church, and market; good seven-room house, barn, outbuildings, fruit. Will exchange for grocery or income property. Tell us what you have. GARN BROS. CO., PLYMOUTH, INDIANA. 615

For Sale—To close estate. Stock of hardware and fixtures which inventory \$4,900 at present costs. Will sacrifice at \$4,000 for quick sale. A fine chance to start up in business. Reed Hardware Co., Three Rivers, Mich. 616

For Sale—Good cash and carry grocery and meat market in hustling town of 3500. Will sell at invoice. Bargain if taken at once. Fred L. Henry, Eaton Rapids, Mich. 617

For Sale—The best suburban grocery store in Kalamazoo, including stock of groceries and fixtures. Modern living rooms. First-class business. Address No. 618, care Tradesman. 618

For Sale—Stock of dry goods and groceries in town of 700. Doing good business. Sales last year \$30,000. Stock will inventory about \$7,000. Address No. 619, care Michigan Tradesman. 619

FOR SALE OR EXCHANGE—One of the best located fruit and berry farms in South West Michigan, of twenty-eight acres. New modern buildings, electric lighted, with school, churches, stores, bank, post office, and central market place two blocks away. Interurban stops at door. Stone road connecting with Michigan Pike and Dixie Highway. Will exchange for stock of merchandise in prosperous farming section, or larger farm. What have you? Address F. M. Witbeck, Owner, Benton Harbor, Mich. R. 3. 620

For Sale—On account of death of owner, the Ornee shoe stock and repair equipment at 841 West Leonard St. Established ten years. Rent reasonable. Inventory about \$3,000. David Ornee, Administrator, 1310 Alpine Ave., Grand Rapids. 621

Bell Phone 596 Citiz. Phone 61366
JOHN L. LYNCH SALES CO.
SPECIAL SALE EXPERTS
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209-210-211 Murray Bldg.
GRAND RAPIDS, MICHIGAN

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

Pay spot cash for clothing and furnishing goods stocks. L. Silberman, 274 East Hancock, Detroit. 566

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 buy—Stock of general merchandise, clothing or shoes. R. D. Walker, Lancaster, Wisconsin. 604

Want To Buy—Store building, small town. William Sweet, Bendon, Mich. 533

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 Levisohn, Saginaw, Mich. 998

Wm. D. Batt

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Grand Rapids Calendar Co.
572-584 Division Ave. S.
Grand Rapids, - Michigan

MCCRAY REFRIGERATORS for ALL PURPOSES

Send for Catalogue

No. 95 for Residences
No. 53 for Hotels, Clubs,
Hospitals, Etc.
No. 73 for Grocery Stores
No. 81 for Meat Markets
No. 75 for Florist Shops

MCCRAY REFRIGERATOR CO.
2244 Lake St., Kendallville, Ind.

NONE BETTER
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White House Coffee
1-3-5 LB. PACKAGES ONLY



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DETROIT—SAGINAW—KALAMAZOO—BAY CITY

THE NEW 1921 TAX LAW

As It Effects the Average Country Merchant.

Written for the Tradesman.

Very little has been written on the subject of income tax insofar as the country merchant is concerned. The following digest of the law is written in hopes that the small merchant may derive some benefit when preparing his tax return for the year 1921.

Practically every business of the country merchant is conducted as a partnership or by an individual who is the sole owner. The following article is written, therefore, from the standpoint of the individual or partnership and not from the standpoint of a corporation.

In the first place, every person having a net income (gross income less expense but not including household expenses) of \$1,000 or more must file a return unless that person is married and living with husband or wife.

A married person must file a return only if his net income is \$2,000 or more unless that person is not living with husband or wife in which case the he or she is treated as a single person even though the head of a family.

Every person whether married or single must file a return if their gross income is \$5,000 or more.

The returns must be filed with the Collector of Internal Revenue of that district on or before March 15 on forms No. 1040 or No. 1040-A, provided by the Government for that purpose. These forms may be obtained from the Collector of Internal Revenue or from the banks.

A husband and wife living together and each having an income, may file a single joint return or they may file two separate returns. As a rule it will be found that one of these ways will result in a lesser tax than the other and it is at the option of the individual to file in whichever way he may choose. If either of the parties have suffered a loss it would be found that a joint return will result in a lower tax because the loss of one party may be deducted from the profit of the other party.

The tax rates are in two parts. The first part is called the Normal Tax and is equal to 4 per cent. on the first \$4,000 of net income which is in excess of the exemption and 8 per cent. on all above \$4,000.

In the case of a single man who is not the head of a family, he is exempt from any tax on the first \$1,000. A married person living with husband or wife or a single person who supports a child or other persons incapable of earning a living is exempt from tax up to \$2,500, unless his net income is more than \$5,000. If his income is more than \$5,000, he is exempt for only \$2,000, instead of \$2,500.

In addition to the above exemptions, any person, either married or single, is entitled to \$400 additional exemption for each dependent person. A dependent person is defined as a child under 18 years of age or a person mentally or physically defective. The last day of the year determines what exemption is allowed.

The above rates of 4 per cent. and 8 per cent. are called the Normal Tax. The Surtax is figured on all net income in excess of \$5,000. This Surtax equals 1 per cent. on income between \$5,000 and \$6,000 and increases by definite steps which are always shown in detail on the form supplied by the Government.

An individual may make his return on either one of two basis. (1) Receipts and Disbursements; (2) Accruals. The first method simply reports to the Government all income or expenses which have been received or paid out in actual cash. The second method reports all income and expenses, whether actually collected

or paid out, or whether accrued, and not to be collected or paid out until some further time. It is usual in the case of merchants to report on the accrual basis as the books show a more accurate state of affairs when kept on that basis.

Gross income may consist of any or all of the following items: Gains, profits and income derived from salaries, wages or compensation for personal services or from professions, vocations, trades, businesses, commerce or sales, or dealings in property, whether real or personal, growing out of the ownership or use of the interest in such property; also from interest, rent, dividends, securities or the transaction of any business carried on for gains or profits and income derived from any source whatever, except as follows:

1. Proceeds of life insurance policies.

2. Refund of premium from life insurance policies (endowment or annuity contract).

3. Property received as a gift.

4. Certain interests upon obligations of states and territories; obligations of the United States issued after Sept. 1, 1917, etc.

5. Amounts received from accident and health insurance or workmen's compensation acts.

6. Compensation family allotments, under the provision of the war risk insurance and the vocation rehabilitation acts or as pensions from the United States Government.

7. Receipts from shipowners' protection and indemnity associations, not organized for profit.

From the above description of gross income, we arrive at a net income by deducting certain expenses which are allowed as deductions. These expenses can be roughly classified as all items incidental to securing the gross income above defined.

The country merchant should inventory his stock on hand at the end of the year, using as a basis, cost or market, whichever is lower. In other words, if he has a stock of goods on hand which cost him \$1,500 and he could replace these goods today for \$1,400, he should inventory them at \$1,400. If, however, these same goods which cost him \$1,500 could not be replaced by him for less than \$1,600, he should use \$1,500 in arriving at his inventory. The probable selling price of the goods should have nothing to do with his inventory figure.

Any fixed assets which he may own such as store buildings, furniture and fixtures, delivery equipment, scales, etc., need not be inventoried, but a deduction may be taken on account of these items in the way of depreciation. In the case of a building which has an estimated life of fifty years, an allowance of 2 per cent. of the original cost of that building will be allowed as a deduction, and the same way if store fixtures, valued at \$1,000, have an estimated life of ten years, a deduction of \$100 may be taken each year as an expense in the way of depreciation.

Let us assume the case of country merchant married and having two children under 18 years of age, conducting a retail business where he employs one or two clerks and owns the building in which his business is carried on. If the total income which he receives from his business is \$5,000 or more, he must make a return, or if his net income (that is, the gross income, less the necessary expenses of conducting his business) is \$2,000 or more, he must make a return. We will assume that his net income is in excess of \$5,000. In this case he is entitled to an exemption of \$2,000 as a married man and an exemption of \$400 for each of his children, making a total exemption of \$2,800, on which he does not have to pay any tax. In making his return he should include as gross income, all of the items set forth in the above definition of gross income. From this he is allowed to

deduct all the expenses incurred in connection with conducting his business or in acquiring this income, but not including any of his household expenses.

He may deduct all expenses for labor in his store; the cost of supplies used in the conducting of his business; amounts paid for making repairs to his buildings, store fixtures, etc.; rent paid for his store building if it is not owned by him; expense for automobile used in the business; depreciation on his buildings and equipment; loss for any goods purchased which are unsalable; any bad debts or uncollectable accounts; any traveling expenses, including meals and lodging, incurred when on business trips; any loss from worthless securities; expense of carrying fire insurance; any contributions to charity within specified limits; all interest on indebtedness incurred to carry on the business or for personal or private indebtedness provided that indebtedness has not been incurred for the purpose of carrying securities which are tax exempt.

In figuring the amount of depreciation, a merchant may use on his buildings or store fixtures, or on any other fixed property used in conducting his business, the Government does not specify any particular rates which should be used. The following rates, however, are suggested as limits, which will be governed by the estimated life of the property, frame buildings, 4 to 10 per cent.; brick buildings, 2 to 3 per cent.; reinforced concrete and steel buildings, 1 to 2 per cent.; automobiles and other motor vehicles used in the business, 10 to 25 per cent.; horses and wagons used to deliver equipment, 15 to 25 per cent.; store fixtures, etc., 10 to 20 per cent.

Certain losses may be sustained during the year which can be deducted from the gross income. A loss to be sustained must be an actual completed and closed transactions, such as the sale of property which definitely determines that a loss has taken place. Losses of this kind incurred in a trade or business must be distinguished in preparing the return, from losses sustained which are personal. Losses of this kind include fire, storm, shipwreck, and other casualties, or thefts and debts ascertained to be worthless.

Under the 1921 law it will not be permissible to deduct losses from the sale of securities where these securities are repurchased within thirty days after the sale thereof. This is to make it impossible for a tax payer to sell securities and then repurchase them immediately thereafter simply for the purpose of reducing his taxes.

The merchant may deduct contributions, or gifts made within the year to charitable organizations, providing the total of these contributions does not exceed 15 per cent. of his net income. These contributions must be made to the United States or any State exclusively for public purposes or to any corporation or community chest or to organizations which are operated for religious, charitable, scientific, literary or educational purposes. This also includes any donations to the American Legion and affiliated organizations, but does not include any donations to an individual even though it may be a charitable case.

As stated previously, the return must be filed with the Collector of Internal Revenue on or before March 15. One-quarter of the tax must be paid on or before March 15, the other three-quarters may be paid on June 15, Sept. 15 and Dec. 15, respectively.

Robert E. Payne,
Resident Partner Lawrence Scudder & Co.

A fire alarm bell is a gigantic cash register, and every time it rings it means that someone has issued another paid out ticket.

Country Hides in Excellent Demand.

For some little time it has been evident that there would be some considerable trading in packer kip. There were some fairly large accumulations of kip that had been neglected for some time and a short time ago a certain demand sprang up for such goods. Now a sale, or rather, several sales, have been made amounting to about 3,500 skins at the reported price of 15¼c. Part of the kip were moved to a subsidiary of one of the packers at a price that was not given out.

This week there are a large number of tanners in Chicago attending the Shoe Retailers' convention and gathering up ideas as to the probable styles of leather that will be wanted for the coming season. It is expected that a fair volume of business will be transacted during the convention. Tanners will possibly learn of a demand for leather of certain quality which may cause a heavy demand for raw hides and skins suitable for such leathers.

Country hides are in excellent demand and in all probability the prices of country stock will move up so as to be more in line with the going prices of packer stock. At present the chief demand is for buff weight hides.

Calfskins are likely to be in better demand, due to a greater call for leather for light spring and summer shoes. This is in line with the big movement of kip mentioned above.

Horsehides continue to sell freely when offered.

Sheepskins are selling freely at around \$1.20 for good stock.

Let the Response Be Generous.

The annual meeting of the City Rescue Mission will be held at the Mission, Thursday evening, Jan. 19. It will be in the nature of a jubilee this year, because it will be the twenty-fifth anniversary of the conversion of Mel Trotter to the cause of Christ. Because of this circumstance and also because the needs and necessities of the Mission are more urgent than ever this year, on account of the large number of men out of employment, it is to be hoped that the annual offering for the work of the Mission may be more liberal than ever before. No sum is too small—or too large, either, for that matter—to be unacceptable. Every contribution will be acknowledged by a personal letter from the head of the Mission. No man can leave a richer legacy to his children or dependents than a series of the inimitable letters Mel Trotter sends out to his friends and supporters from year to year in acknowledgement of this continued and loyal support.

California Production Curtailed.

California produced, during the last season, but 76 per cent. of the canned fruit pack of 1920 and but 64 per cent. of the 1919 pack, according to figures compiled by the Canners' League of California. The pack represents 8,511,851 cases. The canned vegetable pack of 2,615,947 cases was almost exactly half of the 1920 pack, or a little more than one-third of the 1919 output. The total pack for both fruit and vegetables for the year is 11,127,798 cases, compared to 16,632,809 cases last year and 20,747,922 during 1919.

Grand Rapids

"A good place to live"

Grand Rapids Spends Liberally On Its Boys and Girls For the Priceless Gift of Education

No other advantage which a city has to offer outweighs in importance the boon of education.

The billions which this youngest of the nations have invested in education, since colonial days, put her in the forefront among the people of the world.

No other city of this country of the size of Grand Rapids spends more on the education of its sons and daughters.

To make it possible for our children to attend schools that are modern, safe, sanitary, light and perfectly equipped, we have spent millions—and will spend many more millions.

Equal School Advantages For All Children

Altogether we have more than seventy schools—one within short walking distance of every child in the city. We have more separate high schools than most cities of our class. The requirements of each section of the town are adequately provided for. Every child in this city has equal school advantages. There are no castes, no classes, no distinctions. The children of the rich and of the poor, of old residents or new arrivals—all stand on an equal footing. The educational facilities of Grand Rapids are provided for ALL the children who live here.

The last report of the board of education shows that 30,658 children were enrolled in our schools. We paid a tax for school purposes last year of 9.907, in mills per dollar, which is a good bit above the average. In other words, 51 cents out of every dollar we pay in taxes is spent on education.

From the day a little child enters the kindergarten we begin spending on him at the rate of about \$50 a year. When he gets to the high school we spend something like \$100 a year on him—on every one of our boys and girls.

None of us begrudges one penny of the tax we pay on the education of the young. As a rule those who pay the least part of this tax get the most benefit out of our school opportunities. Everybody is glad of it. All of our highest hopes, here and everywhere, are centered in education—it is the hope of the world. The nations that are lagging behind admit it.

Much Attention Given To Vocational Training

Here in Grand Rapids we do not confine our education to the merely academic. This we do not neglect—nor art and languages and all the mental graces—but we also devote much effort to occupational training. When boys show a disposition to follow in the footsteps of their fathers and become expert craftsmen, they are splendidly fitted for it.

Much more time than customary is devoted here to manual training and household occupations. We have invested a great deal of money in modern shops and kitchens. This part of our educational system is greatly admired by our sister cities.

As a rule the boys and girls leave our high schools ready, if needs be, for the battle of life. They are prepared to engage in gainful occupations.

Our Junior College Important Feature of Education Plan

One feature of our educational plan that is admirable—and which is overlooked elsewhere—is our Junior College. It enables most of our young people to secure a college education without great expense and the necessity of leaving the parental roof. Its advantages are obvious.

Night Schools Used as Stepping

Stones by Ambitious Men

We have splendid night schools. They are attended by thousands of adults who work in our industries. They study a great range of cultural and occupational subjects. The heads of our industrial institutions encourage their ambitious employees to improve themselves by night school work. And they

promptly reward those who demonstrate fitness by repeated promotion—in character of work and increased compensation.

Great Use Made of Unexcelled Library Facilities

A striking result of the effects of education is found in the use of the public library. Ours is a splendid one, headed by the Ryerson Library and fourteen conveniently located branches.

These statistics of the use of the library facilities tell their own story:

Statistics of Library for the Year Ending March 1, 1921

Books issued (home use)	575,739
Books from stacks used in reference room	24,518
Readers in reading rooms	503,313
Total recorded use	1,103,570
Visitors to exhibits	23,795
Attendance at lectures	14,122
Attendance at story hours, etc.	9,098
Total of all records of service	1,150,585
Cards issued	8,561
Cards in force	29,313
New books added	11,950
Books discarded	1,827
Gifts	7,199
Books in the Library	210,286
Maps added	382
Maps in the Library	2,858
Cards added to catalogues	50,538

You can't get a better line on the intellectuality and ambitions of a community than is shown by the number and kind of books they read. Grand Rapids is shown, statistically, to rank among the most intelligent of the cities of the country.

Many of the things here told are familiar to most of you. They are repeated for the benefit of those who may yet be unaware of the generous scope of Grand Rapids' educational facilities. So many of us are so prone to forget that this reminder cannot do aught but good.

We should, all of us, burnish up our civic pride every now and then. A plain recital of the bare facts about Grand Rapids ought to be sufficient to make us shout.

Our City is Prosperous. Few Unemployed. Dollar Worth More Here

Don't let anybody fool you into thinking that Grand Rapids ever did or ever will slow up. She may never BOOM, but she'll GROW. Right at the present moment she is among the most prosperous cities in America, with fewer unemployed, with less reason for any kind of discontent.

Living conditions are actually BETTER here than elsewhere. A man here gets more in actual value for every dollar he earns and spends than he can anywhere—more and choicer food, the finest furniture in the world, cheaper rents, cheaper real estate, lower taxes, more and better amusements. The gauge of a dollar is what you can buy for it. If a man can EARN more money in Illinois or Pennsylvania or Ohio the extra dollars won't BUY him more. The cost of living is much greater. We have MORE to show for our money in Grand Rapids than other people. Nowhere in all the world is there more downright good, peaceful, comfortable living. Our home life is the admiration of every stranger who comes within our gates to enjoy our open hospitality.

Our Education Reflected in the Children, the Adults and Better Living

We are getting something for our investment in education. Anybody doubting it needs do no more than take a look at a passing crowd of our school boys and girls. The snap and go of intelligence is stamped in their healthy faces. A few minutes talk with them finishes the proof. They're getting the knowledge we're sending them after.

It takes education, good food, good homes, good climate, good health, and a lot of GOOD things we have in superabundance in Grand Rapids, to make as attractive men, women and children as inhabit this good town. Wherefore, good reader, we ask you to whole-heartedly join us in our slogan, which is:

GRAND RAPIDS "A Good Place to Live"

Fourth 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.

Products that make your local advertising profitable—



List Procter & Gamble products in your local advertising and it will pull business. People all know about the P & G Brands, and they will recognize the good values you have to offer.

Every Procter & Gamble product is a good leader for your advertising. Thousands of grocers are building their entire advertising campaigns around various Procter & Gamble products.

Practically every person who sees your advertising in the local news-

paper also sees our advertising in the national magazines.

And your advertising therefore meets with instant acceptance. You are simply getting in touch with your customers to secure the sales really made by our national advertising.

Our representatives will supply you with suitable cuts for such advertising, and will gladly help you to prepare the "copy," if you wish.

The Procter & Gamble Distributing Co.
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Baltimore	Detroit	New Orleans	Seattle
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