

THE DISAPPOINTED

There are songs enough for the hero
Who dwells on the height of fame;
I sing for the disappointed—
For those who missed their aim.

I sing with a tearful cadence,
For one who stands in the dark,
And knows that his last, best arrow
Has bounded back from the mark.

I sing for the breathless runner,
The eager, anxious soul,
Who falls with his strength exhausted
Almost in sight of the goal.

For the hearts that break in silence
With a sorrow all unknown;
For those who need companions,
Yet walk their ways alone.

There are songs enough for the lovers,
Who share love's tender pain;
I sing for the one whose passion
Is given all in vain.

For those whose spirit comrades
Have missed them on the way,
I sing with a heart o'erflowing,
This minor strain to-day.

And I know the solar system
Must somewhere keep in space
A prize for that spent runner
Who barely lost the race.

For the plan would be imperfect
Unless it held some sphere
That paid for the toil and talent
And love that are wasted here.

Ella Wheeler Wilcox.

Fleischmann's Yeast is a Food—

Some people are under the impression that because Yeast is used as a health-builder, it is a drug.

Don't let **your** customers go wrong on this point.

FLEISCHMANN'S YEAST is a food—a tonic food with magic properties which tone up the system, clear the skin of blemishes, eliminate waste matter.

Make friends of your customers by posting them on the big health-benefits to be gained through **fresh** Yeast.

The Fleischmann Company

Citizens Long Distance Service



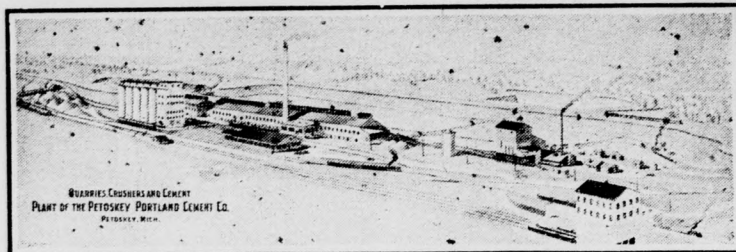
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Petoskey Portland Cement Co.

General Office,

Petoskey, Michigan

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AT ANY PRICE—**

White House Coffee
1-3-5 LB. PACKAGES ONLY



**DOUBLE PACKAGE
DOUBLE SEALED**

**Absolutely safe
Protection to contents**

**CUT OF WHITE HOUSE
AT WASHINGTON, on
the package identifies the
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Distributed at Wholesale by
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GRAND RAPIDS, MICH.



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 25, 1922

Number 2001

MICHIGAN TRADESMAN

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

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

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

Subscription Price.

Three dollars per year, if paid strictly
in advance.
Four dollars per year, if not paid in
advance.
Canadian subscriptions, \$4.04 per year,
payable invariably in advance.
Sample copies 10 cents each.
Extra copies of current issues, 10 cents;
issues a month or more old, 15 cents;
issues a year or more old, 25 cents; issues
five years or more old 50 cents.

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

NOT SUBJECT TO CHANGE.

If it exercises the torpid minds of college professors to tell us what is the matter with the modern girl, or what isn't, by all means let them keep it up; it doesn't hurt the girl, unless she takes them seriously. Doubtless it speeds up the professorial literary style, and thus does good. But when one considers how many girls from sixteen to twenty-six there are in the world, and how few of them the most widely traveled professor has seen or heard of or imagined, the good done, it must be seen, is not widely diffused.

Here is President William Allan Neilson, of Smith College, straying to Chicago and telling an alumnae club that "the present-day girl of college age, from seventeen to eighteen to twenty-two years, popularly known as the flapper, is a shrewd, keen, hard, worldly little thing. She is not the sweet, unsophisticated girl of a decade ago." He recommends a way to cope with this sexual revolution of ten years: "The best way to handle the modern girl is to throw plenty of responsibility upon her."

The best way to handle the modern girl is to stop talking bosh about her. There isn't any modern girl, any more than there has been an ancient girl. There has been from time immemorial, just girl. In Crete they have dug up statuettes of fashionable girls of two thousand years ago, wearing the Paris costumes of 1911. In every generation there is a change of manners and customs, but the same men and women remain, to the despair of those optimists and pessimists who think the world ought to and therefore does grow better or worse. D'Artagnan was no braver than Sergeant Alvin Yorke, Mark Anthony no more carelessly erotic than the last financial magnate to figure in the divorce courts, Bottom, the weaver, no more asinine than Watson, of Georgia.

The girl of to-day is no harder than

the girl of ten years ago, and that girl no sweeter than she. Dr. Neilson was talking to the girls of ten years ago, but the girls of thirty years ago would have held up their hands in horror at the sight of his hearers. The early Victorian girl was a reaction from the bold girls of the English Regency and the years following, but it was a change in manners and clothes. Sophia Western, who occasionally checked her father's obscenities when there was company present, but only then, was she any less fine and sweet than Dickens' Iorn and angelic Florence Dombey? What sort of girl must Mrs. Bardell have been at heart in her youth, whatever her manners and clothes? It isn't the custom to faint or wear sweeping trains such as Du Maurier used to draw. Let it become the custom, as some day it will, and all your "keen, hard, worldly little things" will become Florence Dombey's. There has been no internal change in the modern girl since Dr. Neilson was a King in Babylon and the modern girl was a Christian slave.

WOOL AND WOOLENS.

In all of the wool markets the tendency toward higher prices is still manifest. This was particularly the case during the last week at London and in Australia and New Zealand, where auction sales were in progress. An increasing demand from the Continent was shown and there was also good bidding from American and Japanese buyers. It begins to look as though a number of countries which were very chary in the use of wool for several years are beginning to catch up on depleted supplies. There is plenty of the material to go around, but it is yet a question whether there is enough of the finer varieties. Wool prices in this country are showing a rising inclination, as was expected. The next sale of army owned wool will take place in Boston on Feb. 2, when only 7,000,000 pounds of the remaining 11,000,000 pounds surplus will be offered. A month later the final lot will be sold. In the goods market the most interesting happening was the announcement by the American Woolen Company that it would open its Fall lines to-morrow. The trade has been anxiously waiting for this. What prices are made will form the basis on which other factors will place their offerings. No intimation has been given as to whether there will be any advances, but it is likely that this will be the case to some extent, the reason being the higher cost of the raw material. But, as the big company is after all the business it can get, it is not likely that it will try to run up prices in view of the opposition of the cutters who wish to turn out clothing and garments at popular

prices. It is realized, however, that the cost of fabrics is not the biggest factor in the cost of the made-up goods and so there is likely to be pressure brought to bear to cut down cost of making men's and women's articles of wear by increased production and, perhaps, lower wages. Clearance sales of retailers which are in progress have met with only a fair response. The visit of the Scottish woolen manufacturers has attracted much attention. They have been well received and entertained, and the good will of their competitors here has been amply demonstrated. But it cannot be said that they have succeeded in selling much of their goods. Their wares are good, but they are by no means cheap, and so their market here must needs be limited.

HISTORY OF A PATENT.

A chapter of broad interest in the record of American industry was closed the other day by the death of George B. Selden in Rochester. In part it is the story of how Selden, after years of experiment, gave shape to the principles underlying the automobile. When he began work all efforts in this field had been concentrated upon building a steam vehicle. He was the first man in any land to apply an internal combustion engine to the propulsion of such a vehicle, and in advance of any rival when in 1879 he filed application for a patent. This patent he did not obtain until 1895, about a decade after Daimler and Benz abroad had applied an efficient gas engine to various vehicles. But the American patent was so comprehensive that it was impossible to construct a successful motor car in this country without making use of elements covered by it; and it precipitated one of the fiercest patent battles ever fought. Winton, Ford and others labored for years to break Selden's grip on the industry. Speaking roughly, the question was whether a man who had no patent on wheeled vehicles, and none on the best types of internal combustion engine, could patent the idea of a combination of the two. Selden was finally defeated in 1910. Equally interesting was the effect of his patent claims, maintained for fifteen years, upon the development of the automobile industry. An association of manufacturers licensed under his patent was formed; this body, trying to uphold a monopoly, was most valuable in standardizing and perfecting the automobile, and to-day its successor, the Automobile Chamber of Commerce, continues the best part of its work.

Selden himself is reputed to have lost in litigation nearly all the profits accruing from the issue of licenses. That is the ordinary history of the American inventor. Whitney, inventor of the cotton gin; Newbold, inventor of the cast-iron plough; Goodyear, in-

ventor of vulcanized rubber, obtained little but toil, anxiety and poverty from their discoveries. But Selden's name will be imperishably associated with the motor car.

SUICIDAL CARELESSNESS.

So long as motorists continue to take the familiar "Stop, Look, and Listen" signs at railroad crossings as mere jests of the railway companies and to run their automobiles upon the tracks when there is a train approaching, there is little hope in the diminution of accidents, now grown to startling proportions. It is estimated that more than 1,500 persons have met their deaths in such accidents this year and more than three times that many have been injured, many maimed for life. The Baltimore & Ohio Railroad Company has been on the watch for months and has found that the majority of motorists pay no heed whatever to warning signs.

Trying to beat a fast-traveling railway train across its own tracks is a costly sport. There are no rewards for victory, and if one loses there is at the very least a wrecked car, and at worst death or serious injury. When the railway companies posted their cross-armed warning signs they were not joking. They meant that every motorist should do what the signs say: Stop, Look, and Listen; and they might have added, "Drive with reasonable caution," even then.

A CHEAP MONEY PARTY?

Are we again to have a cheap money movement? There are historical precedents that point to such a thing. The free silver movement emerged in the period of depression following the panic of 1893, and the Greenback movement developed in the depression of the seventies. Before the Civil War cheap money movements usually centered around State activities, inasmuch as the State banks in that period enjoyed note issue privileges without the restrictions of a Federal tax. Part of the existing bonded debt of a number of American commonwealths can be traced directly to unhappy experiments following the cheap money agitation of the thirties and forties. There were conferences in Washington some weeks ago that discussed a programme for new issues of Government currency, with no gold cover, but secured by pledges of real estate or farm products in licensed warehouses. There were rumors afloat that these conferences might result in the formation of a new political party. Such an outcome, in the light of past experience, would hardly be surprising.

A woman is never happily married until she has refused at least one other man.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Jan. 24—William R. Roach and George R. Perry have returned from Louisville, where they attended the canners' convention. They both report a most enjoyable time, although the hotel facilities of the city proved to be entirely inadequate to handle so large an attendance.

Grand Rapids has now the best up-town cafeteria she has ever enjoyed. It is located in the rear of the Gilbert building, with entrances from both Monroe and Commerce avenues. The new place is roomy, clean and wholesome. The food is good, the cooking excellent and the service is superb. Several novel features have been introduced which are new to Grand Rapids. The cafeteria owes its existence to B. H. (Samuel Gompers) Hannaford, and his son, W. J. Hannaford, who have certainly shown that they have a decided genius for catering to the public in the manner they have fitted up and are conducting their new restaurant. They will continue to conduct the Cody cafeteria until May 1, when their lease expires.

C. H. Davies who has been connected with the S. F. Bowser Pump and Tank Co. for the past sixteen years, has tendered his resignation. During his association with that company he has served in many important capacities, having at different periods had charge of the mail sales, schooling of new salesmen, manager of advertising and other work in connection with sales work and the publicity of the company's products. Until recently he was in charge of the promotion of factory sales with headquarters in Chicago. Mr. Davies has already taken up his duties with the Citrus Products Co., of Chicago. He will have supervision of advertising and sales promotion, for which work his previous experience has so well equipped him.

Chas. Parrin, general manager for the C. K. Warren stores, at Three Oaks, for the past fifteen years, has handed in his resignation to take effect Feb. 1. He will engage in general merchandising business with his son. They will be located at Sawyer. Mr. Warn, formerly manager of the clothing department of Phillipson's, at Dowagiac, will succeed Mr. Parrin at Three Oaks.

The K. of C. hall, the new meeting place of the U. C. T., is none too large for the bunch that has attended of late. With increased membership that is sure to come, it may be necessary to add a row of benches. Nothing is more encouraging to the officers than a large attendance and everything will be done to keep up interest in these meetings.

There is more expected of a salesman than just writing orders. He must know his own line and have a pretty fair knowledge of the good qualities of competitor's goods. Above all, he should be cheerful. There is one purchasing agent in Michigan who seems to be insistent on this, for over his desk hangs a sign which reads: "Better a green salesman than a blue one."

Joshua Speed, an old member of Grand Rapids Council, has been in the city for several weeks. Mr. Speed has represented the Reynolds Roofing Co. for fifteen years. His territory is Cleveland, Detroit and Toledo. He expects to begin taking orders for the Reynolds line very soon, having been forced to lay up for some months on account of the fire that destroyed the Reynolds plant.

A consignment of Southern strawberries to the Columbia Hotel, in Kalamazoo, arrived too late for the holiday season. As a result strawberries appeared on the bill of fare three times a day for more than a week. The Columbia is somewhat famous for its 65 cent meals and when word was passed that fried spring chicken and strawberry shortcake were on the same bill of fare the fellows got in line. Several regular patrons were given boxes of berries to take home to their families.

Glen O. Currey, publisher, of the

Record, Muskegon Heights' new weekly paper, has just purchased a Lee two revolution cylinder press. The Lee press is made at Grand Haven by the Challenge Machinery Co. and is meeting with great success.

The News-Palladium, Benton Harbor's only daily paper, will move Feb. 1 to a building just completed in which has been installed a new perfecting press and all the necessary equipment for the production of a modern daily paper. Three or four linotypes will be transferred from the old location, otherwise the equipment and office furniture is new throughout.

The Record-Eagle, of Traverse City,

underwent a serious operation at Blodgett hospital last week. While not out of danger, he shows considerable improvement.

The next regular meeting of Grand Rapids Council will be held Saturday, March 4. There are a number of applications out that should be signed up for presentation at that time.

It is to be regretted that quite a number of Grand Rapids travelers belonging to the U. C. T. are in arrears. This makes the Secretary's work harder and often places him in embarrassment. If business is quiet and money coming slowly all the more need for insurance.

YESTERDAY SPEAKS TO TO-DAY.

Sometimes it is well to let yesterday speak to to-day about what is likely to happen to-morrow. This is one of "those times," and the yesterday lies way back in 1894, or twenty-eight years ago. In the spring of 1894, a United States Judge ordered the receivers of a great railway system to restore to the old, and much higher rate, the pay of all the employees. This put fuel on the flame of labor's ambition. Later, a strike started at Pullman. This strike spread to all the railroads centering in Chicago, and then to the Far West. Trains were wrecked, mails stopped, mobs destroyed property. The then Governor of Illinois was an avowed Anarchist; he protested against the use of force by local authorities. He refused to use State troops; when President Cleveland sent United States troops to quell the disturbance, he protested and asked their immediate withdrawal. Things grew so bad that the strikers refused to allow delivery of milk and ice to the dying in the Chicago hospitals. It was a terrible situation. One of the great union labor leaders of the day ordered out all workers, saying in his proclamation, "I appeal to you to lay down the implements of toil and use the power of your aggregate number. And you are further requested not to return to your usual vocations until a settlement of the pending trouble."

On July 4, 1894, the head of the American Railway Union issued his proclamation: "The first shot fired by the regular soldiers at the mobs here will be the signal for a civil war. I believe this as firmly as I believe in the ultimate success of our cause. Bloodshed will follow and 90 per cent. of the people of the United States will be arrayed against the other 10 per cent. And I would not care to be arrayed against the laboring people in this contest, or find myself out of the ranks of labor, when the struggle is ended. I do not say this as an alarmist, but calmly and thoughtfully."

Those words were spoken twenty-eight years ago. America was in a crisis. Europe believed our Government on the eve of a collapse; certain newspapers in England openly predicted our downfall.

Well, what happened! Look at these figures and draw your own conclusion: In 1894, when we were on the eve of a collapse, our National wealth was 75 billion; to-day it is 300 billion. And we have grown in like proportion along all lines. Further, after this day of supposed collapse, we started to make cement—how we progressed is shown by the fact that the value of Portland cement in 1894 was 1½ million dollars, now it is 125 million dollars. Since our predicted collapse we began building automobiles. In 1894 we built 3,400, with a value of \$4,750,000. In 1920 our production was 2,205,197, valued at 3½ billion dollars. And since the 1894 obituary was written by the labor leader quoted, we have built of cars and trucks 11,839,483, and to-day have in use over nine million motor cars, individual units of power fitted to carry freight or passengers, over one million miles of new roads constructed since that dark day in 1894—constructed out of the cement, an industry that has come into existence since our downfall was pronounced by that famous labor leader, who said he had 90 per cent. of the American people with him. That was in 1894—this is 1922.

This is the story which the yesterday of 1894 has to tell to the to-day of 1922; and the story should give every one courage to meet any to-morrow—no matter how big its problems, how dark the clouds which seem to overhang our pathway.

is installing a Duplex tubular stereo-type press, made at Battle Creek.

A number of stamped envelopes were distributed at a recent meeting of Grand Rapids Council, United Commercial Travelers, for the purpose of gathering news items of general interest. Less than 10 per cent. have been returned.

R. V. Pilkinton, who travels Michigan, Indiana and Kentucky for the Royal Easy Chair Co. and Wilhelm Furniture Co., of Sturgis, says business shows a wonderful improvement over last year. While Indiana seems to have suffered from depression, due to low prices of farm products, liberal orders are being placed by dealers. Kentucky has led in sales for some months past, but Mr. Pilkinton says Michigan business has shown less fluctuation than the other states in which he travels.

The Wilhelm Furniture Co., of Sturgis, is increasing its floor space, both in factory and warehouses.

Gordon, son of R. B. Ellwanger,

The writings of Frank S. Verbeck which appear in the Michigan Tradesman from time to time are read with interest. He tells us nice things about hotels that we should have known long ago. It is suggested that Mr. Verbeck give the number of his room in each hotel hereafter in his reports. He does not hesitate to quote the price paid. Regarding the bills of fare printed in the Tradesman over Mr. Verbeck's signature, John B. Olney says that a large portion is omitted, since nearly every other line of the average bill of fare reads thusly: "Choice of."

A. J. Miller, druggist of Three Rivers, realizes what travelers are up against when it comes to dealing with hotels. Last week he wrote for reservations at the Fort Shelby, in Detroit, stating he wanted a \$3 room during the meeting of the directors of the Michigan State Pharmaceutical Association. Among the wholesalers Mr. Miller's orders are promptly filled without question, but the rules

of the Fort Shelby would not permit holding a reservation after 12 o'clock, regardless of a man's rating. The only thing left for him was a room at \$4.50, which he promptly refused. The average man arriving in a great city at that hour would have submitted, but Mr. Miller found accommodations elsewhere.

The annual meeting of the Michigan State Pharmaceutical Association will be held in Ann Arbor on June 6, 7 and 8. At the same time and place will be held the annual meeting of the Travelers Pharmaceutical Association of which Walter Lawton, of Grand Rapids, is Secretary.

The McKinnon House, at Cadillac, advertises a reduction of rates to take effect shortly. Most travelers who patronize the McKinnon are of the opinion that this could have been done several months ago.

A gracious testimonial was tendered Mayor A. J. Doherty, of Clare, Jan. 11, by 150 members of the Chamber of Commerce of that city. The primary purpose was to express appreciation of the mayor's loyalty in making good on his pledge to erect a modern and much needed hotel.

They used to call the small place a one-horse town; now it should be known as a fliver burg.

A painful decision has been reached by the Supreme Court of Wisconsin. It is that a dentist may remove a patient's teeth without the patient's consent when convinced that they should be extracted. This is a rank invasion of personal liberty likely to fill any person with fiery indignation after the fact. Dentists do their work by force and power. Force they have always used, and now a great state gives them extraordinary legal power.

Douglas Malloch: When people prosper it is generally because other people are prosperous. To be prosperous is not selfish, it is a duty. There is one, one question every man or woman who works ever needs to ask himself or herself: Does what I do aid mankind as well as me? If it does, then it is a good business or a good job; if it doesn't, then it is a poor business or a poor job, no matter how much it pays. At Holland, the other morning in the interurban station a stock salesman said to us—we didn't get his name, only his philosophy—"The whisky business is a business just the same as any other business." And all we could think of to say was, "My God!" Personally we consider that there is some difference, for example, between the lumber business and the liquor business. One puts the siding on a man's house; the other takes the lining off his stomach.

It is an interesting suggestion that the two richest men in the country are in allied lines of production. Henry Ford made a million cars last year. Mr. Rockefeller produced the bulk of the gasoline those cars use. The two men thus help to enrich each other. Ford is worth more than a billion dollars. He is not giving any of his money away. Rockefeller has distributed hundreds of millions. Automobiles and gasoline made money in 1921 while steel and copper and packing companies had deficits.

Meats For Germany.

It is reported to be the opinion of the head of the national food office of Germany that the country will have to depend permanently on foreign meats forming a large part of her animal food supply. Meat inspection in America is declared by this official to be just as efficient as it ever was in Germany.

Time, like cash, is good only when well spent, but unlike cash it never stages a comeback. Once you check out your deposit, the account is closed. There are no over drafts.

As a Man Thinks, So He Is

Too many merchants do not invest enough time in practical intensive thinking. The physical side of business is usually cultivated to the exclusion of the mental. Many men think that they think, but snap judgment often masquerades as deliberation. Only the thinker can transmute thought into effective, profitable action.

Make a mental list of the successful men you know. Each one of them, regardless of the size of the task he undertakes, observes, thinks and then acts. It is the crowd that waits for things to turn up. The man who wins is the one who, by thinking, either discovers favorable opportunities or creates them.

In a group of 4034 American millionaires, over 4,000 came originally from small towns. Andrew Carnegie explained the cause by saying: "Men in small towns have more time to think;" they are not distracted by the diversions of larger communities.

When the great merchant, A. T. Stewart, began business he discovered that certain goods always moved slowly and finally had to be closed out at one-third their original cost. He put his brain to work and decided to mix with people and find out what merchandise was salable. From that time on his losses from unsalable merchandise practically stopped.

The invention of the fireless cooker has been credited to a woman. During a cooking process it was necessary to combine two mixtures at an even temperature. Usually when the second was ready, the first was cold. In solving her problem she devised the fireless cooker.

The only reason the United States leads the world industrially is because its citizens have the brains to originate and the power to execute. The loss of either would lose us the lead. Definite thinking is the commander-in-chief of achieve-

ment, whether the accomplishment is building a navy or managing a small retail store.

No merchant can be a thinker if he allows his brain to be crowded with detail. A well-organized business is one where responsibilities are shared; where every man has definite duties to perform and definite thinking to do. It is never a one-man or a one-thought institution.

Unless a merchant does definite, intensive thinking on individual buying and selling problems, he can never become a great buyer or a great salesman. He remains always a mere storekeeper. Unless an employe definitely turns his thoughts to the goods he sells, he can never become a specialist in any of these lines. He will always be rated as a clerk.

A man cannot become a great merchant over night. Marshall Field did not become a merchant prince as the result of twenty-four hours' thought on a single subject. He became great because his mind stuck with tenacity, through months and years, to the problems of his business. Not a single thought, but consistent thinking builds success. Brains grow by regular solving of problems, just as muscles grow from regular exercising.

The successful merchants of the future will be those who, having profited by definite thinking, educate those who work with and for them to a broader knowledge and a wider conception of what thinking really means.

The haphazard thinker is as variable as the weather. He never stays put. He follows no course and has no destination. If he succeeds it is by accident. The difference between haphazard thinking and definite thinking is that one veers with every whim, while the other makes itself evident in concrete action and visible accomplishment.

The business of the future will be done by merchants who think clearly and definitely.

WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers

MOVEMENT OF MERCHANTS.

Belleville—William Miller has engaged in the meat business.

Maple Rapids—N. D. Rumsey & Son have engaged in the meat business.

Charlotte—Mrs. Ida Fisher is closing out her stock of millinery and will retire from trade.

Battle Creek—The Toeller-Grant Co., dry goods, has changed its name to the Toeller Co.

Bay City—The American Road Machinery Co. has removed its business offices to Monroe.

Homer—Denzil Linton succeeds Claude Valentine in the restaurant and cigar business.

Detroit—The Newlander Furniture Co. has increased its capital stock from \$10,000 to \$20,000.

Algonac—The Algonac Savings Bank has increased its capital stock from \$20,000 to \$30,000.

Houghton—J. C. Mann, owner of the Douglas House, has closed its doors owing to ill health.

Detroit—Simon Schechter, dealer in shoes, etc., is reported to have filed a petition in bankruptcy.

Detroit—D. Klein, dealer in boots, shoes, etc., is reported to have filed a petition in bankruptcy.

Battle Creek—Sterling Bros., department store, has changed its name to the Sterling-Smith Co.

Jackson—Fire damaged the grocery stock of F. A. Diedrich, entailing a loss of about \$500 Jan. 17.

Vermontville—L. W. Loveland has purchased the store building which he occupies with his drug stock.

Lansing—The Grand Leader Co., dry goods, has decreased its capital stock from \$50,000 to \$25,000.

Muskegon—Wm. D. Hardy & Co., department store, has increased its capital stock from \$150,000 to \$200,000.

Owosso—Fire damaged the stock room and contents, of North & Benson, plumbers, Jan. 20. Loss about \$1,000.

Laingsburg—J. B. Wert has sold his grocery stock and store building to Walter Wright, who has taken possession.

Saginaw—Thieves entered the drug store of Evan C. Speckard and took some stock and the contents of the cash register.

Williamston—E. J. Rockwell, furniture dealer and undertaker for the past twenty years, dropped dead at his home Jan. 20.

Dewitt—Leon F. Palmer has sold his stock of groceries and produce to Elmer E. Yankton and Bert Brinkerhoff, who have taken possession.

Kalamazoo—Reuel E. Green, 44 a drug clerk, has disappeared. Green has not been seen since he locked the store for the night a few evenings ago.

Detroit—Serlin & Co., dealer in automobile accessories and parts at 3732 Woodward avenue, has increased its capital stock from \$7,150 to \$20,000.

Croswell—The Gaines Oil Co. has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in property.

Charlotte—Ira Smith and Frank Van Auken have formed a co-partnership and will engage in the shoe business under the style of Smith & Van Auken, March 1.

Brighton—Mesdames Frank Boylan and Harry Newman have formed a co-partnership and will engage in the millinery and women's furnishings business about March 1.

Elsie—Bert Mills, recently of Flint, has leased a store building in which he will open a modern restaurant and lunch room as soon as the necessary improvements are made.

Sunfield—Mrs. Mary Evans has purchased the restaurant of P. F. Knapp. She will take possession Feb. 1 and will add an ice cream and soft drink parlor to the business.

Bay City—Fire destroyed the store building and stock of general merchandise of Charles Ahlers, at Fraser Center, Jan. 23, entailing a loss of about \$4,500, insurance \$2,200.

Mt. Pleasant—Hersey & Son have nearly completed the modern brick business block which they are erecting and expect to occupy it with their hardware stock about Feb. 15.

Manistique—Mrs. Henry Cloutier has sold the Gallagher Hat Shop to Mrs. Charles Clement, who will take possession Feb. 15 and will continue the business under the same style.

Lowell—The Post store building has been leased for one year with privilege of five by the Atlantic & Pacific Tea Co. for grocery purposes. The store will be opened about Feb. 1.

Detroit—The Detroit Automotive Laboratories has been incorporated with an authorized capital stock of \$15,000, of which amount \$6,000 has been subscribed and \$1,000 paid in in cash.

Homer—F. W. Page has sold his grocery stock and store fixtures to Mrs. Wells, of Union City, who will take possession about Feb. 15, adding lines of dry goods and notions to the stock.

Cedar Springs—W. J. Burt has sold his meat and grocery stock to Hart & Strauss, who will consolidate it with their own meat stock, Mr. Burt will engage in the poultry, egg and veal business.

Frankfort—Lowell W. Paull, whose grocery store burned to the ground Oct. 31 has purchased from Iver Peterson the building now occupied by Robert E. Stevens. He will resume business there.

Grant—Glen Bullman has sold the Table Supply Store to Charles Wol-drop, of Coopersville and Ben Euwen, of Allendale, who have formed a co-partnership and will continue the business under the same style.

Lowell—R. Van Dyke, for twenty-five years engaged in the grocery business which he sold three years ago, has purchased a half interest in the F. J. Hosley shoe stock and the business will be continued under the style of Hosley & Van Dyke.

Trenton—A. E. Bofsky, dealer in shoes, clothing and men's furnishings, is reported to have filed a petition in bankruptcy. The store is a branch of the Quarry Store, at Sibley, conducted by Mr. Bofsky, which is also reported in bankruptcy.

Shelby—T. W. Ford has resigned his position as manager of the Shelby-New Era Co-Operative Association and purchased a half interest in the F. H. Sandberg produce stock and warehouse. The business will be continued under the style of Sandberg & Ford.

Jackson—Krist & Stefanoff have added lines of fancy and staple groceries to their meat stock at 625 East Main street. They have also purchased the Mecca Cafe, 125 South Mechanic street and will continue the business under the style of the Chicago Cafe.

Coopersville—William Mohrhard, who has conducted a meat market here for the past seventeen years, has sold his stock to E. H. Nixon and Ed. Bolthouse of Spring Lake, who will continue the business under the management of Mr. Bolthouse. Mr. Nixon conducts meat markets in Spring Lake and Grand Haven.

Detroit—The Wills Sainte Claire Co. has been incorporated to deal in motor vehicles, accessories, parts, etc., at 7310 Woodward avenue, with an authorized capital stock of \$50,000 preferred and 2,500 shares no par value, all of which has been subscribed and paid in in property.

Jackson—The McIlvaine-France Motors, Inc., has been incorporated to conduct a wholesale and retail business in automobiles, trucks, tires, accessories, parts and supplies, with an authorized capital stock of \$10,000, \$5,000 of which has been subscribed and \$4,010 paid in in cash.

Detroit—The Dextra Sales Co., 4864 Woodward avenue, has merged its automobile accessories, parts and manufacturing business into a stock company under the style of the Dextra Manufacturing Co., with an authorized capital stock of \$75,000, \$68,000 of which has been subscribed and paid in, \$18,000 in cash and \$50,000 in property.

Manistee—John P. Madison, who was for thirty-one years with the E. E. Wellman store and was for many years its manager and buyer, has leased the building now occupied by the Vincent-Wolters Hardware Co., and will open a dry goods and ready-to-wear store shortly. He may extend the building to the rear street and have an opening to the second floor from that street.

Detroit—William A. Fixel, who has been serving the retail dry goods trade of Michigan for more than twenty years, has severed his connections with A. Krolik & Company. He has organized the Western Bond & Mortgage Company, with a capitalization of \$100,000 and hopes to continue to serve, in the same high class manner, the merchants he has affiliated himself with in the past at his offices at 517 Hammond building.

Bridgman—The new \$30,000 Bridgman theater was opened to the public Jan. 20 with 640 paid admissions. The building and fixtures are modern in every way, including the latest in heating and ventilating systems; also a fine pipe organ. It is probably the best theater in the State, outside of towns of several thousand population. Gast & Baldwin, the owners and managers, are giving the people an oppor-

tunity to see some good shows. This gives Bridgman people three places to be proud of—its bank, theater and postoffice take rank with any similar institutions in the country.

Manufacturing Matters.

Montague—Clifford Smith is starting a broom factory here.

Niles—The Michigan Mushroom Co. has decreased its capital stock from \$100,000 to \$40,000.

Grayling—The Kerry & Hansen Flooring Co. has increased its capital stock from \$100,000 to \$200,000.

Chesaning—The J. B. Brumm Furniture Co. has changed its name to the Chesaning Manufacturing Co.

Paw Paw—The Free & Mutchler Lumber Co. is succeeded by the John Free Lumber & Manufacturing Co.

Coldwater—The new plant of the Caskey-Dupree Co., just completed, will open for business Feb. 1. The company removed here from Marietta, Ohio, and manufacture automobile accessories.

Detroit—The Oil Automatic Heating Corporation, 11627 Woodward avenue, has been incorporated with an authorized capital stock of \$20,000, \$5,600 of which has been subscribed and paid in in property.

Detroit—The Detroit Marine-Aero Engine Co. 4196 Bellevue avenue, has been incorporated with an authorized capital stock of \$100,000, of which amount \$70,100 has been subscribed and \$21,645.50 paid in in cash.

Douglas—The Douglas Basket Co. has been incorporated to manufacture and sell lumber, baskets, fruit packages, etc., with an authorized capital stock of \$170,000, all of which has been subscribed and paid in in property.

Boyer City—The Zangelmeier Auto Camp Co. has completed its organization. The company has taken a lease on the West Bay City Coopersage building on Henry street, and it is expected that the plant will start operations about Jan. 1.

Evart—The Trojan Motor Co. has been organized here to manufacture drop forging and to make a small motor truck. Samuel C. Allen, formerly of the Hudson Motor Co., of Detroit, is President. Local capital controls the new concern.

Muskegon—The Kelly Valve Co. has been incorporated with an authorized capital stock of \$200,000 preferred and 40,000 shares at \$5 per share, of which amount \$100,000 and 31,000 shares has been subscribed, \$20,000 paid in in cash and \$175,000 in property.

Chesaning—The J. B. Brunn Furniture Co. has decreased its capital stock from \$125,000 to \$5,000 and 3,700 shares no par value, \$42,000 of which has been subscribed and paid in. The company has changed its name to the Chesaning Manufacturing Co.

Detroit—The Premier Products Co. has been incorporated to manufacture and deal in all kinds of materials and appliances necessary in connection with upholstering autos, cars, carriages, etc., with an authorized capital stock of \$50,000, \$10,000 of which has been subscribed and \$5,000 paid in in cash. The business will be conducted at 2724 East Grand Boulevard.

Essential Features of the Grocery Staples.

Michigan canners and brokers have returned from the big canners' convention at Louisville and business has gone back to normal. Everyone pronounces the convention the most successful ever held by the organization.

It was demonstrated that the 1921 pack of canned peas of Wisconsin is about sold out, there being only a few canners who have any left whatever. Pea canners generally considered it too early to name prices, but several did announce prices for the 1922 pack.

The market is disposed to buy some canned corn, but the views of buyers are wonderously low and they are finding some canners who accept them.

The hearing on the famous "Conscient Decree" has closed, and the Inter-departmental committee appointed by the Attorney General will consider the questions and report to him, and he will report to the court and the court will act. No one can tell what the result will be, although the predictions from the East are that the Decree will be modified so as to permit the meat packers to handle canned foods. However, they had no attorney at the hearing, and seem indifferent as to the result.

An active market for canned foods for the spring trade is anticipated, although no material advances are looked for, at least for a while. The cold weather prevailing is powerful in promoting consumption of canned foods.

The merging of canneries seems to be the order of the times, and a number are being promoted. The purpose, apparently, is to strengthen them into a position to secure more reliable distribution for their output of 1922 and afterward.

Sugar—The market has evidently reached the turn in the road. Raws have advanced to 2½¢ and cane granulated has been advanced to 5¢ by New York refiners.

Tea—The trade has shown nothing in particular during the week. There is some buying, but it is not general by any means, largely because jobbers claim that the country demand is very light. There is no change in the strong condition of the market, particularly in Formosas. Tea is good property at present prices.

Coffee of all grades has put in a dull week, with the market rather in buyer's than in seller's favor. All grades of Rio and Santos remain unchanged from last week, and milds are also about where they were.

Canned Fruits—Sliced pineapple in the No. 2½ size has developed firmness as offerings on the spot are light. Many sellers will not part with this pack except along with a percentage of grated or crushed. Jobbing sales of pineapple are satisfactory. No change has occurred in the California line. The demand is nominal and mostly for spot goods in small lines. Coast markets remain firm. Apples are unchanged.

Canned Vegetables—A shortage of supplies, indicated by the lack of free offerings, causes firmness, although

the distributing movement all week has not been heavy. Tomatoes are firm in the country and show no signs of weakness. The market favors the seller and is maintained by steady buying for immediate wants rather than by speculative interest. Corn is gradually improving in sympathy with the other major vegetables, but it is subject to no price betterment except in the way of fewer quotations at the inside prices. Offerings of peas from canners in all sections show an absence of cheap lots and a tendency to boost prices on standards. In fact, the canner is more often asked for stocks and prices than he volunteers his assortments. All grades of peas are firmer and sales continue of satisfactory volume. String beans, pumpkin and spinach are firm and are hard to locate.

Canned Fish—There is a moderate demand reported for Maine sardines, without any change in price. California sardines are quiet, without change. Salmon shows no change from the week before and the demand is decidedly dull, both here and on the coast.

Dried Fruits—All along the line there is a pronounced disposition to mark time pending a pronounced improvement in the spot market to put it more in line with the Coast. Hand-to-mouth buying is the feature of the situation, with repeat orders when stocks are exhausted or worked down to next to nothing. The leader in point of interest is apricots, which stand out prominently because of their scarcity. The Coast is almost completely sold out and jobbing stocks are light, which is naturally curtailed by the lack of offerings and by the high quotations. Nothing is in sight to indicate any relief from the shortage, as foreign stocks, it is understood, have already been placed abroad and are not available for re-shipment to this country. Peaches are also in light supply, with the tendency on the part of the bakery trade to use the fruit instead of apricots. Independent California packers are more or less withdrawn on peaches and the association holds its goods above a parity with New York. Prunes are unchanged on the spot, with trading more or less restricted. Coast prices are maintained by the California association and by independents, some of the latter selling at ¼¢ discounts below the association. Oregon prunes are firm in the West and are steady on spot. Raisins are not offered as freely as a few weeks ago, as the sellers who were liquidating are either sold out or are not inclined to unload at the moment. The Coast situation is the same, as stocks are not freely offered. Currants are quiet; cheap lots will sell because they are sometimes more favorably priced here than abroad, considering charges. Bulk dates have been neglected all week. Somewhat better demand for Smyrna figs exists at the moment.

Syrup and Molasses—A fair business is reported for compound syrup, with no disposition to buy anything more than actual wants. Prices are unchanged. Sugar syrup is very drag-

gy, with prices still in buyer's favor. Molasses fairly active at ruling quotations.

Rice—The firmness in the South and the light jobbing supplies being carried indicate more extensive sales after the present period of dullness disappears. Prices are about the same as last week.

Pickles—Already distributors are considering the spring market, but it is in the way of enquiries for stocks and prices rather than orders. Primary markets are firm and no price cutting occurs which is reflected here. It stabilizes the market and affects the lack of heavy purchases.

Sauerkraut—Shippers are firm in their offerings of bulk of canned kraut. The jobbing movement continues steady and of satisfactory volume.

Nuts—Walnuts and almonds in the shell are steady on the spot, but the demand is limited and mostly for small blocks. These two lines are in better request than other nuts. The difficulty to buy in primary markets causes firmness on the spot even though the market is quiet. Filberts and other nuts are neglected. Brazil nuts remain unsettled. All shelled nuts are firm but in no large jobbing demand.

Cheese—The market is steady at prices ranging about the same as last week, with a light consumptive demand. Stocks in storage are ample and we do not look for much change in price in the near future.

Provisions—Everything in the smoked meats line is steady at prices ranging about the same as a week ago, with a little better consumptive demand. Pure lard and lard substitutes are unchanged, with a very light demand. Dried beef, canned meats and barreled pork are all steady at unchanged prices.

Salt Fish—No change has occurred in mackerel during the week. There is a steady small demand without change from the week before. All grades of mackerel, particularly the higher grades, are firm. Codfish fairly active, at unchanged prices.

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, \$3.50 for Jonathans and Spitzenbergs.

Bagas—Canadian, \$2 per 100 lbs.

Bananas—7½¢ per lb.

Beets—\$1 per bu.

Butter—The market is steady at prices ranging about the same as a week ago. The consumptive demand for butter is better than it has been for some time past. The make still shows some increase over last year, but is shrinking considerably from a month ago. The prices ruling to-day are about 30 per cent. under a year ago and the market is in a healthy condition at the moment. We do not look for much change from the present condition during the coming week. Local jobbers hold extra creamery at 33¢ in 63 lb. tubs for fresh and 30¢ for cold storage; 34¢ for fresh in 40 lb. tubs. Prints 41¢ per lb. Jobbers pay 15¢ for packing stock.

Cabbage—4.50 per 100 lbs.

Carrots—\$1.25 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 consumptive demand is about normal. There has been a scarcity, owing to the recent snow storm, but the roads are opened again and eggs are commencing to arrive more freely, and if we do have any change it is likely to be a slight decline. Local dealers are paying 35¢ for fresh, but the market is weak and lower values are looked for. Cold storage are selling on the following basis:

Firsts	32c
Firsts in cartons	34c
Seconds	26c
Checks	25c

Grape Fruit—The demand for Florida stock 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. keg; Spanish Malagas fetch \$12@14 for 40 lb. keg.

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

Lemons—Sunkissed have advanced \$1 per box on account of the bad reports of freezing in two of the citrus counties of California. Lemons will probably advance 25@40 per cent. more. Present quotations are as follows:

300 size, per box	\$7.00
270 size, per box	6.00
240 size, per box	6.00

Choice are held as follows:

300 size, per box	\$6.50
360 size, per box	5.50

Lettuce—Hot house leaf, 23¢ per lb.; Iceberg from California, \$4.50@4.75 per crate.

Onions—California, \$8 per 100 lb. sack; home grown \$8 per 100 lb. sack; Spanish, \$3.75 per crate.

Oranges—Fancy California Navels now sell as follows:

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

Parsley—60¢ per doz. bunches.

Peppers—Florida, \$1.25 per basket.

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

Potatoes—The market is weak. Locally potatoes are selling at \$1.40 per bu.

Poultry—The market is stronger and higher. Local buyers pay as follows for live:

Light fowls	16c
Heavy fowls	25c
Light Chickens	16c
Heavy Chickens, no stags	25c

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

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

Sweet Potatoes—Kiln dried command \$2.25 per hamper.

Tomatoes—\$2 for 6 lb. basket from California.

Point of View of One Hotel Man.

Glen Lake, Jan. 23—The other day I went considerably out of my way to visit a hotel man, who, while he really runs an excellent hotel, has been accused of profiteering, but who, according to my notion, is giving his customers everything they pay for. I shall later on speak of his institution more personally, but at his request, I am concealing his location, in order that I may give you his views without embarrassment.

This man had received demands from traveling men to cut his prices because of the reduction of costs in many lines which enter into the expense of running a public house; some of these had been accompanied by statements showing certain of the reductions in these commodities; and the travelers, on the basis of these costs, seemed to feel that he was not toting fair in upholding the rates which have been in vogue during the past three or four years.

Of course, the representations made in these communications were perfectly true, so far as certain reductions were concerned, but the hotel man had as an offset his statement of receipts and disbursements, showing his profits to have been at least 33 1/3 per cent. less than during the pre-war period; in fact, at no time from 1914 to the present date has his hotel shown a satisfactory profit or even a fair return on the investment. In fact, he could have closed his hotel during the past four years and gone out to service with much more satisfactory results to himself. But the hotel business is his forte. He enjoys every minute of it, works untiringly, gives to his patrons a personality which in any other line would prove a wonderful asset. His friendships are legion and he anticipates that when his life's work reaches the declining stage, he can feel that his work has been well and faithfully accomplished. Still he has been called a profiteer and he feels the accusation is not justified by the facts.

In the first place this man did not have the benefit of excessive profits during the war period, consequently he has no surplus from which to charge off anything to the profit and loss account. His position is entirely unlike the local merchant who disposed of at war prices a stock bought prior to the advances as a result of war. He was selling his accommodations at \$2 per day and approached the stone wall without any possibility of selling at an augmented figure that which he had previously accumulated. His books were closed each night, with nothing on hand to inventory.

During the pre-war period he was selling a commodity which was well worth the price charged; in fact, was frequently told by his patrons that he was giving them more for the money than almost any other member of his fraternity; that he was not charging enough for what he supplied.

Unlike many others in his line, he did not cut down on his portions or service, but day in and day out the traveler knew he would get the best accommodations and food obtainable.

During the first two years of the war, believing the unheard of advances in the cost of everything that entered his establishment were but temporary, he declined to advance his rate which obtained until the spring of 1918, at which time he adopted a new schedule of prices, based on \$3 per day, American plan. This charge, an advance of 50 per cent., was divided into four equal divisions, namely: 75c for lodging and 75c each for the three meals.

Without going into details on the question of rates, I should say that he is probably giving at the present time more for the money than any similar establishment in the State and it does not seem to me that he can reduce his rates, notwithstanding the aforementioned crying demand that he do so for the very reasonable reasons which I will presently give.

In the first place his gross receipts at the advanced rates are no more than they were when he was charging the lesser rate. The business is not there to get. Many individual instances were cited where valued customers of years standing had been removed from the road for various reasons. In other cases the territory of travelers had been menaced and their visits were less frequent. Specialty men, formerly plentiful and profitable, had ceased making his town.

He was prepared to give the same satisfactory service that he had done for years. His fuel, lighting and water bills accrued just the same, whether he had a house full or not. Practically the same help was required. Many commodities were much cheaper, but for these there was no increased sale. If he reduced his rates to the old standard it would not mean any increased patronage, but a loss in gross revenues, amounting to one-third. He would be willing to make the experiment of reduction if anyone could advance a satisfactory argument that it would mean increased business, but he feels that if he did make such reduction and it proved futile, he would be held in public contempt if, as a financial necessity, he should be compelled to restore them to the present basis.

It has been truthfully said that hotels furnish a product called "accommodation" which is more perishable than ice. It is transient only. It cannot be stored or shipped and it must be sold at the moment or it is an entire loss.

Vacant rooms and dining chairs are a dead loss and the hotel which must at all times be equipped to take care of the guest who comes without warning and expects to find service awaiting him undergoes a total loss when he, the guest, fails to materialize. This applies just as arbitrarily to the country hotel man as to his city brother; in fact, the city man usually has a flexible help supply and with an a la carte service, does not necessarily have to prepare meals except on demand. The ruralist must have his service ready for certain stated meal hours whether the customer arrives or not, and food then prepared and unsold is a total loss. It cannot be put back in stock.

If the average country hotel keeper had a guaranteed assurance that a reduction in rates would mean a correspondingly increased trade, there are few who would not willingly make an equitable reduction. Except in a few isolated cases this profession harbors no grafters. It is a question of existence with many of them. In many cases it represents the establishment of a modest institution as the result of a life work. A comfortable hotel is a real asset to any village, although, as a rule, its local patronage is meager, but its earnings are usually disbursed among the local merchants. It supplies a meeting place for the populace, whose coming and going and abuse of hospitality are no mean expense to the landlord, but he is always endowed with public spirit and submits to much loss on account of abused privileges, from an inbred feeling as patriotism.

The writer, who has spent much time in research and investigation among the patrons of country hotels and the hotel men as well, feels that the latter should charge no more than the exigencies of each case actually demands and in nearly every instance has found the average country landlord will gladly make his contribution toward returning prosperity to the extent of his financial ability. He is not mercenary, but it is simply a question of self preservation.

With a return to normal business a very large majority of these institutions will make a rate which will be equitable and based on costs only, just as they are doing to-day. They all want to improve their properties for the benefit of their guests and are willing to live frugally, rather than to give up the friendship of the drummer.

Frank S. Verbeck.

Mutual Insurance Company Has Very Successful Year.

The members of the Grand Rapids Merchants Mutual Fire Insurance Co. held their annual meeting on Friday, Jan. 20. The report of the Secretary-Treasurer was as follows:

Cash assets Jan. 1, 1921	-----	\$11,984.94
Premium receipts 1921	-----	47,435.81
Other receipts	-----	7,578.05

Total	-----	\$66,998.80
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Disbursements.

Fire losses	-----	\$ 9,159.42
Officers' salaries	-----	4,224.00
Re-insurance -	-----	
premiums	-----	18,499.25
Dividends	-----	6,689.66
Other expenses	-----	5,782.89

Total	-----	\$44,355.22
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Cash balance	-----	22,616.58
Other assets	-----	7,786.10

Total	-----	\$30,402.68
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Liabilities	-----	4,483.98
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Net assets	-----	\$25,918.70
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The report was received with much pleasure and satisfaction and the officers and directors were commended for the able manner in which they have handled the affairs of the organization during the past year. It was decided by the members to pay a 30 per cent. dividend on all business written after Jan. 23, 1921.

The only change made in the personnel of the officers and directors of the company was in the election of Charles P. Lillie to the Vice-Presidency to replace Anthony Klaassen, who asked to be relieved from that office. Mr. Klaassen has served the company as President and Vice-President ever since its organization and at the last meeting was elected a director for the ensuing two years.

A remarkable record was made during the year in that the company's expenses were but 19.4 per cent. of its total premium income and the amount paid for losses only 19.3 per cent. thereof. Comparing this with the average of the stock company's expenses and losses it brings home the truth of former Commissioner Nesbit's assertion that "The principle of mutual insurance is perfectly sound and entirely correct."

Biggest January Market Ever Experienced.

Grand Rapids, Jan. 24—Last week we told you we would give you the final windup of the January market. We also told you that this market would be a record one, both in point of attendance of buyers and the merchandise bought. In past years the July market has always been the largest market. Even at that, this January market went something over 400 more arrivals than any other January market and almost reached the largest July market. The exact number of arrivals up to Saturday, Jan. 21, numbered 2,111 and there were still buyers in on Monday, Jan. 23, to purchase goods.

The good feeling that existed proved conclusively that business is fast approaching normal, because every one who came to the market bought merchandise and many of the old car orders were placed at this market. It must be remembered that at our Jan. market of 1921 a car order was almost a rarity.

Every traveling man who was here

on the market representing lines will start out as soon as he gets his orders all checked up, full of optimism for the business he expects to secure as he goes over his territory.

It is also a fact that many mail orders are now coming in from memorandums made by different buyers who were here, but wanted to go back home again and check up more closely before placing their orders.

At a meeting of the Market Association facts were brought out very clearly that Grand Rapids must do something just as quickly as it can be accomplished for more hotel accommodations. The Secretary of the Market Association had furnished him rooms that were available in many private homes and tried very hard to see that every one was nicely taken care of. Yet there were many kicks, especially in the winter time of salesmen and buyers having to go out a distance from the downtown part of the city to get sleeping accommodations and it is hoped that by another January the new hotel Rowe will be in shape to help take care of the multitude. There was also discussed the idea of a new dormitory club or possibly a new furniture exhibition building where a couple of floors could be devoted to sleeping rooms and club rooms to take care of buyers and salesmen.

There is no question that Grand Rapids stands to-day the greatest furniture market in the world. Chicago, a much larger city, with many more hotels to take care of the people, does not get as many buyers or have as many lines shown as Grand Rapids.

Here's hoping the situation before another year rolls round will be such that our guests, the furniture men, will not go away with complaints or criticism on the hospitality of Grand Rapids.

John D. Martin.

Partial Programme For the Bay City Convention.

Cadillac, Jan. 24—The following partial programme has been prepared for the twenty-fourth annual convention of the Retail Grocers and General Merchants Association of Michigan, to be held in the Chamber of Commerce Club, Bay City, commencing Feb. 21. The forenoon being devoted to the reception and registration of delegates.

The afternoon to opening the convention and reports from the President, Secretary, Treasurer and reports of local associations.

The second day, Wednesday, will be taken up in large measure with addresses on subjects that are of vital interest to retail food dealers, as follows:

W. P. Hartman, of the State Food Department. Prof. T. J. Horner, Lansing, Michigan Agricultural College.

F. R. Hathaway, Detroit, Michigan Beet Sugar Association, on Production and Manufacture of Beet Sugar.

Fred Mason, New York City, Vice-President, American Sugar Refining Co.

John A. Lake, Petoskey, on "How Shall We Meet Readjustment."

John A. Green, Cleveland, illustrated address on the production and manufacture of cane sugar.

A complete program will appear at a later date.

The retailer has many problems to meet that, collectively handled, would soon be corrected, but without the ideas and suggestions from the men who are engaged in the distribution of foods it is hardly to be expected that unfavorable conditions will right themselves.

To every reader let me say that the question box is intended for each and every one to send in their questions and these questions will be discussed on the floor of the convention and a possible solution arrived at.

Send in your questions addressed to Question Box Committee, Box 117, Cadillac, when they will be placed in the hands of the proper committee. Do not forget the dates—Feb. 21, 22 and 23. Bay City.

J. M. Bothwell, Sec'y.

Michigan Shoe Dealers Mutual Fire Insurance Co.

December 31, 1921

ASSETS

Cash in Banks and Certificates of Deposit	\$34,501.96	
Bonds Market Value (Par value \$19,650.00)	19,233.81	
Accrued Interest	510.81	
Premiums in course of collection (not over 60 days old)	14,670.85	\$68,917.43

LIABILITIES

Reserve for Unearned Premiums	\$39,977.33	
Losses in process of adjustment	5,000.00	
Reserve for miscellaneous	1,000.00	
Surplus	22,940.10	68,917.43

INCOME

Net Premiums Written—100%	\$133,419.25	
Interest Earned	1,553.92	
Miscellaneous	314.08	
Total Income		135,287.25

DISBURSEMENTS

Losses Incurred	\$38,056.29	
Adjusting Expense	276.73	
Commission to Agents	8,458.29	
Office Commission and salaries	12,856.00	
Printing, Stationery, Advertising	962.35	
Postage	493.75	
Legal Expense	20.00	
Furniture and Fixtures	573.49	
Traveling Expense	784.42	
Michigan Inspection Bureau	696.00	
Decrease in Bond Values*	341.19	
Directors Fees & Expenses	445.47	
Miscellaneous Expense	1,009.41	
Dividends to Policy Holders	43,785.79	
Total Disbursements		108,759.18
Excess of Income over Disbursements		\$ 26,528.07

*Reported last year at par value.

INSURANCE IN FORCE

Total direct business in force Dec. 31, 1921	\$6,608,960.00
Plus reinsurance accepted from other companies	2,013,215.00
Gross insurance in force	8,622,175.00
Less reinsurance ceded to other companies	3,009,445.00
Net insurance in force December 31, 1921	5,612,730.00
Net insurance in force December 31, 1920	4,159,425.00
Gain for 1921	\$1,453,305.00

Remember Our New Address:
120 W. OTTAWA ST. LANSING, MICHIGAN

IS A COAL STRIKE COMING?

Mutterings of an approaching storm have for some time been heard in the soft coal fields, and Secretary Hoover's warning of an imminent strike is probably designed to awaken public sentiment to the need for preventive action. The last strike, in November, 1919, resulted in hurried intervention by the Government. It will be recalled that Dr. Garfield reported that the average increase in the wages of mine labor from 1914 to 1919 had been 57.6 per cent., while the increase in living costs had been 79.8 per cent. That meant, he said, that wages ought to be raised 14.1 per cent. to level them with the higher cost of living. The miners, however, asked for a 60 per cent. increase, with a six-hour day and five-day week. A commission appointed by President Wilson settled the strike by decreeing an average increase of 27 per cent. and retaining the eight-hour day and six-day week. That is, it practically doubled Dr. Garfield's figure, holding it inadequate in part because he had not made sufficient allowance for irregularity of employment. The award became effective on April 1, 1920.

Expiring March 31, 1922, shall the award be renewed or shall wages be sharply cut? The case of the operators for a decided cut seems at first blush quite beyond argument. Living costs were at their peak in May, 1920, and until recently have fallen steadily, the reduction in wholesale prices being 45 per cent. last summer. Wages have been cut in nearly all other industries from 12 per cent. on the railways up to 50 per cent. Moreover, the operators show that they have to compete with non-union bituminous fields in which drastic wage cuts have long since been made. But the miners also have their arguments. They have suffered far more than ordinarily from irregularity of work, for the industry has been greatly depressed. In the first nine months of 1921 only 288,000,000 tons were mined, as against 388,000,000 tons in the same period of 1920. They assert that living costs have not fallen in mining districts as they have elsewhere.

Some reduction in the miners' wages there must be, and union leaders doubtless appreciate the fact. They have proposed conferences with the operators, and it is the duty of the latter—overruling those of their number in Ohio and Pennsylvania who have already refused—to accept. If any operators are hoping to force the closed shop they are acting against the public interest. They should place their demands for wage cuts before the unions and try to work out an agreement. If they fail, we should know of the failure in time for Federal mediation.

FORESTALLING A DECLINE.

One of the reasons why the British have been able to retain so great a part of their leadership in foreign trade and ocean shipping is that Britain has been engaged in these forms of business for so many years that companies, families and employees have, as it were, been bred to

the business. Years and generations of experience have enabled British companies to reduce overhead expenses to a minimum and to judge the swings between prosperity and depression with no small measure of success. In America, on the other hand, the cost of overhead is likely to be distinctly greater. Part of this is justifiable, since our huge industrial plants, designed for quantity production on a scale unknown abroad make comprehensive systems of control statistics a necessity. It is not inappropriate to suggest, however, that many of our companies carry the thing to an extreme. Certain types of executives are likely to develop an enormous appetite for detailed information, losing, in the meantime, that breadth of viewpoint and instinct for relative values which play so large a part in success.

An apt illustration of British ability to judge market values and the probable course of events has been furnished recently by the activities of Sir Walter Runciman. About two years ago, when the shipping boom was still strong, but when experienced insiders saw what was coming, Sir Walter created something of a sensation by selling the entire tonnage of the well known Moor Line to a new Cardiff concern. The ships were fairly old, and were carried on the books of the Moor Line for a few pounds a ton, but 22 pounds a ton was received for the lot. Since then the bottom has fallen out of the shipping market, and ship prices have fallen back to below pre-war. Whereupon Sir Walter goes to the receiver of the concern which purchased his ships and buys the whole lot back for the Moor Line at a fraction of what he received for them. It is significant that Sir Walter sold his ships at a time when our Shipping Board was holding out for prices in the neighborhood of \$200 a ton.

A year ago, when dullness pervaded the clothing trade, there was much talk of radical changes in the styles of men's clothing. Some of the prophets even went so far as to predict a return to something like the picturesque costumes of the seventeenth century. The idea back of all this was a desire to create new demand for clothes by changes sufficiently sweeping to render the existing sartorial equipment of the male more or less antiquated. About the only new departure that was successful was the development of a demand for the sports suit. It was realized, however, that the sports suit would be in demand by only a few men of leisure, and enterprising clothing manufacturers experimented further by putting the so-called "jazz suit" on the market. It was just what its name implies, and, as was to be expected, it appealed to a limited number. These experiments have tended to prove the inborn conservatism of modern man in the matter of clothing. Where one man wants "something different" twenty will dread anything that appears conspicuous. Conservative models and unobtrusive patterns have been decidedly the past year's best sellers.

REASONS FOR CONFIDENCE.

The worst that could happen has come and gone, or is going. The peak of unemployment has passed and with the approach of Spring there promises to be plenty of occupation for those who are competent and willing to work. A great revival of the building trades all over the country is one of the certainties, and expansion in this direction means much, not only to those engaged in the production and conveyance of materials, but also to the vast host of handicraftsmen who put them to use. The wages paid to these workers, furthermore, will provide the means for the purchase of merchandise of different kinds and so help the business of the stores. The farming communities, which were hit so hard by the fall in prices of their products, are beginning to adjust themselves to the new order of things and will this year be enabled to make a profit because of lessened expenses. Wage readjustments are in progress, so as to conform labor costs to the reduction in the cost of living, and a lowering in rent cannot be long delayed. The conditions abroad, upon which so much depends, are also being resolved. By the end of the Summer, if not before, the way will be shown along which the progress toward the normal must be made and toward which efforts will be encouraged. The only stumbling blocks remaining will be those of ill-advised taxation to provide for things like the soldier bonus and equally unwarranted and excessive duties on imports.

TAX-EXEMPT BONDS.

As is well known, an unfavorable effect, from the standpoint of Government revenue, of the high tax rates on incomes has been to drive capital on a large scale into tax-exempt bonds of States and municipalities. Not only has the Government been deprived of revenue thereby but industrial and railroad corporations have been compelled to pay much higher rates of interest for funds which they are obliged to borrow than would be the case did they not have to compete with this class of securities. In addition, large incomes in particular have been able to escape their share of taxation contemplated by the revenue act. It is estimated that tax-exempt securities now outstanding aggregate between \$10,000,000,000 and \$16,000,000,000. Secretary Mellon would put an end to what he considers an abuse by the adoption of a constitutional amendment prohibiting further issuance of such bonds. He urges that this would also have a tendency to check what he considers extravagance on the part of States and municipalities by compelling them to pay higher rates of interest. While it is undoubtedly true that the unlimited issuance of tax-free bonds has resulted in injustice the prediction of one member of Congress that a social upheaval will follow if the "abuse" be not checked seems to be stating the matter strongly.

BETTER TIMES AHEAD.

That the farmer is having a hard time of it cannot be denied. Prices of his products have declined out of proportion to the prices of the things he must buy. When prices were at their

height he got into debt instead of getting out of it. Believing that farm values would continue to rise he over-extended himself. The census report recently issued shows that the farm mortgage indebtedness of Iowa, for instance, increased from \$205,000,000 in 1910 to \$490,000,000 in 1920, or about 140 per cent. There have been defaults on many farm mortgages and more are to be expected. The farmer has blamed the Federal Reserve Board for not providing him with more credit when, as a matter of fact, he received too much. However, the worst appears to be past. Many prudent farmers managed to come out even on the last crop, and this year agricultural operations will be conducted at materially less cost than in 1921. When farmers are not overloaded with excessive mortgages or other debts, they should come out with reasonable profits, provided the next harvest is a good one. That will go far towards stopping the pressure for dangerous laws designed to legislate the farm class into an improved economic position at the cost of other classes and of sound principles.

They are still guessing at the size of last year's crop of cotton, with many asserting that it will not reach within a few hundred thousand bales of where the last estimate of the Department of Agriculture placed it. But there is no guessing whatever in the matter of demand, which, of late, has not been good, especially so far as concerns the foreign spinners. There is a slack in exports which is particularly noticeable as regards Great Britain. Speculation has been rather active, but the range remains narrow. It would seem to indicate that the price has become fairly stable, at least enough so to enable mills to calculate the cost of their raw material. Advices from Texas and elsewhere down South are to the effect that the planting for this year's crop is being considered. Climate conditions up to date have been favorable, and a disposition is manifested to avoid any great restriction in acreage. More attention is being paid, also, to the matter of increasing the yield per acre and of growing a better variety of cotton. An address on this subject by President A. M. Soule of the Georgia State College of Agriculture and the Mechanic Arts, delivered before the Society for the Promotion of Agricultural Science at New Orleans, is being rather widely circulated. Better selection of seed, more care and fertilizer applied to the soil, and intelligent harvesting and marketing are among the points stressed. In the goods market there was an easing during the last week in the prices of gray goods. New prices for napped goods and gingham which were issued were regarded by the trade as quite fair, such increases as were made being in accordance with the higher cost of the raw material. More activity was shown in fall knit goods, especially in the cheaper grades, and hosiery shows signs of moving better than it has.

People who jump at conclusions get the wrong ones.

-WIN A PRIZE-



Hirth-Krause
More
Mileage Guarantee

This pair of Hirth-Krause shoes is guaranteed to give more wear and comfort than any other shoe sold at the same price, as the leather is scientifically prepared and they are made to preserve the proper shape of the 26 bones of the foot.

PLAYMATE
ROUGE REX
RUTH
Hirth-Krause
TANNERS AND SHOE MANUFACTURERS

What is Your Conception of a Good Pair of Shoes?

26 Prizes for the twenty-six best, most attractive and carefully made descriptions

Isn't it your idea that a Good Pair of Shoes must have STYLE, FIT and COMFORT, Wear Long and be Reasonably Priced?

Agreeing to this, you have the basis for successful competition for one of these highly desirable prizes.

How will you express your idea? These 26 prizes will be awarded to those who word their answers in the most clever way—in words that we could use in the advertising that we are so constantly putting behind these honest shoes, which are worn by so many of the people of the Central States.

Go to a Hirth-Krause Dealer and see these shoes before you try for a prize

HIRTH-KRAUSE CO.

Tanners and Shoe Manufacturers

GRAND RAPIDS

MICHIGAN

List of Prizes

First Prize . \$25.00 in cash.

Second Prize \$10.00 in cash.

Third Prize \$ 5.00 in cash and a pair of \$5.00 More Mileage Shoes.

Twenty-three Prizes of a pair of Hirth-Krause More Mileage Shoes—the kind that retails for \$5.00.

Rules of Contest

Contest is open to everybody. Opens January 28th and closes at noon April 15th.

Answers limited to 25 words. Hyphenated words counted as one.

Contestants permitted to send three answers—no more.

In case of a tie, both parties get full amount of prize.

All answers must be plainly addressed to Contest Editor, HIRTH-KRAUSE CO., Grand Rapids, Mich.

Winners of these prizes will be announced in bulletins posted in store windows of Hirth-Krause dealers; and through circulars distributed by said dealers from their stores, on or about May 1st.

Both cash and shoe prizes will be distributed by Hirth-Krause dealers when winners names are received from Contest Editor. If shoes desired are not in stock dealers take size and stock number and get them from us for delivery to the winner. When taken from dealer's stock to save time, dealer sends us size and stock number and we replace same without any cost whatsoever.

This is to be the most hotly contested prize contest we ever staged. Send in your answers. Maybe you will be one of the lucky ones.

Reasons For the Popularity of the Sport Shoe.

Written for the Tradesman.

He was a wise designer who first conceived the idea of a sport shoe.

The idea, we may well believe, did not, however, spring full-blown from any individual mind. In the nature of the case it must have been an evolution. Many minds no doubt contributed to its development.

However that may be, it would seem from present indications that the sport shoe has come to stay. How the girls ever got along without this sensible, attractive, and well-nigh indispensable type of footwear is a mystery. Of course she did, for she had to; but it seems a pity now as we look back upon that crude era when there were no sport shoes.

The sport shoe is, by definition, an outdoor shoe. That means that they are worn outdoors only. One changes immediately to lighter footwear when one comes in the house. They are for vacation purposes—suitable for watering places and resorts, either in mid-winter or in the good old summertime. They are worn on hikes, motoring trips, and for street wear when the heat waves dance and the busy bee buzzes incessantly.

Sport shoes of the accredited sort have smartness and grace combined with a sturdy suggestion. They are attractive in appearance, and yet without substantial. They provide ample foot-protection, yet they are chic and becoming. The popular sport shoes for the spring and summer of 1922 do not exhibit the striking combinations of colors of some years back. On the whole they are more conservative, more genteel, more refined. The tan calf sport oxford with stout sole and broad heel bids fair to be a popular seller. Its lines are trim, and the style is correct for town and country wear.

In town this shoe is worn with tailored sport clothes or the simplest tailored trotter frocks. They are not, to be sure, correct with the more formal costume for afternoon wear, nor for those evening dress occasions which demand a lighter, daintier type of footwear, namely, the slipper.

Some nifty tan golf oxfords are being shown by the more enterprising manufacturers, and these come with sturdy weltd soles and the ubiquitous low, mannish heels. With her feet clad in such shoes milady can tramp all day over damp ground without experiencing any discomfort as to her feet; yet with all their sturdiness these are very good looking shoes. They have fine, snug-fitting lines, shapely toes, and are becomingly finished with stitching and perforations.

Another type of summer shoe for the allurements of feminine fancy, that is touted to have a strong call, is a black calf sport shoe. It is of somewhat lighter weight than the tan sport shoe above described, but is a weltd shoe and quite capable of giving a good account of itself even under hard wear conditions. It has been suggested that gray cashmere stockings with black cloaks go well with this type of shoe. Many girls and women, it is thought, will welcome the black

sport shoe as a change from tan, if for no other reason. The impression seems to be growing that tans have been a bit overdone. We have had tan boots galore; ditto tan oxfords; ditto tan sport shoes and bizarre sport footwear creations in which tan appeared in combinations with other leathers. In fact it has been tan, tan, tan. Not that tan isn't a good, sensible color—in fact there is hardly any other color for which many good things may be alleged. But—well, there is such a thing as being fed up on tans.

And perhaps that is the underlying reason why this and some other black sport shoes look so good. They are different. Black calf oxfords look exceedingly becoming with tailored suits and trotter frocks.

What effect will longer skirts have on the current vogue of sport shoes?

But first of all, maybe the writer had better give his reasons for predicting that skirts will be longer. As a starter, he rises to remark that they are already longer—appreciably longer—on southland costumes now to be seen at Aiken, Palm Beach, Miami and other famous Southern style centers.

And as someone has recently put it, up North the Palm Beach fashions slowly but surely make themselves felt. They are reported in the newspapers and pictured in the Sunday supplements, and they are written up and illustrated in the periodicals devoted chiefly to the pursuit of the latest and most illusive style-trends. Also they crop out in metropolitan shop windows. They are suggested with allurements by the salespeople showing those new fabrics that trail in filmy lengths of summery daintiness

over counters where yard goods are sold.

Judging from the elongation of skirts in the suits and gowns now being worn by discriminating dressers at the Southern resort centers, one thing may be regarded as definitely settled: skirts are going to be a good deal longer. Southland frocks show much longer skirts—even sport costumes have skirts more than half way between knee and ankle counting from the top. Some of the more formal gowns have skirt draperies to the floor—and it is these panels and sashes and draperies that cast a shadow of length.

Assuming that this prognostication as to skirt lengths is correct, what effect will this have on the present penchant for sport shoes? None sufficient to cause one to sit up nights and worry. Skirts were so terribly abbreviated they can easily come down a few pegs without upsetting the dope concerning sport shoes and other types of low-cut footwear. There will still remain several standard-length inches between the bottom of milady's skirt and the tops of her sport shoes. And the demand for smartly lasted, snug-fitting, good-looking shoes will still persist. Do not, for a moment, imagine that the dear women will suddenly become careless and indifferent apropos their shoes. Too deeply and too insidiously has the point been driven home that the carelessly shod woman cannot possibly be well dressed. The toilet ensemble is no better than the shoes she wears.

From all of which the writer draws the solid conclusion that really smart sport shoes will go good and strong during the summer of 1922.

They have passed the experimental

stage. All the advance work of publicity has been done—and well done. All that remains for the enterprising dealer to do is to bring on the sport shoes and have them in his windows, and in nifty interior trims, against the day of their inevitable call. Sport shoes are not done for by a jug full.

They are comfortable, practicable, sensible and smart; and what more could you ask? Cid McKay.

A Machine To Hang Paper.

Among the "wanted" inventions has long been numbered an efficient wall-papering machine. Stanly Pytlak, of McMechen, W. Va., claims to have produced it. A metal cylinder holds the roll of paper, one end of it being removable to permit insertion of the roll. Through the cylinder and supported by the heads of the latter runs a rod, which is passed lengthwise through the roll as a preliminary. At one end of the rod is a square socket, adapted to receive the squared end of a crank handle. When the crank handle is turned the sheet of wall paper emerges through a slot that runs lengthwise of the cylinder and is pressed against a rotary brush carrying paste, the paste being automatically supplied from a small tank. An auxiliary rotary brush, which is dry, presses the paper upon the wall, and the metal runners bear upon the wall in advance of the paper. The machine is light in weight and the operator moves it downward along the wall by hand, slowly turning the crank which, while delivering the paper sheet, causes the brushes to revolve.

Don't encumber your business with a system so complicated that no one but an expert can figure it out.



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More Leeway in the Use of Shoe Materials.

Written for the Tradesman.

The range of accredited materials for the manufacture of shoes has increased appreciably within the memory of men now living.

Consider the materials other than leather: satin, velvet, rubber, canvas, brocades, gold and silver cloth and other dress materials.

Leather is still easily the primary material in shoe manufacture, but it is not by any means the only material now used.

More and more, leather substitutes of one sort and another are being introduced. And this is well for at least two good and sufficient reasons.

First, the use of materials other than leather is very important in view of the decreasing stocks of leather in all the great leather markets of the world.

The production of leather hasn't kept pace with the expansion of the shoe industry. And, for another reason, heavier drains are being constantly made on our available supplies of leather by leathergoods manufacturers such as trunk-makers, makers of traveling bags, hand bags, billfolds, card cases and the thousand and one other leather novelties. And the harness people still require leather to keep their plants going.

Now, in many of these lines, as the writer has time and again pointed out, imitation leather might be used to advantage. As a matter of fact, it is being used by the leathergoods people to some extent; but they claim that the purchasers of leather goods novelties have an embarrassing way of asking if this, that or the other commodity is made of genuine leather. The idea being apparently that, if it isn't genuine leather, it will not be so desirable or durable. Which is true, in a way; yet the fact remains that the substitution of non-leather materials in commodities now requiring leather might well enough be made without any injury to anybody.

When one considers the stubborn fact that there isn't enough genuine leather to go around, keeping shoe manufacturers the world over and everybody else who produces commodities made of leather, busy, the fact emerges that the substitution of non-leather materials in the production of shoes is a mighty fine idea.

In the second place, the use of materials other than leather in the production of shoes is a good thing in that it makes for wider style ranges and thus adds variety, interest and attractiveness to the lines. Paraphrasing the old saw concerning Jack and unremitting work, we may say that all-leather makes shoes dull commodities. Non-leather materials supply color, variety and pep.

New Leathers Needed.

The claim has been made that people are somewhat tired of tan and brown leathers. Perhaps so, for it is a fact that we have oodles of tan shoes for several seasons hand-running but what else have we save dull leather, patent leather and other jet black materials such as satin and velvet? The fancy colors of some years are

passee, and with no prospect of a reviving interest.

This narrows the style range materially. And yet the quest of style is the life and fascination of the shoe trade. And the question is, what are we going to do about it? The answer would seem to be, Bring out some new finishes; give us something new in texture. Since you come to think about it, it has been quite a long while since we have had a distinctly new leather. What is the matter with our dear, resourceful tanners? Have they run out of bright ideas? It would stimulate things like all get-out if they would get up something new.

Big Possibilities in Fabrics.

The writer has for a long time contended that there are bigger possibilities in fabric than many shoe men dream of in their philosophies.

Maybe he is mistaken, but nobody has proved it yet. The desire for style in footwear is so insistent, and the style-limits of leather are so restricted in the very nature of things, it would seem that we must burst loose somewhere; and the most likely spot seems to be in the very materials of which stylish shoes are made. Take women's dress slippers and pumps, for example; what is so rich as black satin—one of those sheer, dainty strapless creations with a jet or rhinestone buckle, or one of those handsome buckles of cut steel beads? And the old velvet boot was a pippin in its day, even as the contemporary velvet dancing slipper is a beauty. There is a verve, a depth and richness of tone about these materials that you can not secure in leather. But satin and velvet aren't the only kinds of fabrics; there must be unlimited possibilities in fabrics. Isn't it about time some of these possibilities were being realized? What is the matter with our manufacturers of textiles? Hey you, gentlemen, give us something new! We need it in our business. In these piping times of our new post-war prosperity, the eternal question in the matter of milady's footwear has come to the fore. And from now on it is going to loom bigger and bigger. Style, style is the thing, and we simply must have it. But the creation of new styles within the narrow limits of the old materials is becoming increasingly difficult. We must extend the borders of our materials. And the most promising field of conquest would seem to be that indicated by the term fabric.

Cid McKay.

A Jubilant Jubilee.

"Some years ago," says an American who used to live in London, "before Queen Victoria's death and about the time the queen's jubilee was to be celebrated, there was overheard this conversation between two old Scotchwomen on a street corner:

"Can ye tell me, wumman, what is it they call a jubilee?"

"Weel, it's this," said the other. "When folk has been married twenty-five years, that's a silver wuddin'; and when they have been married fifty years, that's a golden wuddin'. But if the mon's dead then it's a jubilee."

If you promise delivery at a certain time and fail to make it, it is better to apologize than to explain,

Leather Buyers Well Stocked Since Holidays.

While prices remained firm during the week on both sole and upper leather, trading was not as brisk as it has been previous to the first of the year except where the demand was for specialties such as patent leather or fancy colored kid or calf. This, however, is a condition to be expected during this time of the year which, after the inventory period of Dec. 31, usually finds the buyers of leather fairly well stocked, and retailers, after the heavy Christmas trading, indifferent to placing orders early in January. However, tanners expect considerably more activity later on this month and early in February and March, and predict considerably more business with stronger prices as they find the raw material practically cleaned of all desirable classes of hides and skins; and, with poorer raw stock coming into the market, expect packers and hide dealers to hold out for higher prices. These will ultimately come, as they will be forced to advance on some desirable grades of leather, which undoubtedly will show a better demand in February and March.

Trading in sole leather remains unchanged, and prices are strong, due to the fact that sales are being made steadily to both manufacturers and consumers. Many tanners are of the opinion that the right time to buy is in this market. They cannot possibly see any indications of lower prices on sole or upper leather. The only decrease that can possibly occur will be

from reduced overhead expenses in the way of labor and freights.

The belting butt market continues dormant with very little trading reported from the larger Eastern tanners in Philadelphia. Quotations, however, cannot be changed, due to the fact that belting butt tanners have already reduced their prices to meet the present replacement costs and in some instances have made sales below replacement values and are therefore unable to offer buyers any inducements to come into the market at this time. Possibly some good quantities of belting butts could be moved at less than quotations, but tanners do not seem to have very large stocks; neither does there seem to be any demand for good quantities at this time.

Wm. D. Batt FURS Hides Wool and Tallow

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Ground Bone Fertilizer

28-30 Louis St.
Grand Rapids, Michigan



\$5

ECONOMY SHOE STORE

a \$5 seller

You can retail the Herold-Bertsch Black Gun Metal shoe at about five dollars profitably and build a reputation for being a reasonably priced store offering exceptional values for the money. There is a good deal more service in this \$5 shoe than many other faddy, dress shoes selling for \$8 or \$10. And a good deal more comfort, too, because this shoe is made over fairly wide lasts that give the foot room to breathe. We've been making shoes for 25 years and we've put everything we've learned about shoe-making into this line. No wonder the Herold-Bertsch house has built a big reputation on this shoe.

HEROLD-BERTSCH SHOE CO.,
GRAND RAPIDS

**Herold-Bertsch Black
Gun Metal Line**



We Are on the Threshold of Good Times.

[Through the courtesy of John Moody the Michigan Tradesman is permitted to give the following extracts from the annual review and forecast which he sends out the first of each year to his clients. This forecast, containing a careful interpretation of fundamental influences and clearly expressed views on the future of economic and financial conditions and the outlook for the security market is always eagerly awaited by those familiar with its nature.]

At the opening of 1921 the deflation movement was in full swing in the United States and in most other countries of the world. Commodity prices were dropping almost daily; both production and consumption were declining. As a result, the intense strain on credit was beginning to relax, although really easy money conditions were by no means immediately in sight. But it was clear to every thinking man that a distinct corner was being turned in human activities at that time. The after-war inflation bubble had been pricked; the paper profits of the war and after were being recognized at their true values—as mere scraps of paper. The whole civilized world had been caught in the inflation boom just previous; even many of the most cautious and conservative of business men and financiers had been unable to resist the speculative aroma of the day. This unhealthy atmosphere had penetrated to every walk of life. The manufacturer, his head turned by big demand and ever mounting profits, was going into debt heedlessly in plant expansion; the merchant was stocking up with goods at constantly rising prices and borrowing the limit from his banks. The farmer, with his twenty wheat or 30-cent cotton, was buying new acreage at ridiculous prices and using his expanded credit as well as cash in doing this; the individual, with his enlarged nominal income, was spending to the limit and going into debt to stock up with clothes, shoes, provisions and luxuries; the laboring man, with his increased purchasing power, was overtaxing the retailer with his purchases. The whole country was riding for a fall.

In the closing months of 1920 the fall came. But when a crash of this kind occurs, the drop from such dizzy heights cannot take place without a period following immediately thereafter which will be replete with unsettlement, chaos and all sorts of disturbing and unsettling effects. This, in brief, has been the history of the entire year 1921. It has been a period

of chaotic movements and activities, so far as the surface of things is concerned. It has been the shock year, resulting from the gigantic overturn which the country underwent after the culmination of the inflation boom of the prior years.

The World War and its speculative aftermath stunned humanity as has no other event in the history of modern times. Like the man who, after a great shock or fall, pulls himself together and tries to pick up the pieces, this country, during 1921, has been going through the process of trying to find its bearings. This has been the real condition in this country, as indeed in most of Europe as well. It has been a period of effort to liquidate and salvage the rubbish, to restore order and to replace human activities on a solid foundation. The effort to do this has been unremitting; most business activity during 1921, aside from the work of feeding and clothing the people, has been directed toward the paying of debts, the wiping out of insolvencies, the restoration of order, and—psychologically, at least—the return to the paths of common sense.

Now, while, if we view things simply on the surface, it may seem that little progress has been made toward a return to normalcy in human affairs, yet, as the situation is studied in its entirety, it will be seen that the year 1921 has been a period of very great recovery and progress in practically all parts of the civilized world. A year ago, even the incurable optimist was obliged to base his optimism primarily on hope and faith; today his confidence is easily justified by facts. And these facts are now being reflected by the present trend of the Wall Street investment markets, just as their unfoldment has been reflected right through the past year by this Wall Street barometer of human activities.

Among the outstanding facts of fundamental character is the steady expansion in bank reserves which has been going on during 1921, with the equivalent contraction in circulating notes. At the close of 1920 the total note circulation of the Federal reserve banks was \$3,344,686,000, but at the close of 1921 this had been reduced to about \$2,400,000,000, a contraction of nearly 30 per cent. Loans of banks had been proportionately reduced, and as a consequence, a large part of the war and after-war credit and currency inflation has been liquidated. Joined with this banking exhibit, we find that when we turn to the field of business liquidation, more than 19,600 business failure have oc-



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curred, representing liabilities of more than \$600,000,000 for the year, as compared with less than 8,900 failures the previous year. This record of failures is a definite testimonial of the way the business community has progressed in house-cleaning the past year. Probably at the opening of 1920, practical insolvencies were many times those which now prevail in the business circles of the United States.

With the liquidation of unstable business enterprises, the reduction of loans and of bank credits and circulation, there has gone on throughout the year a continually greater trend toward ease in the money markets; stagnation and loss of profits has steadily forced efficiency in many productive lines; vast aggregates of frozen credits and of inventories have been liquidated wholly or in part; costs of many commodities have been sharply lowered, and in all directions we find that the basic facts of production indicate that foundations of relative stability have been laid. And in recent weeks we have secured more definite evidence of a turning of the corner and a moderate revival in more than one important line of industry. Space does not allow me to elaborate this situation in detail, but reference to trade reports and statistics of the past few months will indicate the many really constructive factors which are now definitely taking form. In brief, the business world is finding itself and is slowly building the background for a healthy and sustained revival. The conservative optimist is more fully justified in his optimism to-day than he has been for several years past.

It is because these developments are real and true, that the remarkable investment period of the times is being ushered in. This revival in the investment markets, which is really world-wide and is evident in England as well as in this country, is simply the concrete reflection of the turn in the tide toward better and healthier times.

While there are those in plenty who will agree that the fundamental situation in America is improving, that deflation has gone far in getting the country back to a sounder foundation and that the most crucial dangers of the domestic situation have been passed, yet it is held that without equivalent improvement in the foreign, or European situation, little real progress can be expected at home. All of which is quite true. America cannot come back, unless or until Europe comes back. No one can reasonably expect a prosperous condition for our own people if Europe is to sink deeper and deeper into the slough of despond; if unrest is to continue there and if the producing and consuming power of European peoples is to be permanently curtailed.

Of course, we have plenty of non-entanglement Americans in this country who cannot see anything beyond their native soil, just as we have plenty of people in New York who cannot see beyond the Harlem River. Many serious minded "experts" hold that America is self-sufficient and can live and thrive without foreign markets;

and they raise heaven and earth to enact tariff laws to kill any possibility of developing foreign markets. Such people naively hold that all the country needs to do is to reduce its volume of production, curtail its plant just as a manufacturing concern would. Now when a manufacturer cuts down his production, his main move is to discharge a large part of his labor; throw men out of work. In brief, he reduces the population in his plant.

But a nation cannot do this and prosper. Prosperity only comes with wealth production shared in by all, or practically all. And where a country has been populated and its producing machinery built up to a volume for supplying great markets, these markets must be found or "hard times" at once result. As it happens, the producing machinery of this country has been constructed on so great a scale that hard times are inevitable for nearly everybody if foreign markets are not maintained at a reasonable level. Therefore, it is distinctly true that unless Europe revives and returns to a condition of stability, it is foolish to assert that America is on the eve of a real business revival.

Notwithstanding all the adverse developments, the backing and filling, the international quarreling, the short-sightedness and incompetence of European politicians and statesmen, the still-surviving war-hate, the prevailing propaganda, it is, nevertheless, a fact that the year 1921 has been a distinctively constructive year in most of Europe. It is true that Europe is not yet producing normally; she is not yet balancing her budgets or "paying her board." Her governmental debts have increased in the aggregate during the past year and governmental expenditures have either increased or have not been lightened to any marked extent. But everything

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is relative in this world, and any intelligent analysis will show that vast constructive strides have been made by several of the nations, and that many dangers which confronted them a year ago, are either now non-existent or have become appreciably smaller. Disregarding Central Europe, let us examine the affairs of some of the other nations briefly. For example, what is the situation with France? France has reduced her currency inflation during the past twelve months in a most aggressive manner, she has retired nearly 10 per cent. of her circulating notes in one short, troubled year. She has also reduced her foreign debt to a marked extent; has curtailed her imports and practically balanced her foreign trade figures for the year. She is not balancing her various budgets, but her revenues from taxation have undergone a further remarkable increase, and during 1921, the total receipts (aside from loans) of the French Republic, equalled 23,000,000,000 francs, as compared with about 19,000,000,000 in 1920, about 11,000,000,000 in 1919, and only about 6,000,000,000 during the war years. No other nation has shown such decided progress in increasing its real revenues as has France, and if it were not for her needs, which are still so great, French credit would by this time be pretty fully restored. In Italy, similar progress has been made. The currency inflation has been reduced during 1921 nearly 20 per cent.; in England substantial progress has also been made. In brief, while none of these countries are at all within hailing distance of gold payments, they have all made distinct progress during 1921. None of them are slipping back fundamentally, in spite of the lurid newspaper stories and grotesque writings of some college professors and others who have spent 1921 "studying European economic conditions." Of course, Mr. Vanderlip came back with his picture of despair, and his opinions are entitled to respect. But Mr. Vanderlip is mentally scientific rather than philosophic. What the world needs to-day is men of broad vision who can weigh and appraise the relative value of all factors in a big situation, rather than single out specific influences and treat them as though nothing else mattered.

The only way to view the current European situation is to consider it as a whole; everything on the continent is closely interrelated and the most important general influences, which will sooner or later give us a view of Europe on the mend, are the matters to give most weight to. It is futile to assume that Belgium or Italy or France or Germany or Central Europe, for that matter, can return to normalcy independently of each other. They must come back together or not at all. Tons of good paper and ink are being wasted in telling us how impossible it is to expect any of the countries to work for long in harmony. But the fortunate part of the whole situation is that the best thought and intelligence in all Europe has at last begun to recognize the fact that they must work and act in

harmony; they have no other choice in the matter. And during the past year the psychology of this situation has been far-reaching in its effects. A year ago, France and Germany were miles further apart in any sort of agreement than they are to-day. A year ago all Central Europe was drifting further and further apart; to-day they are linking themselves together in trade, finance and other ways.

In short, so far as the political side of Europe is concerned (and this is undeniably the dangerous side), it is slowly but surely righting itself. With the close of 1921 we find that, for the first time since the close of the war, the nations of Europe are beginning to turn seriously to the common sense needs of the situation. They have all been brought up with a round turn during the past year. Thus, Germany has come to recognize her reparation obligations; France is coming round to the view that only through compromise with Germany can she hope to get the reparations paid; Poland is forgetting that her only mission is warfare; Russia is making moves to come nearer to practical ideas of life; Italy is steadily disarming.

In brief, the logic of events, three years after the close of the war, has at last started the world in the direction of recovery. And I, at least, believe that this tendency toward recovery will be bound to continue. Two years ago it was hopeless to expect any concerted action on the part of either Americans or Europeans looking to a fundamental solution of world problems. When the Brussels Conference met, the world was in the throes of a speculative orgy; men had not come to take the situation as seriously as they do to-day. Consequently, nothing was accomplished. But an Economic Conference in 1922 will be a very different thing from the Brussels Conference in 1920, just as the Disarmament Conference now being held is certain to prove far more fruitful in practical results than any conference held a year or two ago could possibly have been.

Therefore, in viewing developments in this country during 1922, we can well afford to take a hopeful view of the general outlook in Europe. Certain inevitable developments, such as a practical readjustment of the reparation payments, and the final settlement of the interallied debt problems, are on the cards for the coming year. And these developments are likely to be very fully reflected long before 1922 is over by further important rises in the foreign exchanges, by an increased flow of American capital to Europe, and by a slow but sure revival in Europe's consuming capacity for American goods. The only thing which might act as a hindrance would be an attitude of continued aloofness by the American Government towards Europe, and an attempt to put tariff walls so high that any trade revival would be frustrated.

Enough has been said in the foregoing discussion of the European situation to show how absolutely any real revival of business in America is dependent upon foreign recovery and



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stability. We have been laying a new foundation for American prosperity during the past year, by liquidating our debts, charging off our losses and putting our houses in order for a new and more healthy era of wealth production. All that now remains is to put our markets in order; and this means, not only our domestic markets, which will automatically expand as labor is employed and efficiency is developed, but also our foreign markets, which really are, in the last analysis, the key to our entire domestic problem. With foreign markets revived, basic industries, such as cotton, copper, agriculture, and a hundred others, will at once enter into "good times." A return of "good times" is the only thing which will restore the tonnage and earning power of our railroads, the volume of production in manufacturing or in general trade.

That we are near the threshold of this coming period of "good times" seems evident on almost every hand. The logic of events is working definitely in this direction. At least, the whole civilized world is coming round to a realization of the inevitable, and a year hence it is entirely probable that we will be able to look back with satisfaction on what has been accomplished. This does not, however, justify us in any forecast of an immediate boom in business, even if no untoward events take place. Indeed, the outlook for the coming thirty or sixty days is not nearly so encouraging as the many "sunshine" interviews of the day attempt to indicate. More deflation must still come; commercial failures during the early part of 1922 are likely to continue heavy; much is to be done in reducing commodity and labor costs before the country will be completely restored to a position of stability. Thus, the revival will be slow; but in view of its slowness, we are justified in expecting that credit and money conditions will continue toward ease throughout most of the year 1922. If a great inflation boom were at hand, money would not be tending towards ease. But no boom is in sight; only safe and sane improvement, with frequent reaction and hesitancy.

The interpretation of fundamental trends which we make annually is, of course, chiefly interesting from the standpoint of those who are interested in investment securities. In the light of the known situation, our concrete conclusions regarding the course of the investment markets during the coming year is as follows:

High Grade Bonds: The recovery in bond prices, which began early in the year 1921, and, after hesitation, developed into an important movement in the autumn, should continue rather steadily during 1922. As commodity prices and all other costs decline, the purchasing power of bond incomes will increase. It is not to be expected that bond prices will return to the levels of pre-war days for some years, but the upward trend during the coming two years may easily exceed the upward trend of the past few months. In brief, a typical high grade long term bond which was selling on

a 6½ per cent. basis in January, 1921, and on a 5½ per cent. basis in December, 1921, may easily go to a 4½ per cent. basis during the next twelve to twenty months. This reasoning applies to issues of high investment ratings mainly.

Lower Grade Bonds: Bonds of secondary or lower grades are affected in price not only by money market and credit conditions, but by such factors as fluctuating earning power and so forth. Sustained recovery of such issues will, therefore, depend more directly on a trade and industrial revival than on general credit conditions. Many issues in this class have already recovered substantially, and are likely to react with fluctuating business developments. Further progress of importance during 1922 may be slow, and must wait on reviving industry.

High-Grade Stock Investments: There are many high-grade preferred stocks which are in the pure investment class and respond to money market conditions just as directly as do high-grade bonds. Such issues have been rising in recent months, and where income yields are still large they should continue this upward trend. But in this field of investments extremely careful selection should be exercised.

Interest Rates for 1922: All the fundamental factors point to further ease in the world's money markets during the year 1922. Even a substantial revival in business activity would not have any very appreciable effect on money rates, as the worldwide deflation from the fictitious standards created by the war and its aftermath will continue far-reaching in its effect for some years to come. Nor will the flotation of enormous sums of new investment issues necessarily have so marked an effect on money market conditions as is assumed in some quarters. Perhaps 70 per cent. of the new security flotations of the coming year will represent mere liquidation of liabilities created during the war and its speculative aftermath. Briefly, new borrowings will be largely offset by the liquidation of old borrowings, as has been the case during the past year. In 1921, while millions of new securities have been flated in this country, even more millions of temporary debts have been liquidated.

Community Prices and Labor Costs: The downward trend in average commodity prices and labor costs will undoubtedly continue during 1922, but there should be greater equalization in the costs of particular commodities. The price deflation since May, 1920, has been erratic and uneven, as was natural under the circumstances; but in 1922, with the prodding costs in all productive industries reaching more natural levels through economic influences, a more logical basis for all prices should be reached. Average wholesale commodity prices in America are now only 49 per cent. above the level of 1913. A year hence, competition and the exigencies of the situation should bring retail prices more in line with this deflation.

To sum the situation up, it may be said that the general outlook for the coming year is full of promise for the investing public. Consumers of good securities can well afford to make investments in well protected obligations, with great confidence that values will be maintained and that the dangers ahead will become appreciably less as times goes on. We are slowly working toward a period of new and better times for the world.

Increased Cost of Adjustments.

Figures presented at the annual meeting of the General Adjustment Bureau show a substantial increase in the cost of adjustments. Per \$100 insurance the cost was \$1,429 in 1921 as compared with \$1,271 during 1920. Increases are to be noted in all items, from 17.9 cents to 23 cents for appraisals and estimates, from 13.5 cents to 15.2 cents for loss expense, and from 95.6 cents to \$1.04 for service charge.

Business for the year was the largest in the history of the Bureau. Earnings increased 27 per cent. over 1920. The number of losses adjusted was 14,640 as against 12,897 the previous year.

Got Hold of the Wrong Lillie.

It was brought to the attention of the Tradesman last week that the Grand Rapids Merchants Mutual Fire Insurance Co. was being discriminated against on the supposition that Colon C. Lillie was a director.

Such is not a fact. The long-time director of the company named is Charles P. Lillie, who is not connected with Colon Lillie's stock company fiasco in any manner; nor is Colon C. Lillie connected in any way whatever with the company under discussion. The two men are cousins, but their ideas regarding fire insurance—and some other subjects as well—do not run along the same channels.

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Important Points in the Revenue Act of 1921.

The revenue act of 1921 which became a law on Nov. 23, 1921, repeals the excess profits tax as of Jan. 1, 1922, and substitutes a tax of 12½ per cent. for the present normal tax of 10 per cent.

While the rates of tax for taxable years ending in 1921 remain unchanged still, the effect of the general provisions make most of the important parts of the law effective as of Jan. 1, 1921.

Exemptions.

Corporations: \$2,000, if the net income is not in excess of \$25,000. No exemption allowed if net income is more than \$25,000.

Individuals: \$1,000 for single man; \$2,000 for married man unless his net income is less than \$5,000, in which case the exemption is \$2,500. An exemption of \$400 is allowed for each dependent.

Who Shall Make Returns.

Single person, or married person not living with husband or wife having net income of \$1,000 or more.

Married persons living with husband or wife having net income of \$2,000 or more.

Every individual having a gross income of \$5,000 or more, regardless of the amount of his net income.

Net Loss For 1921.

If a net loss is sustained resulting from the operation of any trade or business in any year subsequent to Dec. 31, 1920, the taxpayer may deduct such loss from the net income of the next succeeding year and if such net loss is in excess of the net income of that year, the amount of such excess may be deducted from the net income of the next succeeding taxable year. The law does not state whether this loss may be deducted after the second year or not.

The above also applies to taxpayers having a fiscal year beginning in 1920 and ending in 1921.

This provision emphasizes the importance of adequate and proper records for the year 1921 and all subsequent years whether a profit has been made or not.

Loss on Sale of Securities.

Wash sales for the purpose of establishing a loss on sales of securities are made ineffective by the following clause: No deduction shall be allowed for any loss claimed to have been sustained in any sale or other disposition of shares of stock or securities made after the passage of this act where it appears that within 30 days before or after the date of such sale or other disposition the taxpayer has acquired (otherwise than by bequest or inheritance) substantially identical property, and the property so acquired is held by the taxpayer for any period after such sale or other disposition, unless such claim is made by a dealer in stock or securities and with respect to a transaction made in the ordinary course of his business."

Exemption For Interest.

Interest on Liberty bonds held by corporations are entirely exempt from tax if received after Jan. 1, 1922, and is exempt for 1921 on an aggregate principal of \$130,000 of 4's and 4½'s, plus \$30,000 of other specified issues.

Reserve For Bad Debts.

The 1921 act recognizes a reasonable addition to a reserve for bad debts as an allowable deduction.

May Take Corporation Rates.

Section 229 provides, "That in case of an organization as a corporation within four months after the passage of this act of any trade or business in which capital is a material income-producing factor, and which was previously owned by a partnership or individual, the net income of such trade or business from Jan. 1, 1921, to the date of such organization may at the option of the individual or partnership be taxed as the net income of a corporation is taxed under Titles 2 and 3."

Proceeds From Life Insurance.

A corporation, under the 1921 law, becomes exempt from tax on the proceeds from life insurance policies received by it after Jan. 1, 1921. This places a corporation on the same basis as an individual, beneficiary partnership or estate which was exempted under the 1918 law.

Traveling Expenses.

Are an allowable deduction by individuals up to the entire amount of such expenses and including meals and lodgings, while away from home in pursuit of trade or business.

Abatement Claims.

After a field examination has been made the taxpayer will be notified in writing of the result and he must then show cause within 30 days why the assessment should not be made or the Government will not allow a claim for abatement.

Profit From Sale of Capital Assets.

Income derived from the sale or exchange of capital assets where the deal is consummated after Dec. 31, 1921, may be calculated by the individual in one of two different ways.

First, he may follow the 1918 law by including his capital gains along with his ordinary income and pay the prescribed normal tax and surtax on the total; or

Second, he may calculate the tax for his ordinary income in the usual way as under the 1918 law and then calculate a separate tax of 12½ per cent. on the capital gains for property held more than two years. The sum of these two taxes shall then be his total tax with the restriction, however, that the total tax on both his ordinary income and his capital gains shall not be less than 12½ per cent. the total income.

Robert E. Payne,

Resident Partner Lawrence Scudder & Co.

Insurance has been instrumental to a degree which few of us appreciate in the wonderful American prosperity of the last century. The immense reserves which must be maintained inviolate for the protection of the insured have been invested in all manner of industries and a great variety of enterprises, from home building to agriculture, and have become the keystone of the credit resources of the Nation. Every policyholder, large or small, is thus made a silent and by no means indirect partner in these undertakings and the protection and benefits on each side of the ledger are mutual and reciprocal.

We Are Governed Too Much For a Democracy.

Grandville, Jan. 24—Are we governed too much?

Among the indictments against George III in the Declaration of Independence was this: "He has erected a multitude of new offices and sent hither swarms of officers to harass our people and eat out their substance."

Does not our present condition line up pretty closely to this?

An over supply of Government officials, prying into the private affairs of our citizens, dictating, overawing and bullying them to come down with the price of over taxation, and political intermeddling which would have done credit to George III of revolutionary days.

Fixing wages by Government edict. A right which has never been delegated the Government by the people.

Fixing prices regardless of that old supposedly ruling force, supply and demand.

Every time there is a row on between capital and labor the Government is appealed to to come forward and settle the differences. These interferences were never so much in evidence as since the opening of the kaiser's war down to the present hour.

That war is answerable for much—very much that is questionable—beside actual bloodshed and demoralization of towns and cities.

In case it were necessary to observe rigid economy in our Governmental affairs there is little doubt that one-half the present force of those now employed might be dismissed. Extravagances brought by war conditions still hold the Nation by the throat. The end is not yet. Our State government patterns well after that of the Nation and we are all in a swim of that overflow that came in when the bugle sounded to arms and all our people hustled to win the war regardless of expense.

Ought we to continue this nerve-racking rush to outdo our neighbor in throwing money to the birds?

One U. S. senator has said: "Every business man finds an inspector at his elbow, a Federal sleuth at his heels."

Startling if true. In a measure there is truth in this statement. Even now men and societies are appealing to the Government to come to the rescue of this industry or that, to enact some law to alleviate this industry, this farmer's problem, that manufacturer's dilemma, until we are like a parcel of spoiled children running to daddy for help when all we need is to be left to our own resources that we may learn how to look out for ourselves.

The American people have been petted, cajoled, held up by the strong arm of Government until they have almost lost the use of their limbs, and seem unable to walk alone.

We are the most government-ridden people in the world.

Governed to death; taxed to death in order to support the armies of office-holders who have undertaken to regulate them from the cradle to the grave.

If this is the sort of thing we like, why that is what we like of course. But is such a condition to be recommended for the good of the country? Would not business do better to stand on its feet, with half the present needless force of office-holders relegated to private life?

Price fixing by government should have no place in a government like ours in times of peace. Under the necessities of war nothing must be allowed to stand in the way of complete adherence to efforts to prosecuting the conflict to the end.

The scandals growing out of the world conflict are still perplexing the Nation, but many of the laws enacted to carry on that war are still on the statute books and should be repealed. Until this is done there can be no realignment on civilian lines in deference to the new conditions brought into

being through the closing of hostilities.

The country should have had a cleaning up long before this date. Business cannot get back to normal under present conditions, with thousands of leeches drawing daily at the life blood of the Nation.

A good business man will ask no price-fixing by the General Government. Such usurpations of the people's prerogative are un-American, unjust and in every particular despotic, in line with Czarism and an interference with the right of self government. We want no more of it in this country and the sooner the present administration takes heed to the handwriting on the wall the sooner will it come to win the respect and confidence of the American people.

What is known as the farm bloc has led to much criticism and comment among the better informed citizens. It is a dangerous innovation which should not be tolerated in a free government like ours.

The union labor element has been coddled, made to imagine itself the high-monkey-monk of the Nation, until it has outgrown its knickerbockers and under the guiding hand of Boss Gompers, seeks to control all legislation of a National character.

Labor unions and freedom do not go together. Men of the unions are finding this out for themselves and are fast quitting the sinking old hulk known as the closed shop.

Are we governed too much?

In a sense we are. The fact is, we have too many useless government barnacles, both State and Nation, and the sooner the people find this out and act accordingly the sooner will a state of normalcy come upon us as a people.

Old Timer.

A Prosperous Merchant.

He always was prompt.

He never harbored a grouch.

He never worried over spilt milk.

He never repeated a mistake.

He felt his work was important and dignified.

He studied his business.

He cultivated tact and associated with tactful, successful men.

He spent less than he earned.

He felt a genuine interest in the welfare of his employees.

He picked employees with the greatest care.

He was always willing to admit any mistakes he had made.

He never made promises or allowed his employees to do so unless he was sure they could be kept.

He never found fault with his employees before others.

As fast as he learned new wrinkles in regard to selling particular articles he passed the information along to them, so they, too could sell the articles as well as he could.

He kept well posted as to the market and studied qualities of merchandise.

He always spoke well of his competitors.

He was strictly honest and honorable in every way.

He endeavored to keep customers all satisfied, even if he knew they were wrong.

He was modest and avoided talking about himself.

He was willing to take on new goods which he thought possessed merit and then get behind them and push them. He didn't depend on the manufacturer to do his selling.

He was always courteous.

He read the best of trade literature and thus kept up with the times.

FIRE

WINDSTORM

TORNADO

The Mill Mutuals

Agency

LANSING, MICHIGAN

Representing One of the

Strongest Mutual Fire Ins. Groups In United States

With

\$21,750,000.00 Cash Assets

10,100,000.00 Cash Surplus

4,000,000.00 Cash Dividends

Paid in 1920

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

Strength, Service, Economy

ROBERT HENKEL, President
Detroit

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

GEO. A. MINSKEY, Manager

120 Ottawa St., Lansing, Mich.

MEN OF MARK.

E. P. Whitney, Manager Preferred Underwriters Co.

Edward P. Whitney was born on a farm near Onondaga, Mich., March 7, 1881. His antecedents were Scotch and English on his father's side and Irish on his mother's side. His mother's grandfather was named Flanagan and was born in Cork. Mr. Whitney attended district school, subsequently putting in four years at Leslie and one year in the Eaton Rapids high school, from which he graduated in 1907. The next three years were spent at the Michigan University at Ann Arbor, where he graduated from the law department in 1910. The next eight months were devoted to the practice of the law at Greenville. He then removed to Grand Rapids and practiced law until 1914, when he became assistant manager of the Michigan Automobile Insurance Co. A year later he organized the United Automobile Insurance Co., serving as manager of that corporation for five years. He severed his connection with that company a year ago to organize the Preferred Automobile Underwriters Co., a reciprocal proposition with a capital stock of \$500,000, of which \$40,000 has already been subscribed and paid in. The company is unlike any other organization of the kind in the United States, inasmuch as it embodies all the good features of the mutual company and the strong features of the stock company without being either stock or mutual. The statute making such an organization possible was enacted by the Legislature of 1917. Mr. Whitney has associated with him a large number of representative men. Judge Tuttle, of the United States District Court, at Detroit, is Vice-President, E. D. Conger, President of the Peoples Savings Bank, is Treasurer and Lee M. Bierce, Secretary of the Association of Commerce, is Secretary.

Mr. Whitney was married June 21, 1910, to Miss Malvina McNaughton, of Grand Rapids. They have two sturdy boys, 10 and 9 years of age, both of whom are attending the public schools. The family reside in their own home at 234 North College avenue.

Mr. Whitney is a member of the Park Congregational church and a member of the Advisory Counsel. He was superintendent of the Sunday school three years. He is a member of Malta Lodge, F. & A. M., but has no other fraternal affiliations.

Mr. Whitney owns up to but one hobby—fox hunting. He has three fox hounds which he keeps in training at all times. His favorite camping ground is Big Bear Swamp, near Bitley, where he and the dogs spend several days each season. It is an open question as to which gets the most enjoyment out of the pilgrimages—Mr. Whitney or the hounds.

Mr. Whitney attributes his success to perseverance and hard work but his friends insist that a pleasing personality, sturdy honesty and rigid ideas of right and wrong have quite as much to do with his achievements in the accident insurance field as the requisites he names.

Mr. Whitney has prepared the organization plans he originated with great care and thoroughness and confidently expects to see them work out to the advantage and profit of all concerned.

Sad Tale of Bride Whose Cooks Don't Stay.

Written for the Tradesman.

The little bride who lives across the hall from one of my friends in a certain apartment house was married with great eclat. The newspapers made a fuss about the wedding. She is both pretty and charming, and the young man whom she married is both handsome and popular—beside being prosperous. It looked like a very successful affair in every way, and my friend tells me that what she has seen of them in their newly-furnished nest

in preparation for marriage, and knows how to boil and scramble eggs, and a few things like that; but the rest of cooking is magic beyond her doing. The cooks that come to her are not of the sort to direct themselves, and she cannot direct them.

The last time I called upon my friend her own cook was busy across the back hall, instructing the bride's cook (who by the way was leaving next day), about how to prepare a dinner for a party that was to be given that evening. The little bride had ordered it, and then gone out for the day.

And this was the dinner:

Black bean soup.

Squabs with mushrooms.

Larded filet of beef.

Salad with cheese dressing.



Edward P. Whitney.

indicates all that could be desired in the way of mutual devotion.

But already, it seems, there is a cloud of no mean importance on the sky of their happiness. My friend says she has seen the signs of recent tears in the little bride's eyes, and unmistakably clouded expression on the face of the young husband when she has met him in the elevator.

And all because they cannot seem to keep any servants. My friend's faithful old cook says it makes her dizzy to keep track of the procession of butlers, cooks and waitresses that come, stay a few days and go. And the worst of it is that in all the employment agencies the poor little bride is getting a bad reputation as a woman who can't induce anybody to stay. So the new ones come with the expectation that they will find things unsatisfactory; in that state of mind the result is all but certain.

My friend knows what is the matter: this little bride had absolutely no preparation for the business of homemaking. She took cooking lessons

Ice cream and cake.

Also, of course, a canape to begin with, and various vegetables.

Any competent cook could get up this dinner, and this particular cook was anything but competent. But the point is that this poor little bride never has learned anything about the practical aspects of preparing such a dinner; she ordered the material for it and had it delivered about the cook's ears without any knowledge of what it all involved.

Moreover, there is enough nourishment in that list of things to supply six dinners. All served in the same dinner, it means that the guests will be surfeited before they have reached the third course, or all have violent indigestion; or that a great deal of very expensive food will be wasted. If somehow the little bride during the years in which she was getting what was called her education had been given an intelligent training for wifehood and the work of the homemaker she would have been able to plan a far simpler dinner, with something like a

reasonable balance of food values, and her cook would have found it a much less appalling task.

I do not know the rest of the story. I do not know why the butlers and waitresses do not stay. But I suspect it is all of a piece. They are very nice young people, and they will learn, no doubt, by sad experience, at least the rudiments of managing their home affairs so that life will be smoother for them and their helpers.

It is only another illustration, among the many that I am seeing all the time, of the failure of our well-to-do mothers, in the cities especially, to prepare their daughters for what they will surely have to meet. I do not care how much money one may have, or how many servants she can afford to employ; she cannot have an efficiently or even comfortably managed household if she does not herself know how things ought to be done. Her servants will not respect her, and she will not know how to direct them to get the results she is paying for.

Do not call me "old-fashioned." Homemaking, even the most superficial manifestation of it, calls for intelligence. And intelligence requires knowledge. Being a homemaker is "a full-time job," and if you haven't the training for it at the outset, you have to get it. Getting it after marriage is an expensive and painful business.

Prudence Bradish.

(Copyrighted, 1922.)

Hide Market Takes Active Appearance.

Country hides are more actively sought after by large dealers and tanners. Country dealers are able to get bids at will and an Iowa dealer refused to sell all weights at 9c, Chicago freight, although the same offer was made by at least three different buyers. The lot is now held at 9½c at the shipping point and an offer of more than this figure has been made for part of the goods. An old lot of hides sold at more than 7c, although similar hides sold a few weeks ago at 5c. The market seems to be very strong because hides are not coming forward in anything like the volume of former years at this season. Prices are so low that thousands of hides at outlying points are being destroyed because farmers cannot get enough to pay the freight.

Calfskins continue in excellent demand and dealers are now paying 17 cents for fresh lots of outside city and packer skins. Kip are well sold up and the demand is not yet satisfied. Prices seem likely to go higher.

Horsehides are in good demand if fresh, but odd lots are not wanted at any price. Old beefhides are finding a market, but as yet tanners have not found a use for old salt stained horsehides.

Worry poisons the system, kills love, kindness and generosity, destroys the ability to think logically, makes the best food taste like Dead Sea fruit, fills the road to Slumberland with briars and brambles and tacks that puncture, and is never found in the kit of the man bent on discovering the pole of Success.

One of the Thirteen Thousand

—speaks to you

Mr. Dealer:—The California raisin growers believe in Co-operation.

It has been the chief essential of our success.

In the early days our great San Joaquin Valley was a desert. Today it is compared in richness to the famous valley of the Nile.

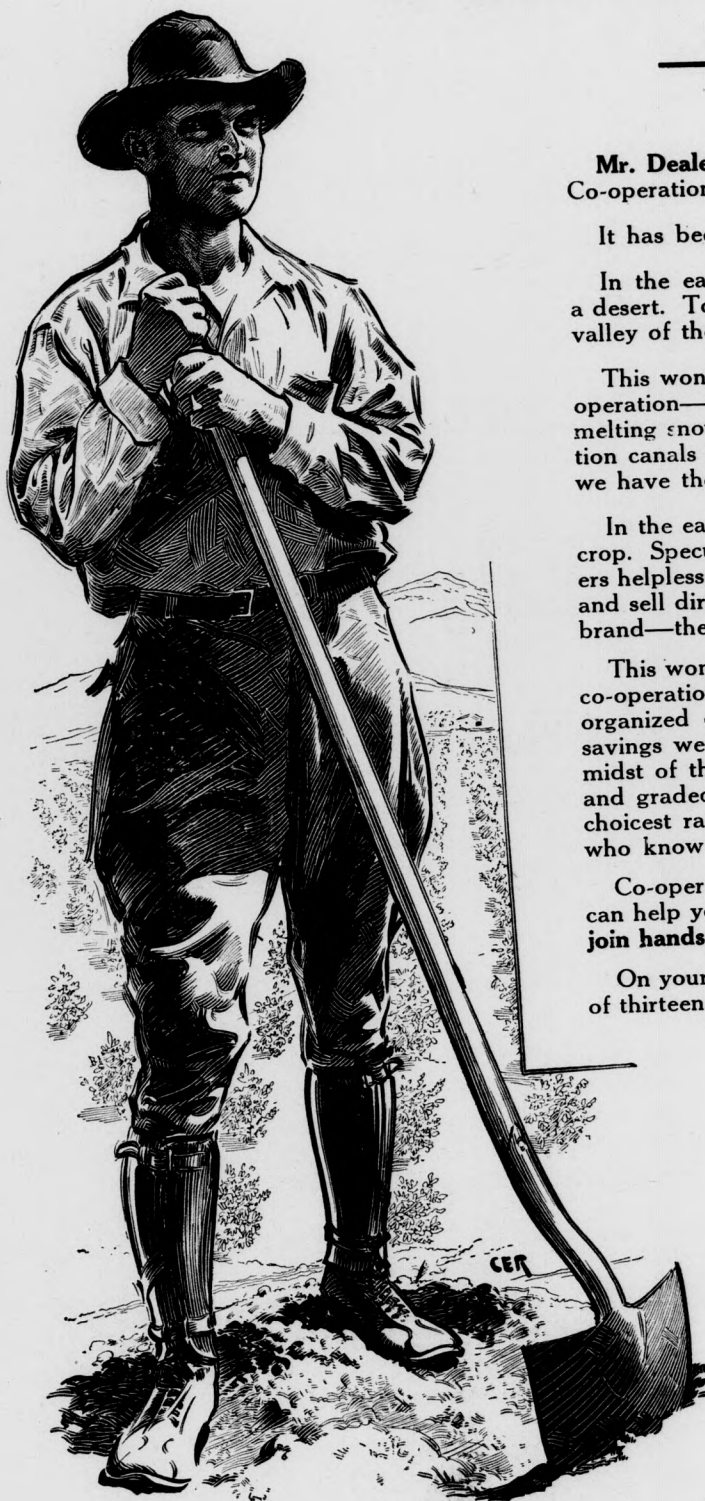
This wonderful change was accomplished through co-operation—neighboring farmers joined to harness the melting snows in the high Serras, leading them in irrigation canals through the sun-scorched plains. And today we have the most fertile land in the world here!

In the early days we found difficulty in marketing our crop. Speculators took away the profit and left us farmers helpless. Today we own a number of packing plants, and sell directly to the wholesale trade under our quality brand—the Sun-Maid trade-mark.

This wonderful change was also accomplished through co-operation—we neighboring farmers joined hands and organized our own marketing facilities. With our own savings we built modern sanitary packing plants in the midst of the vineyards. Our raisins are picked, packed, and graded in the most modern sanitary manner. Our choicest raisins are advertised to millions of housewives who know our Sun-Maid trade-mark at sight.

Co-operation did this. Co-operation can do more. It can help you profit by our great Sun-Maid effort. **Let us join hands.**

On your success—Mr. Dealer—depends the prosperity of thirteen thousand California raisin growers like myself.



SUN-MAID RAISINS

California Associated Raisin Co.

Membership 13,000 Growers

Dept. G-1201, Fresno, California.

LAST OF THE HAPSBURGS.

Glittering Pageant Is Brought to Tragic Close.

The founder of his line, Napoleon was exiled because of what he had done. Charles Hapsburg is the last of his line and is being exiled because of what he tried to do. St. Helena received a giant who "came back," posthumously. Madeira is to receive a pygmy who cannot possibly "come back." He will be remembered as the last ruler of the most illustrious royal house known to Continental Europe. He started on his final journey in an airship and thereby set a record for emperors headed for banishment. This will remain his one unique accomplishment. He is important only because of his ancestors.

Since the year 1282 the Hapsburgs have furnished Austria with her dukes and archdukes. For Hungary and Bohemia they have performed the same service, or disservice, since 1526. Since 1804 Austria's emperors have been Hapsburgs. They were also Roman emperors and German kings from 1438 to 1806. There was a time, too, when Austria's motto took in the whole vowel system, A. E. I. O. U., that is, *Austriæ est imperare orbi universo* (It is for Austria to rule the whole world.) The Hapsburgs have also at various stages of their long career controlled, in whole or in part, the Houses of Luxemburg, Wittelsbach, Lorraine, and other lines that were big, but too small to mention here. They were related to Ferdinand and Isabella when Spain was interesting herself in the discovery of America. It was Charles V who manoeuvred the Reformation politically. It was Maximilian, brother of the late Emperor Francis Joseph, who was Emperor of Mexico during the Civil War. To all of these Charles Hapsburg is related. It is their history that is in reality being closed by his exile to Madeira.

The Hapsburgs have been more notorious than noted. Charles V was their only statesman of real ability though it cannot be said that Rudolph or Ottokar or Frederick III or Joseph II or even the late Francis Joseph was uninteresting. As patrons of art and ranking courtiers they have far outshone the Hohenzollerns. They owed their remarkable, and from some points of view enviable, prestige to their singular tenacity in retaining whatever they got hold of, to the opportune marriages they schemed into existence, and to the fact that so many of them died at the right time. Maximilian married Mary of Burgundy Philip married Joanna of Spain, and Ferdinand took unto himself Anna of Bohemia and Hungary. For one family that was a lot. Then think how Ottokar of Bohemia died and John, the only son of Ferdinand and Isabella of Spain, and Louis of Hungary and Bohemia. As beneficiaries and witnesses in probate courts the Hapsburgs have had few equals. And Charles was no exception. He fell heir to the work of centuries through an assassination.

It is probably on this account that the Powers decided to have him spend the remainder of his days and nights

on so interesting a bit of ground as Madeira. A real estate agent could point out that it is within easy reach, by airplane, of Lisbon, Plymouth, points on the African coast, and the ever attractive Azores. And surely Charles will be allowed to run over to Porto Santo occasionally; it is only twenty-five miles away. Madeira brings up pleasant recollections; its wine is good, better even than the goulash for which Charles's manifestly beloved country is famous.

There is no end to the amusements he may indulge in. Though the island is only twelve miles by thirty, he will have about 200,000 native companions. The climate is superb. The mean annual temperature is 65, and it never gets below 55. The only exception to this is on the top of Pico Ruivo, which rises 6,050 feet above the level of the sea. There it gets real hot and unpleasant because of a wind they have over there that blows dust in from the African desert and because it is so far from the water. But nobody is going to make Charles scurry up

and down that hill so long as he prefers to keep on the level.

If he wishes to study botany and zoology he could hardly have been sent to a more stategic place. He can do original investigation, for the Portugese have done none since they discovered Madeira in 1420. Among birds, kestrels, barn owls, wagtails, puffins and petrels abound. The animals are represented solely by rabbits, rats and mice. The question will arise at once: Why are there no other animals on the island? Of plants, it is recorded that there are cacti, ferns, dragon trees, juniper, and, of course, the immortal grape, honored by the gods, sung of men, and dear to emperors both on the throne and off. Of vehicles, there is none. It is a big drop from an airplane to a mule, but this merely gives the last of the Hapsburgs a chance to continue to gratify his penchant for original undertakings.

As a matter of fact, Charles will be bored during his life-end on Madeira for he is not a capable individual. Were he, he could amuse himself there

quite well. Constituted as he is, the weeks will pass in dull routine, each seeming like a season. It is tragic, and particularly so for the Hungarians who have long loathed the Austrians, who were at last obliged to fight beside them and who finally came to ruin because of that fighting. Now they want a king—and Charles Hapsburg flies in and postpones the day when they may have the form of government which they feel best meets their needs.

It is astonishing how this all works out in poetry. Exactly 100 years ago Lord Byron chanced to read one of Franz Grillparzer's plays. Through with it, he remarked: "Grillparzer! A devil of a name to pronounce, but you might as well learn it." Grillparzer predicted in each of his historical dramas based on the old Hapsburgs that ruin would come unless the rulers of Austria-Hungary chose the better part. The imperial censor forbade their production as fast as they came out. Francis Joseph, however, eventually saw the light, or saw the

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QUALITY

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is

"The Flour The Best Cooks Use"

Flour—to be good flour—must nourish. But it must do more than this. When made into breads it must be of good appearance, light and tender; it must appeal to the taste, and be easily digested.

Lily White Meets These Requirements

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

Sixty years of milling experience—together with the fact that the wheat milled for Lily White is not excelled in quality anywhere in the world—makes possible as well as truthful statement that LILY WHITE IS THE MOST PERFECT FLOUR ON THE MARKET TODAY.

Your dealer has it. Order from him and you will be surprised at your baking triumphs.

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.

plays in a new light, and they became the pride of the Austrian stage. Today they are performed in many lands. But if Charles wants dramatic entertainment the best he will be able to do will be to step to his front door and listen to Portuguese negroes clucking bones as they sing some senseless song.

Allen W. Porterfield.

Fires and Temperament.

When America's fire losses are compared with those of European countries the contrast is not flattering to the United States. No late foreign statistics are available, but a comparison on the basis of the old figures is still a fair one. In 1913 the per capita fire loss in this country was \$2.10, as against 49 cents in France, 33 cents in England, 28 cents in Germany, 25 cents in Austria, 25 cents in Italy, 15 cents in Switzerland and only 11 cents in Holland. This indicates that we burn up our property nearly twenty times as rapidly as the people of Holland and more than four times as rapidly as the French.

The fundamental reason for this contrast, according to A. K. Taylor, writing for the Department of the Interior, is in the matter of temperament. Europeans, he says, are naturally more careful than Americans, and in many of the continental countries fire is made an individual liability and those who are responsible for such destruction must answer to the authorities.

"Under the Code Napoleon," he continues, "which prevails in France and Belgium, landlord and tenant are alike responsible for fire. In France, if a fire starts in any premises through gross carelessness or culpable fault, the offender must make good all damage done to neighboring property by the fire, but the burden of proof lies with the neighbors making claims.

"In the United States such a statute would seem too drastic, yet within recent years a number of cities have enacted ordinances providing for personal liability for fire. This is true of New York City, Newark, Cincinnati, Cleveland, Portland and Austin. Pennsylvania has a State law of this kind and certain provinces of Canada have also adopted such acts. These laws may be considered an indication of a growing realization that fire is a matter of personal responsibility and that its ramifications affect every citizen, either directly or indirectly.

Proving It.

Among the morning batch of culprits haled before a Cleveland magistrate was one man whom the judge addressed thus:

"The charge against you is that you attempted to hold up a pedestrian at 2 o'clock this morning. What have you to say for yourself?"

"Not guilty, your honor. I can prove a lullaby."

The judge smiled in spite of himself. "You mean an alibi."

"Begging your honor's pardon, it was a lullaby. My wife will swear that at 2 o'clock this morning I was walking the floor with the baby."

Forget yesterday—anticipate tomorrow—but work to-day.

United

Good Engineering Conscientious Construction

AFTER all is said, it is these two factors which make a really good motor truck. Good engineering carries with it the use of high-grade materials. It demands the adoption of provedly efficient units.

Conscientious construction means the employment of skilled truck-building artisans who assemble the whole job painstakingly, step by step, making sure that it will stand up under all the stresses of continuous hard wear, and not require frequent after attention.

UNITED TRUCKS are so engineered and so built. Their owners and drivers know it. It would not be boasting to say that the UNITED occupies an important place in the motor truck field.

Specifications and particulars on request.

1½—2½—3½—5-Ton
A Size for Every Requirement

United Motors Company
Grand Rapids, Mich.

FACTORY AND SERVICE 675 NORTH STREET
Bell Main 770

Citizens 4472

Quality—
rather than quantity production

trucks

Clearing Up Some Further Federal Tax Points.

Flushing, Jan. 16—I desire a little more information in regard to the new 1921 tax law and since you have been thoughtful enough to come to the assistance of the country merchant with the helpful article in your Jan. 11 issue of the Michigan Tradesman, I take the liberty of asking that you kindly explain a little more fully concerning some of the statements therein that may effect my tax report return.

1. Paragraph three, under item seven, second column states that the merchant should inventory stock, etc. May I ask if one has elected to use a certain method—cost or sales price method, for instance—can he now change to the cost or market method? The statement is not quite clear.

2. In the same column, paragraph four, he states that fixtures, store buildings, delivery equipment, etc., may not be inventoried, but that a deduction for depreciation on same may be taken. It is not quite clear to me how the deduction is permissible on anything that has not been valued as an asset.

3. Same column, paragraph five: "If the total income which is received from business is \$5,000, one must make a return." Apparently, this means that if the gross sales of any person is \$5,000, that party must make a return, regardless of the net income. If this is correct, citizens of America want enlightenment, for over half of the people that have not to date made any return are not even anticipating doing so and do not understand that they are evading the law.

Your reply will be greatly appreciated by the writer, whether through the Tradesman or otherwise.

Leo E. Travis.

Grand Rapids, Jan. 21—In reply to your letter of Jan. 17, in which you enclose a letter from Mr. Leo E. Travis, of Flushing, requesting information regarding the 1921 revenue act.

We are very pleased to furnish you with any information which we can in an effort to help your subscribers. The following facts are offered in answer to the letter from Mr. Travis:

First: He asks how a merchant may change to the cost or market method of inventorying his stock if he has elected to use a certain method, cost or sales price for instance.

The law states that inventories must be taken in one or two methods. Either (1) the cost or (2) the cost or market price, whichever is lower. The second method is susceptible to two applications, namely: (a) To inventory the entire stock at cost and also at market prices and use the lower of the two inventories is not permitted; (b) On each item, the particular goods must be entered at the lower figure, cost in some cases and market price in others. Only the second of these applications is required by the Treasury Department.

The basis adopted must be applied to the entire inventories, and to all inventories of the business. Ordinarily, "market" means the current bid price prevailing at the date of the inventory for the particular merchandise in the volume in which ordinarily purchased by the taxpayer. Where no open market quotations are available the taxpayer must use such evidence of the fair market price at the date or dates nearest the inventory as may be available.

In regard to the change in basis of inventories, I quote the following from Kixmiller & Baar paragraph No. 177:

"The basis of inventory which is once adopted must, after 1920, be adhered to in future years, except where the change is authorized by the Commissioner. It is not necessary to obtain permission to adopt a correct basis where an incorrect basis has been used, or to use inventories where although required by the regulations, none have been used. Permission to change will not be granted if it ap-

pears that the principle reason therefore is to reduce the amount of tax payable. Where the cost basis has been used with no real election to use cost or market, whichever is lower, for the reason that market has not been lower than cost since 1917 when that method was first authorized, the change to that basis will be permitted when market is below cost, even though the tax is thereby reduced. Such permission must be obtained before the return is filed. If a request for change in basis of valuing inventory is granted, it is not necessary to make any change in the opening inventory for the year in which the change is made, or to file amended returns for previous years. This is necessary, however, where a change of basis is required because that formerly used was at no time permitted by the regulations, and may be required upon request for permission to change to the inventory basis where no inventories have been used."

Next, Mr. Travis asks in regard to depreciation on fixtures, store buildings, delivery equipment and such. I do not know of anything in the law which states that a merchant cannot inventory his furniture and fixtures as well as his merchandise, but it is considered better accounting practice and, is looked on more favorably by the Department, if you use the following method:

Taking the original cost of the building and dividing it by the estimated number of years which the building will probably last. In a stone or concrete building, the estimated life is usually fifty years which would mean that he can write off each year, 2 per cent. as depreciation. Now if a man has formerly inventoried his furniture and fixtures instead of using a fixed depreciation rate, the only requirement is that he shall not decrease the value of the furniture and fixtures to such an extent that the inventory value, which he places in this year's return, is less than the value placed in last year's return by the amount which exceeds the percentage rate which would be figured under the other method.

To make this a little more clear, suppose that a merchant has inventoried his furniture and fixtures instead of using the depreciation method. Suppose that last year his inventory value was \$1,500. His inventory for this year could not possibly be less than \$1,350. In other words, furniture and fixtures usually have an average life of ten years and his inventory this year must not reduce the value of the previous year by more than 10 per cent.

If a merchant has not used the depreciation method in the past, I would not advise him to change this year as it would result in complications. Mr. Travis states in this connection that it is not quite clear how a deduction is permissible on anything that is not valued as an asset. In mentioning depreciations, it was not intended to imply that furniture and fixtures should not be included as an asset. The only distinction is, that under the depreciation method they are not re-valued each year but are allowed to stand on the books at the cost price and a certain percentage of this cost price is taken each year as an expense or deduction.

Under the other method of inventorying the asset each year and cost price do not stand on the books but is reduced each year by a re-valuation.

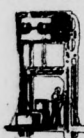
In the third paragraph of Mr. Travis' letter, he mentions the fact that a return must be made by any one who has received more than \$5,000 gross income for the year. This is a very important point and is one of the new changes in the 1921 law. Previously (that is, all years prior to Dec. 31, 1920), a taxpayer did not have to make a return unless his net income was \$1,000 or more if he was single or \$2,000 or more if he was married and living with his wife. Under the present law in addition to the above, it is specifically required that every person having a gross income



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country?

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

Sidney Elevator Mfg. Co., Sidney, Ohio

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

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

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Manufactured by NATIONAL CANDY CO., INC.
PUTNAM FACTORY

GRAND RAPIDS

MICHIGAN

of \$5,000, or more, must make a return regardless of what the net income might be. In other words, a merchant might receive from gross sales, a total of \$10,000 and his expenses might be great enough to entirely offset this income, yet under the law, he must make a return, even though no tax may be paid.

I think Mr. Travis is correct in stating that over half of the people that have not to date, made any return, are not even anticipating doing so, and do not understand that they are evading the law.

I hope this letter may be of some assistance to you. Robert E. Payne, Resident Partner Lawrence Scudder & Co.

When Sugar Was a Rare Delicacy.

We are apt to forget how short a time it is since sugar was regarded as a costly delicacy, proper to be used by the wealthy alone or as a medicine. In the early Colonial days it sold at about 75 cents per pound, in the loaf, and granulated sugar was unknown. It was with the growth of the custom of drinking coffee and tea that it became a food staple.

When it was introduced to England in mediaeval times it was as "Indian salt," a rare and precious condiment, although the art of boiling sugar was known in India before the seventh century and in Egypt much earlier.

The Dutch brought sugar to Manhattan, and a New York gazette of 1730 carries this advertisement: "Public notice is hereby given that Nicholas Bayard of the City of New York has erected a house for refining all sorts of sugar and sugar candy, and has procured from Europe an experienced artist in that mystery."

Need of Real Leaders in Public Places.

Grandville, Jan. 24—What we need to-day is a man for the occasion.

While we are saying this it might be well enough to add men for the occasion. The present decade seems woefully lacking in mental caliber. Can it be that the closing of the world war found us deep in a mental slough from which, to the present hour, the man has failed to appear?

There are those who are even now singing the praises of Woodrow Wilson, organizing to send his name thundering down the ages as the greatest president the Republic ever had.

It will take a number of such organizations and a goodly number of resolutions to effect the greatness of a man who so miserably failed when the test came.

President Harding has made no pretense of being a second Lincoln or George Washington. His friends never have made such claim for him, and his acts up to date do not place him in their class. His pardon of the traitor Debs was his greatest blunder. In doing this one is led to believe that Mr. Harding isn't above aping the acts of an ordinary politician.

What public men lack to-day is the stamina to do right because it is right and not whiffle and turn this way and that in fear of offending the voter back home.

It is this fear of the voter which induces class legislation, cumbers our statute books with innumerable fool laws which ought never to have been introduced, much less enacted. The farm bloc of which so much has been said, is the outcropping of this fear among agricultural members of Congress. Such fears are unworthy the brains of men. In fact, legislation under such influences is almost always vicious legislation.

It must be admitted that at some time or other some of the great statesmen of our country have fallen before the Moloch of public opinion back home, which has been poisoned

by local demagogues to the hurt of the body politic.

Daniel Webster, the greatest expounder of the Constitution, permitted his deep anxiety to become the head of the Nation to overbalance his honesty of thought to the extent that he bowed to the slave power and lost the crown for which he sacrificed his honor.

There are other illustrious examples which it is not necessary to recount here.

The socialists avow that President Harding was compelled to free Debs to gratify an overwhelming public demand—all of which is the purest bosh, of course. There can be no public demand that is a majority demand for the release of any convicted criminal, political or otherwise.

There have been a few men in our history who have been above bribery or intimidation.

We have in mind a long list of old-time statesmen who would, if alive fit in to-day's conditions and needs to a nicety. Such men are not here, however, to make the effort. We are faced with conditions of a nature that requires more than mediocre brains to handle.

The world to-day stands trembling amid the ruins of the most wicked and causeless war ever inaugurated. This being the case, how more than ordinary is the need of great brains to enter into and take command of the legislatures of our states and of our great central legislature at Washington? The need for this was emphasized at the election a year ago when one incompetent administration was buried beneath millions of ballots in the hope that any change might be for the better.

The man for the hour has failed to appear.

Until he does appear we may look for very little proper and serviceable work toward reconstructing a collapsed and dying world. Honesty of purpose might save the day if such

a purpose were manifest, but when every man in our public life is seeking first the safety of his own seat in Congress, there is no prospect of our pulling out of the mire into which we have sunk up to our necks.

The struggle to unseat Truman H. Newberry from a position to which he was duly and lawfully elected by the people of his State shows how the wind blows.

One Senator, standing in his place, tells the Senate that the Michigan senatorial seat was a matter of purchase. He also threatened every senator with defeat at the next election who should dare to vote as his conscience dictated in favor of Mr. Newberry. That senator knew, if he had read the evidence, that there were no voters of Michigan purchased, no bribery or intimidation used and that Mr. Newberry was as rightly entitled to his seat as is President Harding to his, in whose behalf millions of dollars were expended in what millions of Americans believe to have been a righteous cause.

Fear of the American voter is the milk in the cocoanut.

Of the nine Republicans who voted to unseat Newberry, half the number at least were influenced to vote as they did because of this vital fear for their positions in the Senate. Right here it might be well to remark that any member of the National Congress who votes to save his seat rather than for justice is unfit for the place he holds and the sooner he is relegated to private life the better.

Our great need today is for honest men in public places, men who will hew to the line and let the chips fall where they may. Michigan's Senator, Charles Townsend, had the courage of his convictions and we do not believe he will suffer because of it.

Old Timer.

Mere movement isn't everything. A dog chasing his own tail never gets anywhere.

ASK YOUR JOBBER FOR

Hart Brand Canned Foods

HIGHEST QUALITY

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

Quality Guaranteed

The HART BRANDS are Trade Winners and Trade Makers

Vegetables—Peas, Corn, Succotash, Stringless Beans, Lima Beans, Pork and Beans, Pumpkin, Red Kidney Beans, Spinach, Beets, Saur Kraut, Squash.

Fruits—Cherries, Strawberries, Red Raspberries, Black Raspberries, Blackberries, Plums, Pears, Peaches.

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

Michigan Factories at

HART, KENT CITY, LEXINGTON, EDMORE, SCOTTVILLE, CROSWELL, NORTHPORT

Low Heels and Current Styles.

Written for the Tradesman.

If anybody supposed that the eternal style quest had been permanently broken off by the war and the world-wide confusion subsequent thereto, he is entitled to another guess. Wars may come and wars may go, but Fashion goes on forever.

Behold the new and attractive specimens of contemporary footwear for women and misses! Let us have a look at some of these bonnie shoes for indoor, street and sport wear, and see if we can discover what is what, and why?

Right at the outset of any satisfactory discussion of the current mode in women's footwear, the conspicuous absence of Louis XIV heels must be noted. The writer does not mean to say that these high curved heels of fragrant memory have disappeared altogether, but it is a fact that their wear is largely limited to indoors or to outdoor occasions where milady is very much dressed up.

Have the orthopaedic reformers and the dear alarmists, who erstwhile were croaking about the perils of topsey French heels, at length won a signal victory? Not at all. The pendulum in shoe heel style has swung from high to low. Cold statistics, learned disquisitions and colorful and impassioned arguments had no more to do with it than did the swishing about of the elongated tail of Halley's comet.

Woman can stand a good bit of punishment for style's sake, and apparently thrive upon it. Daintily, exquisitely curved pegs from an inch and three-quarters to two and a half inches in height, are admittedly, high; and walking and dancing upon them would seem to be a perilous undertaking, and yet the dear women have done it, and with mishaps so few and far between they appear to be almost negligible. Safety first isn't the moving cause back of the change from high to low heels, nor yet is it for health's sake. It is just one of those curious and inexplicable changes which occur about so often in the realm of feminine footwear.

Shall we welcome it? By all means. For one thing it is a prodigious relief to the eye. It always did make mere man a trifle dizzy to see his women folks faring forth on lofty French heels. And then, for another, they are admittedly comfortable as well as smart and attractive in appearance.

As a matter of fact, it is probably this quality of bona fide comfort that has had as much to do with the popularization of low heels as any other single consideration.

Some one has suggested that women were so comfortable, so free of step, in their all-summerlong sport footwear, that they positively refused to toddle about on high French heels the minute it came time to lay aside sport skirts and summer frocks. Be that as it may, anyhow it came to pass that certain alert shoe manufacturers conceived the happy idea of putting out some style-feelers built with low heels instead of the conventional high ones. Evidently the change was refreshing to the feminine eye, no less than a comfort to her feet; for

the tentative departure grew and grew until it has now become a notable tendency—a real style-feature. None of the latest and most attractive street shoes have Louis heels. Some velvet dancing slippers are made with baby Louis heels, but such heels are moderate indeed compared with the traditional Louis heels; they have much more breadth at the base and a far less pronounced lift of the foot.

Does the appearance of velvet in these dainty little afternoon dancing slippers signify that velvet is coming into vogue again? Maybe not; possibly so; it is too soon to predict. Anyhow these nifty little low-cut models show the curves of the foot in its translucent silk stocking; and there is a clever arrangement of straps to keep the back and sides of the slipper from dropping away and producing that much-dreaded yawning chasm at the heel and along the side of the slipper.

And just here the writer may pause to call attention to the increasing vogue of pumps, oxfords and low-cuts generally. They have the center of the stage. Boots are passe. None of these dainty creations in velvet, satin, brocade and gold or silver cloth were designed for pavement wear, of course but that is not equivalent to saying that they will not be worn on the street, to and from automobiles and street cars. On bright, dry evenings—and even on evenings when the weather is not so auspicious—many of these daintily-made, formal dress shoes will be worn.

What has become of the old-fashioned girl who used to wear artics to and from the party? What has become of all the skeleton overshoes and beautifully-modelled spats? Verily, it would seem, woman has outgrown her old-time fear of colds and pneumonia! The thinnest slippers are worn in mid-winter. Wet pavements and even snow and slush are braved in the lightest and most insubstantial footwear. And somehow they seem to get away with it. Nobody seems to catch cold any more, and where is your stylish maiden who hesitates a moment about faring forth in dainty slippers—especially if they be new and charming?

Well, apropos this matter, several remarks may be made. For one thing, too much fuss and worry about the likelihood of taking cold may have had more than a little to do with bringing on colds. And then the feet, as well as any other part of the body, may be coddled to the general discomfort of the entire person. There is a lot of concentrated wisdom in that familiar saying, "According to thy faith be it unto thee." The simple truth is that Fashion decreed a conspicuous exhibition of sheer hosiery; and to get this desired effect, one had to wear low-cut shoes. And then it followed, as the night the day, that these low-cuts had to be light and dainty for the formal dress occasions; and this notwithstanding the weather man and his darned doings. So, it may easily enough come about that woman shall acquire a sort of hardihood—a sort of new-found immunity to colds—as a result of her habitual use of the lighter types of winter footwear. Time was when the American

Indian used to trek through the forests in mid-winter clad only in a blanket and a pair of moccasins. Sans socks, sans stockings, he went pit-a-patting through the snow and ice. Did he catch cold? Did he acquire pneumonia? Not so. He was as hard as nails, and felt so tremendously hilarious he couldn't help biting a pale face when he met one on the way.

Patent leather oxfords—some of them with cute little strap effects—are slated for a big boom. In the Southland they are quite popular. Dealers in the North are pinning their faith to them for spring wear. They come with low, flat heels. They are worn with light gray silk stockings. When the fad hit a fashionable girls' college some weeks ago, a group of girls in one of the halls held an impromptu counsel, and the question under discussion was, "Shall we fall for the patent low-cuts?" The momentous question was discussed pro and con. It was admitted the patent oxfords were new and nifty; but attention was called to the fact that patent leather is a precarious material; that it chips and cracks and often goes bad for no apparent reason; and the dealers do not guarantee. So this little group of rather sensible college girls decided against the mid-season special in patent leather. Cid McKay.

Live Notes From a Live Town.

Boyne City, Jan. 17—After several weeks our business men's club has been christened and clothed in a permanent organization. The official name adopted is the Noontime Club. The permanent officers are as follows: President, F. O. Barden; Vice-President, E. M. Ackerman; Secretary, Arthur F. Speltz; Treasurer, J. A. Hall. Added to these for the board of trustees are W. A. Sack, Louis Sigel and Lewis Tooley. The personnel of the board assures the vigorous prosecution of the work of the Club. F. O. Barden, of the Boyne City Lumber Co., is a man of wide experience and acquaintance with industrial and economic life, not only of the city, but of the country at large; a man of push, energy, perseverance and vision who, if supported by the Club, will make for great usefulness to the city. E. M. Ackerman, who was the Secretary of the Chamber of Commerce during its first two years, is a good running mate. The nominating committee made no mistake in the selection of the officers and the Club did well in confirming unanimously the nominations. After the business was disposed of, W. P. Hartman, of the State Department of Agriculture, gave a stirring talk on the development of Western Michigan. When he got through, we were all sure that we were in the best corner of the United States, so far as agriculture is concerned, and citizens of a scenic and resort country ahead of any other part of the world. He spoke very particularly of the attractiveness of this place for winter sports, which is something we seldom think of. Mr. Hartman spoke far over the time allowed and the members were not satisfied to let him go, which he was obliged to do, to get away. As it was the special train was held several minutes for our accommodation.

The W. H. White Co. mill resumed full operation last week, much to the relief of a large body of our people, not only the workers, but the merchants who are helping keep the wolf from the door for those whose employment for the past six months has been spasmodic and unprofitable.

Living in a small town may have its disadvantages, but when things are slack the small town merchant has plenty of chances to keep his cus-

tomers from want when the pay check is short or lacking. It will be a long time before some of our merchants' books are cleared of accounts that are purely charitable donations, a concrete expression of faith in the integrity of the average man.

At the annual meeting of the stockholders of the First National Bank Thomas White succeeded Frank Kaden as President. Mr. Kaden has been President during the strenuous years of the war and the even more strenuous years since that event and is, no doubt, more than willing that the responsibility rest on other shoulders than his own. As to his successor, when you say Tom White in this part of the State, it is all that need to be said. The First National Bank will not be a dead one under his administration, neither will it get its feet off the solid ground.

Our young people, our old people, our middle aged people, kids and almost kids are having one grand time. Skates, skis, toboggans and barrel staves—all are brought into play. Forest Lake is in fine condition and Boyne City has all kinds of hills. Never has these delectable sports been so universally patronized as this year. The snow is plenty deep, but not too deep, and the temperature is just right. No thaws and no 40 below—yet. They tell us that W. H. has come out a full-fledged tobogganer and we know that our dignified Superintendent of Schools is steering himself very carefully from lack of cushioning effect on his kitchen. We have failed to note any lack of posterior development, however.

They tell us that Jim is very much interested in pugilists—Jack Johnson, for instance.

Our new masonic hall was dedicated last Thursday evening by Most Worshipful Grand Master Robert P. Anderson, of Port Huron, assisted by Right Worshipful Grand Secretary Lou B. Windsor, of Grand Rapids, Right Worshipful Junior Grand Warden Benj. J. Henderson, of Bay City, Right Worshipful Junior Grand Deacon Charles A. Donaldson, of Grand Rapids, Right Worshipful Grand Chaplain Gallagher, of Bay City, and Grand Tiler James F. McGregor, of Detroit. The impressive ceremony was appreciated by a large number of masons and their families. During the ceremony the 23rd psalm was sung by an octette of ladies. Sometime, Somewhere by a male quartette, and Unfold Ye Portals Everlasting by a mixed chorus. One of the interesting features of the evening was the presentation of a life membership certificate to George Bailey, who has been a worker of Boyne City Lodge for forty years, the presentation was made by Grand Secretary Lou B. Windsor. At the close of the ceremony appropriate and interesting remarks were made by all Grand Lodge officers. A programme of music followed the ceremony and refreshments were served by the ladies of the Eastern Star Chapter.

Maxy.

Hollow, Hollow.

I stood beneath a hollow tree,
The blast it hollow blew;
I thought upon the hollow world,
And all its hollow crew.
Ambition and its hollow schemes,
The hollow hopes we follow;
Imagination's hollow dreams,
All hollow, hollow, hollow!

A crown it is a hollow thing,
And hollow heads oft wear it;
The hollow title of a king,
What hollow hearts oft bear it!
No hollow wiles nor honeyed sweets
Of ladies fair I follow;
For beauty sweet still hides deceit,
'Tis hollow, hollow, hollow!

The hollow leader but betrays
The hollow dupes who heed him;
The hollow critic vends his praise
To hollow fools who feed him;
The hollow friend who takes your hand
Is but a summer swallow;
Whate'er I see is like this tree,
All hollow, hollow, hollow!

Don't get too chesty. The pouter doesn't unduly impress the world.

One Million Pairs *NEW* Army Shoes

Field
Shoe

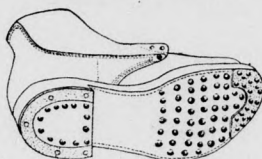


**You Can Buy—
Six Pairs, a Thousand Pairs
or a Million Pairs**

Descriptions:

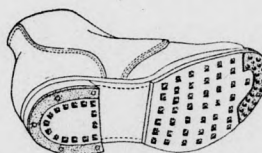
Shoes offered are all new Trench shoes, metallic fastened, double and triple soles with and without heel plates and toe plates, with and without hob nails. The major portion are cowhide, flesh side out. Sizes, widths, locations and other detailed information are set forth in the bulletin which will be sent you upon request.

TRENCH SHOE



No. 1324 Three Soles

TRENCH SHOE



No. 1351 Two Soles and Tap

**Bids Close
Feb. 6, 1922**

Terms of Sale:

10% (ten percent) of the amount involved in cash or certified check must be sent with each bid unless the total amount of bid is \$250.00 or less in which case the entire amount must be sent with bid. Balance of bid is payable at signing of contract in Bankers' Acceptance or irrevocable Letters of Credit payable in not to exceed four months. All bids must be for goods "as is" and "where is" f. o. b. point of storage.

SAMPLES of shoes may be seen at any of the following addresses: Army Supply Base, Boston, Mass.; Army Supply Base, 1st Ave. & 59th St., Brooklyn, N. Y.; Candler Warehouse, Atlanta, Ga.; 1819 West Pershing Road, Chicago, Ill.

ALL BIDS SHOULD BE SENT TO---

Chief, Surplus Property Division,

Room 1402, Munitions Building,

WASHINGTON, D. C.



THE War Department in offering these shoes for sale in this manner makes it possible for even the smallest retailer in the country to purchase direct from the government according to his needs and at the same time the larger operators will have an opportunity to bid for 10,000 pair lots or for the entire MILLION PAIRS—since consideration will be given to bids for the ENTIRE QUANTITY.

Here then is an unusual opportunity for both small and large buyers. Send in your bids. Note the closing date is Feb. 6th, 12 o'clock Noon (E. T.) MARK YOUR ENVELOPE "SEALED BID ON SHOES, FEB. 6, 1922." ACT NOW. DON'T DELAY. OFFER WHAT YOU ARE WILLING TO PAY FOR WHAT YOU WANT TO BUY. Successful bidders will be promptly notified. Checks will be promptly returned to unsuccessful bidders.

SEND FOR BULLETIN Listing Entire Quantity

WAR DEPARTMENT



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.

Following Up the Inventory in the Hardware Store.

Written for the Tradesman.

In a good many hardware stores, the annual stock-taking is well under way, if not completed. The question now faces the merchant how to get the largest possible benefit from this work, and the most practical results.

It is not merely idle curiosity that prompts the hardware dealer to take stock. He wants to know just where he stands, not for the mere pleasure of knowing, but for the practical purpose of applying the knowledge thus acquired in the conduct of his business during the coming year.

To take stock thoroughly and intelligently is an important consideration; to follow it up properly is fully as important.

By making an inventory, the hardware dealer finds out exactly what stock he has in his store. He unearths old goods, resurrects odds and ends from the shelves and corners, and generally rounds up the contents of his establishment. An after-inventory sale is, therefore, one of the logical first steps to be taken as soon after stock-taking as possible.

It is not necessary to clear out the left-over goods at one big reduction sale. Many merchants do this, but others follow the idea of gradually shoving these lines to the front and disposing of them by degrees. It is important, however, that a selling plan of some kind should be devised to effect the disposal of such goods without fail.

A large city hardware store makes a practice of vigorously pushing sales of odd lines of goods brought to light during the process of stock-taking. One window of the store is given over to this purpose, and is filled with a collection of goods of all sorts and descriptions. Price tags are prominently shown and figures quoted which, even with the public not very keen for buying, are well calculated to promptly clear out the goods.

For instance, in one year a portion of this window space was given up to meat choppers selling at 98 cents. Descriptive literature bearing on the practical qualities of the meat chopper was displayed in the window. Raisin seeders, pots, pans and general household utensils were shown in connection with this display, all selling at very reasonable prices.

Outside the store, a number of seasonable lines were grouped. A

bundle of odd snow-shovels were marked at 35 cents each. A barrel of axe-handles were quoted at a decided reduction. Extension ladders at so much per foot were also displayed.

In the pre-war days a small town—or rather, cross-roads hamlet—hardware dealer used to make a prominent feature of a 9-cent sale. It is difficult nowadays to find goods to offer at this figure; but the idea can at least be adapted to fit some other attractive price.

Thus, for a period of three days, the price of everything sold terminated with the "9." Goods formerly priced at 75 cents were marked down to 69 cents; dollar goods sold for 99 cents or in some cases 89 cents. "It doesn't look much like a saving," the merchant declared in his advertising, "but when you get a 10-cent article for 9 cents you save 10 per cent. Ten cents on every dollar—and all these dimes count up." On each day of the sale, interest was stimulated by advertising a leader. One day, between 9 and 10 a. m., coal oil was offered at 9 cents a gallon. So marked was the reduction that almost every family in town visited the store and bought coal oil. In this way the store was crowded, and other goods sold almost as readily as the kerosene. For year after year this merchant found his 9-cent sale a great business getter and an effective scheme for clearing out surplus stock.

Hardware dealers in many instances do not take enough advantage of the bargain table. This is an excellent way of getting rid of dead stock and very broken lines; and is in itself an advertisement for the store. Nothing draws the womenfolk like a bargain, and once get a woman familiar with the hardware store and she is more likely to become a regular customer. Of course, if the merchant runs a bargain sale he should emphasize that it is a limited sale, and that the prices quoted will not be repeated. This will not only add to the drawing power of the sale, but will prevent customers from saying in the height of the spring demand: "Why, I bought this here a few months ago for half the price."

The sale should be a regular clearance. Better sell stock below cost than keep it encumbering the shelves and tying up so much money. But be sure, if any drastic bargains are given, that the stock offered is really dead stock. There is a difference between goods that are dead and goods that for the time being the demand has swung away from.

But if the merchant hold a sale,

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

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

Foster, Stevens & Co. Wholesale Hardware



157-159 Monroe Ave. :: 151 to 161 Louis N. W.

Grand Rapids, Mich.

let it be a sale, and not merely the bringing forward of a few leaders.

After stock-taking the merchant should turn his attention to the question of improving the appearance of his store. Much improvement will necessarily have been effected in the stock, but the good work should not be permitted to end there. Would it not be a wise plan to start the business of the new year with a rearrangement of the store interior?

By shifting the show-cases around a little, moving the stoves to the other side of the store, or making some such changes as may be found to be expedient, the store can be made to look newer and brighter.

The experience of the past year, carefully studied in retrospect, will probably indicate the way to improvements in the interior arrangements of the store.

A paramount consideration is prompt attention to collections. Having ascertained through the medium of the inventory exactly where you stand financially, you should lose no time in realizing as far as possible on outstanding accounts. "Start the new business of the year with a clean sheet" is a good rule under normal business conditions; and though circumstances this year may militate against its exact enforcement in all cases, it is desirable to start off with as few debtors and as small outstanding accounts on the books as possible.

Some hardware dealers resort to "conscience stirrers" to bring slow pay customers to time. One man employed the following terse appeal: "Man is dust. Dust settles. Are you a man?" There are times and conditions where such appeals would be effective; and other times and conditions where they would be tactless. The really best method of speeding collections is to treat the debtors as individuals, go after them personally where necessary, give them more accommodation if there is no help for it, but by all possible means persuade them either to pay up or at least substantially reduce the outstanding accounts against them. This is a year when the books must be carefully and closely watched and when merchants must guard against careless credits.

Stock-taking should be followed also by a close scrutiny of the buying problem. The dealer has ascertained exactly what he has in stock, and is able to gauge with a certain degree of accuracy the probable extent of the demand in each line. He is in a position to plan out a "buying campaign" for the year, deciding how much he will need in each line and how much it will be advisable to spend in each department. The appropriations thus made could be altered later on as circumstances suggest; but this plan will probably give better results than mere promiscuous buying. Careful buying is essential; but too cautious buying, like too generous buying, may have its bad results.

Victor Lauriston.

Every Man the Creator of His Own Destiny.

Boyne City, Jan. 24—We like to arrogate to ourselves the idea that we

are the arbiters of our destiny. We have it dinned into our ears that by work and thrift we progress to comfort and competence and we take to ourselves credit for accomplishment and blame for our failure. It is only relatively true. Heredity is absolutely out of our control. Environment is the result of generations that have gone before. Circumstances are so far from personal control as to be almost ridiculous to try to combat. We say that a man breaks away from his heredity. How do we know that in the subconscious brain of father or mother there did not lie some thought, some ambition, some trait, momentary, perhaps, that marked the child with a distinct bias of will or thought, which led him to grow out of or ignore the environment. As to circumstances, no man can change them. A century ago a babe was born in a wretched cabin in the wilds of Kentucky. He grew to manhood and passed on to middle age. He was a failure in the eyes of the world. He was a good man, as men go. He was not particularly brilliant, certainly not handsome. His environment he did not make. The circumstances that brought out his inherited greatness he had nothing whatever to do with. They were so far from his kin, both by time and distance, that he could have nothing to say or do to shape them. Still his name will be known as blessed long after the banner he strove so valiantly to preserve shall have been lost in the mists of antiquity. His hereditary bent did make him use his environment and shape his circumstances to make him the man of the hour.

Of all the sons of men, the worker with his hands is the most helpless. At the beck and call of superior minds he goes through life. He may rebel against this condition. He may combine with others in union guilds, but it remains just the same. He is helpless. Alone he is a drop in the great sea of humanity. Combined with others he is the beneficiary or victim of those he places in authority. Thrift and foresight may mitigate his condition, but he is without any protection from conditions that allow or deny his exercise of these characteristics. How many men to-day, all over the world, are walking the streets, waiting for things to open up? Not the thriftless, lazy or incompetent, seeing their painfully gathered savings dwindling away in providing necessities. How was he to foresee, ten years ago, that Europe would be turned into a shambles and its garden spots turned into a worse than wilderness? Who, a decade ago, would have listened to a prophecy that all the great, fertile, prosperous empire of Russia would now be prostrate in poverty and degradation, dependent on the alms of other peoples, far across the seas. And all because six decades ago there was conceived in a moment of unbridled passion a child which, grown to manhood, became a monster of insane egotism and world-grasping ambition. As industries are organized, the worker is in no less helpless plight. The bigger the organization the less the individual worker amounts to. He cannot know, and is denied all means of knowing, conditions that are vital to his own prosperity. His pay envelope is full or lacking entirely at the behest of men whom he does not know and perhaps never heard of. His place is dependent on the whim of the man or men directly over him. He is hired because of necessity and frequently fired because the boss has a headache or stomachache. Organization may help some, but the organization is always at the mercy of venal, ignorant and unscrupulous leaders, and the vast body of common laborers are without any definite protection whatever.

Helpless? We are all helpless, but of all the elements of humanity the great mass of what we call common laborers are the most helpless and most dependent on an over-ruling Providence for existence.

Charles T. McCutcheon.

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.

TAKING INVENTORY

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

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

A. B. KNOWLSON CO.
Grand Rapids Michigan

How About Taking Inventory?

This is the time of the year all good merchants should prepare to take their annual inventory. You will need inventory blanks to facilitate and expedite this work.

We are prepared to furnish inventory blanks as follows:

100—8½ x 11, good stock	-----\$1.75
500—8½ x 11, good stock	----- 3.75
1000—8½ x 11, good stock	----- 5.50

Send your orders in NOW.

TRADESMAN COMPANY

Corner Ionia and Louis
GRAND RAPIDS, MICH.

INDUSTRIAL RELATIONS.

How the Kansas Court Functions Fairly and Honorably.

Following is the address made by Henry J. Allen, Governor of Kansas, before annual meeting National Shoe Retailers' Association at Chicago:

I am glad to come to the National convention of a great industry which has gathered itself together for the purpose, the honest purpose of discussing the good of its particular order, because there is nothing we need so much in this day in the United States as the men who are engaged in the important retail industries of the country gathering themselves together for the purpose of discussing that which is constructive and that which is wise and that which is reasonable and that which is brotherly, not for the shoe industry alone, but for the industry of us all who are seeking to get back to the normal condition of life.

I think, because it is my hobby, that one of the most reasonable things to discuss at this time is the necessity of disarmament which has to do with labor and with industry. I have been very greatly inspired by the last month of the discussion at Washington for the disarmament conference, and I am of the opinion that nothing more important has come to challenge the attention of the American public and of the public of the world than the need of the disarming of the nations of the world. The same need that challenges us for the disarmament of nations challenges us for the disarmament in the industrial controversies.

On the day we signed the armistice, the president of the American Federation of Labor spoke to an audience at Laredo, Tex., gathered for the purpose of considering the introduction into the American Federation of Labor the Mexican situation, made a speech in which he said: The fight of the American laboring man is to keep what he won during the war." Now, manifestly, if anybody won anything during the war which he was to fight to keep, then it became apparent at once that he must keep that which he won during the war by some artificial process, because none of us won in moral strength and in moral worth, anything out of the war.

We went into the war to save the civilization of the world, and, having saved that, we had saved it—we had not won it. And it became evident, at once of course, that if we were to keep for the American laboring man the high levels of his wages during the war, then we must keep it through some artifice, and in a very short time it became apparent to us as to the artifice that had been employed to keep the wage levels what they were during the war. It was a simple artifice, employed through generations in countries of Europe and tried for the first time in history in the United States—the artifice of slacking on the job.

We discovered within eighteen months that that artifice would not work in a land of achievement. The philosophy of doing as little as you

could for the most that you could get did not fit the American situation. Why? We have seen it everywhere!

Jim Larkin, head of the weavers, the garment makers' association of New York, made this speech two years ago to the employees of the garment makers' union: "My union friends, my advice to you is to do as little as you can for the most that you can get." That was the utterance of a new doctrine in America. What happened? Before that time the greatest garment producing factory in New York City had been producing garments at a weekly wage cost of \$1,800. Then they took Larkin's advice. What happened? From that time on they produced 20,000 garments at a weekly cost of \$7,000. What happened? We quit buying garments; that's what happened, and to-day more members of the garment makers' union are out of employment in New York and Boston and Philadelphia and the other great cities which have to do with the making of garments than at any time for the last quarter of a century.

A great labor leader in Indianapolis called a strike in Seattle because a brickmason had carried a board from one floor to another that should have been carried by a carpenter. Why? Obviously, to create an artificial demand for carpenters and brickmasons. What has been the result? More carpenters and masons are out of employment to-day than at any time before in the history of Seattle for thirty-five years.

What is the lesson of the problem? Out in my state where the farmer, connected with the primary industry, sends his hides to market, he can't get enough from the purchaser of those hides to pay for the freight upon the hides. Then he goes to the shoe store and buys a pair of shoes and wonders who got the money.

When we send three carloads of livestock to market, it takes all we get from one carload to pay the freight upon the other two cars. Then we go to the railroad president and we say, "Here, this is extortionate. Agricultural commerce may not live under this. What's the answer?"

That led to the necessity of the multiplication of the personnel upon the job, and there is only one way to get back to normal, and that is through the doctrine of an honest day's work for an honest day's pay.

If you are going to accept that philosophy—and I make no insinuation here, I think you are a wonderful lot of chaps, I do hope you will come to Kansas City for your convention next year—I make no insinuation except as to this: If we are going to establish in the business economy of the country the doctrine of an honest day's work for an honest day's pay, then to go with it we must adopt the doctrine of an honest profit for an honest dollar—and no more. I hope you got that last aside—"and no more."

In Kansas we think we have accomplished something in the stabilization of industrial life and commercial life and productive life through the Industrial Court. I think most

of you yet remember, although it is a long while to ask a republic to remember the wrongs of two years, two years is a very long time for the public to remain indignant upon any subject, but two years ago when we had the general coal strike in the country, Kansas was hit hard. She depends for her industrial coal and for her local coal upon the bituminous district of the State; and within two weeks after the strike had struck, we found that we were out of fuel. There was suffering in homes, there was danger of suffering in hospitals, schoolhouses had closed, and we were up against it.

Then I went to the supreme court of my State and asked if the supreme court would turn over to the State under the direction of a receivership all the mines in order that the State might proceed to produce coal to relieve the public from the danger of freezing. I will never forget the look of mild surprise that came into the face of the chief justice of the court, an admirable public servant, who has been upon the court for thirty-five years, and he said, "Well, governor, upon what allegation do you want to turn over these mines to the State?"

I am no lawyer, so I said, "Well, judge, whatever allegation you think would work."

You know, men have been kind enough to give me credit for considerable courage in reference to the coal mining episode. I want to tell you that the first credit for courage belongs to the supreme court of my State, which did not hesitate to do a needful thing merely because it was a thing that had not been done before.

And after they had turned over all the mines to the State under a receivership, I went for a week pleading with the miners to go back to work, offering them various compromises which I thought would be acceptable, and holding before them the picture of suffering and death that must pursue if they insisted in their determination not to mine any coal and not to let anybody else mine any coal.

And in justice to thousands of them, I think half of them, they came to me out of my audience saying, "We'd like to go back to work. We don't want to be held responsible for the suffering that you portray; but unless Alexander Howat, the president of the district, gives us his permission to go back to work, we dare not go back."

That was the spirit of American independence I found in that 100 per cent. organized district.

I never pleaded so earnestly with any people in my life as I pleaded with 15,000 people, and at the end of six days and six nights I had made just one convert, an American-born citizen by the name of Guffey, who said, "I'm going to stay with the State."

So he stayed with us and helped us mine coal, and, weeks later when the strike had been broken and the operators had taken back their mines and the miners had gone back to work, Guffey's union met and suspended Guffey for ninety-nine years. That was the spirit of brotherhood I found!

And then we found that they would not go back to work. I issued a call for volunteers to come and mine coal for the purpose of keeping the State from freezing, and in twenty-four hours more than 11,000 people sent me word that they were on their way.

And everybody scoffed and sneered, and Alexander Howat, the president of the mining federation of the district, said, "Not a pound of coal has ever been produced in this district for forty years except by union labor, and not a pound ever will be produced except by union labor." The operators said, "We think that is so; we don't see how you can turn a wheel."

And then I chose from this great offering of volunteers some several hundreds of young men who had been in the service of their country overseas. I have been over there myself, and I have seen a lot of these lads performing such services against such obstacles that when Alexander Howat told us that no man could mine coal unless he had a union card, remembering what I had seen these lads do, I knew he was in for a surprise, at least.

I will never forget the first trainload of volunteers that came into the mining district. The miners were there to give them a welcome. The sort of welcome that strikers give to those who come to interfere in the proceedings, and then these lads began to get off the train—a lot of keen-eyed, kindly faced, stalwart young Kansans.

They were so obviously what they were—not strike breakers, not scabs—a lot of Kansas boys devoted to the idea that it was their duty to protect the public against freezing, which is an unpleasant thing, that the miners themselves realized how incongruous it would be to call them any of the names they had come to call them, so they received them in silence. These boys marched up the street of the mining camp of Pittsburgh to the place from which they were to go to the mines.

And they taught us another thing more fundamental in its value even than this fuel which we needed so badly. They taught us to realize that the State has the right to protect the public in anybody's strike.

And then the Kansas sentiment began to background itself in a demand upon me to call a special session of the legislature and pass a law. So we called a special session of the Kansas legislature for the purpose of writing into the statute of the State the provision that in the future no combination of capital or of labor or of them both or either of them should be allowed in an essential industry to bring to bear upon the helpless public the hellish thing they call economic pressure.

I am very glad to tell you that at the end of thirty days of the most careful consideration, the law as it was first written was passed with a full set of teeth on both the upper and the lower jaw, only seven members of the lower house voted against it. It has been upon the statute books of Kansas for a year and ten months and the thing which waits upon that

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.

law is as high to-day in Kansas as that which waits upon any law upon the statute books. You hear people say, "The Kansas Court of Industrial Relations is not working."

Up to a month ago there had been thirty decisions in the Kansas Court of Industrial Relations affecting working conditions and wages, and of those thirty decisions twenty-nine of them have been accepted both by the employers and the employe as being entirely just and satisfactory. Show me a court that works any better than that.

The Kansas Court of Industrial Relations gets away from arbitration which has failed for more than forty years in the United States. Arbitration—what is it? Well, when you representing capital and I representing labor fall out as to working conditions or wages, this is what we do to get arbitration. You choose a man who represents capital, I choose a man who represents labor, and the two select a man who is the umpire, and he may do one of three things; he may join your side and get a partisan decision in favor of capital, he may join my side and get a partisan decision in favor of labor, or he may dicker back and forth and get a dog fall. That is what they generally do.

But into the consideration of that board of arbitration there never comes any concern for the party whose interest is chief at stake in an essential industry—the party of the third part, the general public.

So we have gotten away from arbitration and have gone to adjudication. What is the difference? Arbitration is the effort on the part of men who are selfishly interested to agree upon a programme for themselves, the two of them. Adjudication is an effort of impartial judges, under the pledge of a righteous government to secure an adjudication which has within it no interest except the interest of justice to labor and justice to capital and justice to the general public.

And so we have appointed out there under the law a Court of Industrial Relations of three men who are charged with the serious business of passing upon industrial controversies, who are given the task of keeping a survey of industrial situations and the cost of living and the conditions of living and of doing to every man whether he be employe or employer or a member of the general public that which is just in reference to all the facts in the case.

We have said to one and to the other exactly the same thing, "Be just."

If moral principles do not exist in American institutions for the extension of the police power of government to protect the rights of the public against the economic pressure of the strike, then American institutions are doomed to failure, for the challenge here is to government, and the question here is as to whether any class shall live above the law.

Men are always telling us what government is, that for which it exists, that it exists for human equality, that it exists for human liberty, that it exists to make the world safe for democracy. The finest definition I

have ever heard of Government is that of Samuel Adams when he said, "The achievement of Government is justice." That is the chief aim in every relationship of life, and God help us at any hour when any considerable number of people may rise to seriously question the capacity of Government to bestow justice upon all of its citizens.

I think the most satisfactory creed relationship in all the world is the relationship of the parent and the child, and Government has come to every parent saying, "You shall raise that child according to a programme prescribed by the state. You shall buy it certain clothing and keep it living in a certain atmosphere, and build it certain school houses and employ it certain teachers." And in my State, thank God, it has said, "No matter how much you may think you need the services of this child, you shall keep it in the schools until it is sixteen years of age and has completed the course of study prescribed by the State."

Government will do more than that for you. It will take any man out of this audience, I do not care how potential a figure he may be in his civilization at home, but under certain circumstances it will take him to the general court and a judge shall tell him whether he is going to have back his liberties or whether he is going to be locked up until further evidence is had about his case.

Draft of More Equitable Pattern Contract.

Lansing, Jan. 24—The Committee on Patterns appointed by the Michigan Retail Dry Goods Association, acting jointly with several invited members of the Association, met in Flint on Jan. 12 and, after extended discussion, decided upon a form of a contract which they believed would be equitable and just not only to the pattern manufacturer but to the merchant.

In deciding upon this contract form an effort was made to eliminate all of the features that would seem selfish and unduly favorable to the merchant. The effort was also made to avoid the recommending of a contract that gives the manufacturer an unjust advantage. Our members will observe that the form submitted is simple, omitting so far as possible unnecessary technical and confusing terms.

The meeting began with a luncheon at 12:15 with the reading of the minutes of the last meeting by Mr. Hammond. After the luncheon the Program Committee was excused from the room to take up questions pertaining to the coming convention. The Directors, Members of the Pattern Committee and other members remained to formulate a report.

On behalf of the Program Committee, I desire briefly to report that a list of prospective speakers was discussed and the Manager directed to correspond with such speakers. As soon as acceptances have been received, information by use of our bulletin service will be given to the members of our Association. The Program Committee transacted no other formal business.

The committee of the whole, acting on the Pattern question, after extended discussion decided to recommend to the members of their Association the form of pattern contract as amended, prepared by Herbert N. Bush, of Flint, and the Manager was directed to send a copy of this proposed contract to all of the members of the organization, also to trade journals and to secretaries of retail dry goods associations in other states.

A proposition was made to recommend a change in the method of the election of the President, First Vice-President and Second Vice-President and the Manager was instructed to send out a letter and referendum to our members on this subject.

It was also decided to request our President to appoint a Committee on Resolutions and have a stated time at our convention for a report of the said Committee on Resolutions and discussion of the same. No other formal business being proposed, the meeting was adjourned.

Jason E. Hammond, Manager.

Proposed Pattern Contract.

By and between-----, hereafter known as the merchant and

The -----Pattern Company,-----, hereafter known as the manufacturer, for the purpose of distributing the -----patterns to their mutual advantage and under the following conditions:

The manufacturer agrees to ship the merchant a stock of patterns to the amount of -----dollars at retail or -----dollars net, wholesale price, for which the merchant agrees to pay -----dollars within sixty days and the manufacturer agrees that -----dollars shall be on open account without interest during the continuance of this agreement. The manufacturer further agrees to sell the merchant patterns as required by him at one-half the regular retail price payable on the 15th day of the month for the preceding month's purchase.

The manufacturer agrees to deliver to the merchant once each week by parcel post, a pattern of each size and style manufactured during the preceding week together with printed illustration of same on paper of the same size as the counter book, that it may be inserted therein.

The merchant agrees to reorder patterns sold at least twice each week.

The manufacturer agrees to prepay the transportation charge on initial shipment, the weekly shipments of new patterns as issued and the freight on the return of stock at closing of contract. (Local cartage charges shall not be made by either party on any shipments.) The merchant agrees to pay transportation charge on monthly shipment of supplies and on all reorders.

January and July of each year the manufacturer shall furnish a book with complete list of all live patterns which shall be filled in by the merchant affording a complete inventory of stock on hand. The manufacturer shall also furnish a list of all discontinued patterns commonly called discards. The envelopes from these discards shall be returned to manufacturer, charges prepaid, for full credit on current account at the same price as charged; unless manufacturer insists upon return of complete pattern, in which case manufacturer will pay transportation charge.

At the discard and inventory period, the merchant may select duplicate patterns or other patterns as he may desire and return same complete for full credit to bring the pattern stock down to the original amount as first stated in this agreement.

The manufacturer agrees to pay by check, direct, to the salesgirls in the department five per cent. of the gross sales as an incentive to the girls to increase pattern sales.

This agreement shall be for a period of three years and shall automatically renew itself from year to year until discontinued by either party upon written notice three months in advance or upon the merchant going out of business in which case it may be discontinued without notice.

At the discontinuance of this agreement the merchant agrees to carefully pack for shipment to the manufacturer all patterns in stock, deliver same to transportation company and furnish memorandum of original bill of lading with invoice of patterns. The manufacturer agrees to accept and pay cash for same at full purchase price, deducting from the amount the

open account referred to in this agreement.

Schedule and prices of various items on opposite side of this agreement are included as a part hereof.

-----Merchant
-----Manufacturer

(Printed on back of contract.)

Monthly Schedule of Style Books.

You may ship us-----Monthly

Style Books—

Jan.----	Apr.----	July----	Oct.----
Feb.----	May----	Aug.----	Nov.----
Mar.----	June----	Sept.----	Dec.----

at-----per thousand.
Three counter books, no charge, embroidery catalogue, -----book of fashions, quarterlies.

You are to furnish counter book covers per year without charge.

Liked the Two Thousandth Issue of Tradesman.

Grandville, Jan. 20—Your 2,000th number was a credit to the publication. Your editorial, "Two Thousand Weeks Old," was good. I read it with interest, more especially the concluding portion wherein you rapped the incompetency and cowardice of the present Congress. We expected better things from the Republicans, but you see the old verve of the party has been destroyed.

The insurgent outbreak some years ago started the downfall of the true blue element, and it has been on the down grade ever since, more's the pity. With the death of Knox and Penrose the last of the old-time stalwarts passed on. The halfbreeds and so-called reformers are a bad mess.

I said when I heard that Debs had been pardoned that President Harding would see the day he would be sorry for that foolish leniency. Your opinion that the Allies missed it when they accepted an armistice before Germany was crushed has all along been mine. Terms of peace dictated on the ruins of Berlin would have been far more effective than the present patched up botch.

Your reference to the Newberry case is to the point. I never could see why such an outcry should be hurled at that man, who was serving the country and the flag while his billionaire opponent was harvesting a fortune of hundreds of millions from the misfortunes of his country—ford, the arch Judas and Benedict Arnold of the Twentieth century.

J. M. Merrill.

Better Late Than Never.

Central Lake, Jan. 24—We are somewhat late in replying to your enquiry of Oct. 6, but nevertheless we do not want the opportunity to show our appreciation for what your paper has done for us and all other retailers to go by without thanking you for the real personal interest you take in us retailers, not only as a whole, but as individuals. We have been subscribers to your valued paper for about twenty years and it has always held first place in our office as a trade paper.

As to making the paper more interesting and valuable, we have no suggestions to make. It suits us.

Smallegan, Smith & Co.

People used to say, "It's money that makes the mare go." Nowadays it's the automobile that is making the mare go.

WHEN U THINK OF A

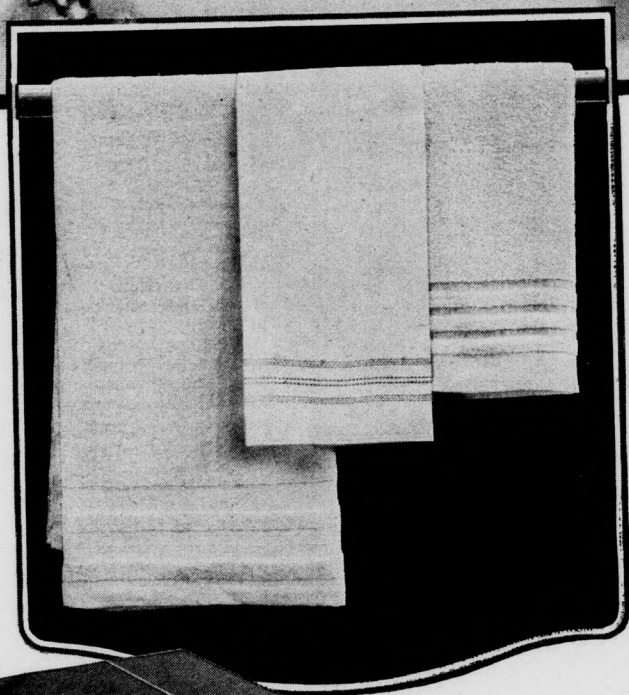
Business Education

THINK OF

McDaddan Business University

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

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



Each package of genuine Cannon Towels has the blue trade-mark label on the wrapper. Look for it.

These are Cotton Towels of Exceptional Quality

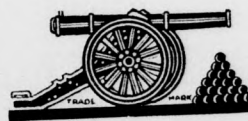
CANNON TOWELS are ideal merchandise for you to handle. In appearance and quality they will please the most fastidious customers. In price they appeal to the pocket-books of all.

These towels are Cannon made from the raw cotton to the finished products, and woven into every towel is the experience of the Cannon Manufacturing Company, the largest producer of towels in the world.

Cannon Towels are made of high-grade, carefully selected cotton. They are finished by a process of bleaching and finishing that gives every towel a superior appearance that will not wear off nor launder off. Cannon Towels are exceptionally absorbent.

The complete Cannon line of cotton huck and turkish towels will meet *all* of your cotton towel requirements. Look for the trade-mark label on every package. Cannon Towels are distributed only through jobbers.

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



CANNON TOWELS

PEERLESS UNDER NEW NAME.

Beware of the Imperial Talking Machine Co.

A year or so ago the Tradesman exposed the infamous tactics of the Peerless Talking Machine Co., of Chicago, because it undertook to exploit its product by means of catch contracts which no man of sense would sign if he first read it carefully. Purporting to be "agency agreements," pure and simple, the printed "orders" proved on close inspection—because they were printed in very small type—to be promissory notes, with all the evil and sneaking features which a shyster lawyer or a crafty business man could possibly work into such a document. The Tradesman discovered these irregularities quite early in the game and uttered repeated warnings so frequently and strongly that few of its readers were victimized by the swindlers. Hundreds of merchants who were not on our subscription list soon learned of the exposures and appealed to the Tradesman for assistance. These merchants were advised to refuse payment of the notes, on the ground that they were obtained by fraud, and to hold the talking machines until reimbursement covering the cost of unpacking, repacking and drayage was sent them in the form of draft or express order. Careful computation disclosed the fact that by acting promptly and effectively in the matter the Tradesman saved the merchants of Michigan at least \$103,000, which would otherwise have gone to enrich the sharpers who conducted their operations from a Chicago address, but who never could be found during business hours at the address given on their stationery.

It is quite evident that the same crooks who concocted the Peerless swindle have now moved over to Celina, Ohio, where they are doing business under the name of the Imperial Talking Machine Co. Practically the same form of "order" (note) is being used to entrap the unwary, the same "catch phrases" being craftily embodied in the "agency agreement," which is as follows:

The Imperial Talking Machine Co. agrees to furnish me (as ordered from time to time as provided herein), talking machines at \$157.50 each, and does further agree to ship me at their earliest convenience, the following goods upon the following terms and conditions to-wit: Six Sample Cabinet Imperial Talking Machines of \$157.50 value, free from any delivery charges thereon, which I hereby agree to store and display in a suitable place and manner in my store.

The Imperial Talking Machine Co. agrees that I may sell Talking Machines shipped upon further orders on a monthly payment plan, the first of such payments to be applied by Imperial Talking Machine Co. on my profit of machines sold, after which time the remainder of the payments on machines sold and delivered shall be forwarded to the Imperial Talking Machine Co. until the entire amount of the wholesale price has been paid.

I may sell any and all Cabinet Machines shipped on future orders at \$210 each, or a fair margin of profit and the notes hereinafter referred to, which are to be taken in payment for same, shall be forwarded to the said Imperial Talking Machine Co. (less my amount of profit) to be recorded and returned to me for recollection. It is further agreed that I shall exercise

due care and diligence in selling such machines only to reliable parties, the Imperial Talking Machine reserving the right to accept or reject any and all orders for the machines ordered shipped directly to customers buying on installment plan.

It is further agreed that the Imperial Talking Machine Co. does not and will not in any manner whatsoever hold me responsible for machines shipped upon future orders, either for payment of same or for monthly installment notes given in payment for same.

It is further mutually agreed that this contract shall remain in force for one year from this date, and is **not subject to countermand** by either party hereto in specified time, and that I shall not fill orders for Talking Machines from any other Company during the term of this agreement and will keep this plan properly advertised during the term of this agreement.

I agree to **acknowledge** the receipt of the delivery to me of six Sample Cabinet Imperial Talking Machines from the Imperial Talking Machine Co., for which I agree to pay the Imperial Talking Machine Co. or order, for **value received, the sum of nine hundred and forty-five dollars on demand.**

And to secure the payment of said amount I **hereby authorize, irrevocably any attorney of any court of record to appear for me in such court or in any court of Justice of the Peace, in term or vacation in any of the States or Territories, at any time hereafter, and confess a judgment without process, in favor of the holder of this instrument for such amount as may appear to be unpaid thereon, together with the costs and twenty-five dollars attorney's fees, and to waive and release all errors which may intervene in any such proceedings, and consent to the immediate execution upon such judgment, hereby ratifying and confirming all my said attorney may do by virtue hereof.**

It is further agreed that the Imperial Talking Machine Company guarantees their machines both in tone and workmanship for two years from date of sale. **It is expressly understood that there is no agreement between the parties hereto, verbally or otherwise, other than which is embodied herein.**

Any merchant who would sign such an agreement, after reading it, ought to be penalized to the extent of \$945, but there is this much to be said in extenuation. The tricky solicitor approaches the merchant when he is very busy or is just closing for the night. He usually selects a dark corner of the store, where the perusal of the small print in the agreement is next to impossible. The agent talks so rapidly and apparently so fairly that the merchant naturally supposes he is interpreting the "order," whereas, as a matter of fact, he is making statements and promises which are not embodied in the contract and which have no bearing on the situation because it is expressly stated in the contract that the contract is the sole basis of the sale and that any verbal statements not in harmony with the contract have no bearing on the matter.

The price asked for the Imperial machine—\$157.50—is fully three times as much as the article is worth. Prices of talking machines have slumped considerably during the past three years, during which time 90 per cent. of the manufacturers engaged in the business have failed. A better machine than the Celina article is being sold by Grand Rapids manufacturers at \$50 or less, so if any merchant imagines he can handle a nondescript machine which has no ancestry he had

better come to the Grand Rapids market, where he can pick up any style of machine he desires—outside of the standard makes—at from \$39 to \$69.

The Tradesman feels almost as though it ought to apologize to its readers for exposing such a bare faced swindle as the Imperial Talking Machine Co., but if this article prevents a single merchant from falling into the trap of these wretches, perhaps it is worthy the effort after all. Those who were caught on the Peerless swindle or the merchants who were too keen to be caught by such a gross fraud need not regard this exposure in the light of an insult to their intelligence.

Old Timer's Opinion of the Michigan Tradesman.

Grandville, Jan. 24—I am reminded that two thousand weeks ago the first number of the Michigan Tradesman first saw the light of day and made its bow to the reading public of Grand Rapids and vicinity.

Whether the bantling of Mr. Stowe's dreams was anything like the present metropolitan publication, I do not know, although I am rather of the opinion that it was hardly to be compared with the present magazine, so modern and up-to-date in every respect.

Success crowns the efforts of the steady worker after an ideal. Horace Greeley once said that there was no such thing as genius save only the genius of hard work, and we may well believe that the founder of that magazine two thousand weeks ago had that sort of genius in the maximum.

How many hopes and fears have matured and gone into the discard in that space of weeks. Right here in Grand Rapids many journalistic hopes have crystalized and borne fruit fit for acceptance, and many more have come to the surface, fluttered, struggled and gone down at length beneath the billows of adversity. Right along, however, the Michigan Tradesman kept its head above water and paddled for life until now it is buttressed in solid masonry which no beating storms can shake.

We can well believe that the boy and man who entered upon the publication of this trade journal had staked his vitality and brain power in the work of building up a publication that would be an honor to the trade, to journalism in general, and a lasting monument to its founder.

The monument is here, the two thousandth number speaking with magic tongue of the one who founded and builded—all these memorable weeks, through evil and good report, leaning neither to the right nor left, but keeping the center of the road down which he marched week by week into the acme of a wonderful success. The Michigan Tradesman as we see it to-day is an enduring monument to its founder and his readers all trust it may be at least another two thousand weeks before its founder has to lay by the pen and seek the chimney corner for rest and quiet against the ravages of age.

The flood of weeks that have swept by since that memorable day when a new journal was launched on the sea of the business world have been weeks filled with interesting experiences. It would make good reading, a book of reminiscences from the pen of our genial friend Stowe, even more interesting to the people of Western Michigan than was that volume of looking backward by Marse Henry of Louisville Journal fame.

A number of publications have risen and fallen in this bailiwick within the two thousand weeks of the existence of the Michigan Tradesman. The United States has engaged in two wars during the time; much of history has been written; much in industrial calm and storm while our

neighbor was being issued every week to meet the demands of the consuming and producing public.

Many a merchant owes his present existence and prosperity to the good advice and sound common sense dealt out to its readers by the Michigan Tradesman. The household as well as the merchant's desk finds this magazine enshrined in its holy of holies as one of the best publications of the day. Its exposure of shams and cheats, its broad stand for the rights of our common humanity weld that love in the people's hearts into a chain which can never be broken.

In time of stress and war nobody questioned the attitude of the Michigan Tradesman. Country first, party afterward. Stowe has never been afraid to hit hypocrisy and criminality wherever and whenever it reared its head. Even those who disagree with some of his ideas never doubt his sincerity and honor and respect him all the same.

It was one of the characteristics of the late Theodore Roosevelt that he always spoke out in meeting, flaying evil men and deeds as God gave him light to see and understand. If that great man had made no mistakes he would not have been a man. While President he was as keen as ever to hit heads that needed hitting. Whatever was right he advocated, no matter how much it might imperil his political prospects. In doing this Roosevelt really enhanced his chances where other and more timid individuals cut corners and knuckled to a certain public opinion which was in fact rather the flare of hasty and excited passions that a better second thought thrust aside as unworthy the consideration of honest minds.

When we read an opinion in the editorial columns of the Michigan Tradesman we know that is the genuine belief of the writer and not the crafty ideas of a shifty politician.

Honesty of purpose is what has made the Michigan Tradesman what it is—the ablest, strongest and most comprehensive trade journal in the American Union.

When one counsels with his innermost soul he must admit that the one word honesty comprehends more of genuine manliness than any other word in our language. The man or woman who is thoroughly honest (not merely seeming so) has his or her feet on the solid rock where God and the angels approve in the highest.

To be honest and hew to the line, let the chips fall where they may, has been and is to-day the motto of the founder and manager of the Michigan Tradesman. Such men are rare, even in journalistic life, and we believe newspaper men compare favorably with any other class so far as uprightness of character goes.

Two thousand weeks of publication finds the Michigan Tradesman more firmly imbedded in the hearts of its readers than at any other time in its history. Old Timer.

A Dangerous Pastime.

"One should never frighten little children," solemnly said the presiding elder. "A fright may work a serious injury, and—"

"You're mighty right, parson!" endorsed Gap Johnson, of Rumpus Ridge. "Look at this scar on my head. One hot day last summer I seed my least boy, Bearcat, asleep by the chopping block there under the ellum, and figgered I'd have some fun with him. I sneaked up and roared 'Brur-r-r!' like a bear. The little feller jumped up with a yell, and without stopping to take a look grabbed the hatchet off'm the block and throwed it at me. Like to have split the whole durn top of my head open. No, sir; it hain't no ways safe to skeer children."

Soft circumstances make more failures than does hard luck.

C. N. MATHER, Broker ANNOUNCES

THE OFFERING FOR SALE OF A
LIMITED NUMBER OF SHARES
OF NO PAR STOCK IN THE

Grand Rapids Knitting Mills

35 GARDEN STREET, SE., GRAND RAPIDS, MICH.

Manufacturers of Standardized Underwear

Price, \$5.00 Per Share

NOW PAYING DIVIDENDS

OFFICERS

JOHN D. CASE, President

F. STUART FOOTE, Vice-President
President Imperial Table Co.; President Foote-Reynolds Co.

CARL N. MATHER, Secretary

WALTER S. PALMER, Treasurer

LOUIS J. MURRAY, Superintendent

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ture Co.

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Co.; President Imperial
Table Co.

C. N. MATHER

WALTER S. PALMER

LOUIS J. MURRAY

Conservative Investment

Because:

BUSINESS NOW ESTABLISHED

The Grand Rapids Knitting Mills is no experiment. It went through the experimental stage years ago and is now thoroughly established both in factory organization and with the trade. Because of standardization in one style of garment, built with the latest machinery and labor-saving devices, this company now sets the price of the world on this one garment.

THE DEMAND for this particular garment is greatly in excess of the ability of this mill to fill. The largest jobbers in the Middle West purchased their entire production last year and are already in for increased orders in 1922.

Because:

THIS IS A LOCAL INDUSTRY,

backed by local business men. These men would not have invested if it were not a conservative business.

THE FINANCES ARE SOUND

and credit unimpaired. Ample funds are being raised by the sale of this stock to not only provide for greatly increased production, but also for ample working capital.

ONLY ONE CLASS OF STOCK

no preferred stock or bonds to eat up the profits. Each share receives the same proportion of earnings as the other.

COUPON

CARL MATHER,
422-423 Widdicomb Bldg.,
Grand Rapids, Mich.

Please reserve _____ shares of
Grand Rapids Knitting Mills stock
at \$5.00 per share.

Signed _____

Address _____

C. N. MATHER

422-423 Widdicomb Bldg.

GRAND RAPIDS, MICHIGAN

COUPON

CARL MATHER,
422-423 Widdicomb Bldg.,
Grand Rapids, Mich.

Without any obligation to me please
send me full particulars regarding in-
vestment in the Grand Rapids Knit-
ting Mills.

Signed _____

Address _____

Mid-Winter Clearance Sales in Dry Goods.

Written for the Tradesman.

Attractive price concessions may not be exactly a royal road thereto but the fact remains that it is still the most practicable way to bring about liquidation in those things which the dry goods dealer does not wish to carry over to another season.

Most merchants find the twice yearly sale indispensable. In many communities the January clearance sale is now in full swing. In the more northerly section January may be a trifle early, but if the time has not already come for the mid-winter sale of fall and winter merchandise, its day can hardly be far off. Now is the time to stimulate activity in the movement of woollens, heavy silk fabrics, and other distinctly fall and winter suit dress and skirt materials, including novelties.

About this time of the year enterprising merchants are announcing reductions in the price of furs, fur-trimmed coats, suits and dresses. It stands to reason that these things must go quick, or be carried over until next fall. Such lines are pretty apt to be quite broken, consisting in the main of odds and ends, and the best plan of procedure is to lump them all together in one big sale in which prices are materially cut.

To the thrifty housewife who is tremendously interested in the problem of scaling down the cost of living, a 10 per cent. reduction in the price of woollens will generally prove accelerative. These will include, to be sure, your moussines, panvelaines, duvet de laines, flaked suitings, and all wool plaid skirtings. Include also in your sale all winter silk fabrics, chiffon velvets, silk duvetynes, crepe-ongé and canton crepe; and then, just by way of good measure, prepare a table loaded with reduced price blouses. You doubtless have them in georgette crepe and crepe de chine, in broken sizes, mussed up patterns and more or less precarious styles, where-in quick selling is highly desirable.

Outing Nightwear and Sweaters.

Sometime in the near future it might be well to announce a sale of outing nightwear, such as children's striped outing sleeping garments, with or without feet, women's striped outing night gowns, and boys' and girls' striped outing pajunions, and all other sundry of your outing nightwear. The liquidation of such stocks is a matter of prime importance.

And the same is true of women's and children's sweaters. Slipovers, sweater coats and Highland Shaker sweater coats for women, and all sorts of sweaters for children's wear, should be reduced for quick selling.

To these you may desire to add the residue of your children's fur sets. These muffs and scarfs, of handsome furs, were very attractive when you first got them in, but as you consider the calendar and anticipate the balmy days of spring, you will feel more comfortable to see them moving now.

How many left-over middy suits do you have? Run through your stock and pick out all girls', juniors' and misses Jack Tar and Mar-Hof regulation emblem trimmed middy dresses

and middy suits—those fine quality French serge and storm serge creations in which your soul had its delight earlier in the season—and lump them together in a grand clean-up sale.

Your White Goods Sale.

The white goods sale has passed the experimental stage. Customers are now in the habit of looking forward to it, especially in the larger communities. The white goods sale is a mighty good idea for the store in which the lines are sufficiently varied and the stocks big enough to justify a special sale of this character.

On general principles any kind of a special sale is a good thing, provided of course it is worked up and put on in the right way. Big city department stores inaugurated the white sales idea, and now the program of winter activities of these big establishments includes a white goods sale along with other mid-winter business building stunts. Usually the white goods sale comes along from a month to six weeks after the Christmas holidays.

And most anything from the simplest and most inexpensive commodity to the finest and most expensive table linens and white silk hangings may go into the sale, nor does it matter much what, so long as all be white.

Just by way of suggesting a few of the more obvious commodities that should be comprehended in such a sale, the following are mentioned: Yard goods in white, sheets, sheeting, pillow cases and materials therefor, towels and toweling, knit underwear, table linen, handkerchiefs, wearing apparel in white such as white skirts and combinations, corsets, camisoles, brassieres, etc.

The white goods sale lends itself admirably both to effective trims and to newspaper advertising. And, though the average smaller store cannot hope to put on a big smashing white goods sale on par with such sales as featured by the big metropolitan department stores, it may very well be worth while for the smaller store to put on a white goods sale. It should have the effect of stimulating some interest and luring in quite a number of customers who might otherwise have no occasion to come in.

Clearance Sale Advertising.

The result of your white goods sale or any other special sale that you put on, will be determined largely by two factors; namely, the effectiveness of your newspaper advertising, and the attractiveness of the price reductions you are willing to make.

Some dealers have developed a knack for making a mighty stir over a small concession, which of course is clever; but a genuine sale ought to represent some real bargains if the dealer is to keep faith with the public and build up good will along permanent lines. Without some prospect of a genuine bargain women will not respond to your appeal. If, therefore, you hope to create much of a stir in your community, resort to the good old expedient of price quotations. And use sufficient newspaper space to tell an effective story.

You will observe that the writer has

thus far mentioned but the one kind of advertising, namely the newspaper announcement. This is because the newspaper is your best medium, and should therefore receive the major emphasis. But newspaper advertising may be supplemented by direct mailing, if that sort of approach is desirable. Whether it is, or is not, in your particular case will depend upon your past experience with it, and, to some degree, upon the size and character of your trade. Some dealers invariably supplement newspaper advertising with direct mailing, others do not. Some believe it pays, others have found that, in their case, it does not. Each man must determine this matter for himself, and govern himself accordingly. Frank Fenwick.

A Women's Shop That Sells the Men.

The Lindner Company, Specialists in Feminine Apparel, Cleveland, has solved one problem that confronts all stores catering particularly to women—how to get to the male pocketbook direct at the holiday shopping season.

Some years ago the store instituted a "Men's Buying Bureau," located right inside the front door, entirely shut off from the rest of the store, and as private and exclusive as you please.

Here men who would not think of venturing into a land of feminine apparel or daring to ask a pretty clerk to show them certain dainty and be-ribboned "mentionnots," do not hesitate to slip in during a noon-hour and discuss their Christmas require-

Some merchandise is based on **POLICY**, some on **EXPEDIENCY**, but

PRINCIPLE SHIRTS

ARE BASED ON HONOR

This is worth remembering.

Daniel T. Patton & Company

Grand Rapids, Michigan - 59-63 Market Ave. N.W.
The Men's Furnishing Goods House of Michigan

HAVE YOU A Merchandising Problem?

OUR HELP
is free for the asking.
GRAND RAPIDS DRY GOODS CO.

We sell quality merchandise AT WHOLESALE ONLY at lowest prices prevailing and DELIVER THE DAY THE ORDER IS RECEIVED.

Bundle Gingham

Both remnants and 10-20 yard short length 27 inch and 32 inch Gingham in fancy and plain patterns. Very good assortments, priced from 10½c to 18½c yard.

Let us send you a sample bundle.

Quality Merchandise — Right Prices — Prompt Service

PAUL STEKETEE & SONS

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

ments for the feminine sex. Perhaps one good reason, aside from the service, is the good letters which are sent out. Here is one, for style:

My Dear Sir:

This is a woman's store. Our merchandise appeals to women. Our advertising is written to women. The whole atmosphere is feminine.

BUT

There are a few "regular fellows" connected with this organization who appreciate how other "regular fellows" feel when contemplating the purchase of a Christmas present for their best beloved.

A lot of us don't even know the names of the pretty bits that please her most.

Some of us are ashamed of our ignorance and others are just plain scared to go into a woman's store and ask a woman clerk to help select a woman's present.

We have established a booth, ground floor, just a few feet from the front entrance (also exit.)

A "regular fellow" is in sole charge. He knows what women appreciate. He knows all about sizes and that stuff. You can come and whisper to him like a fellow lodge member. He will take your order or tell what to order. We are going to help two thousand Cleveland men make two thousand Cleveland women happy on Christmas morning.

R. M. Davis,
Men's Shopping Bureau.

Display Man Uses Filing Cabinet As Ally.

A wide-awake display manager has a large filing drawer, equipped with alphabetical guides and guide-high folders which he uses for filing away ideas, plans and suggestions that may be employed at some future time in working out displays. A separate folder is provided for every possible occasion and line. For instance, one folder is provided for filing ideas and suggestions relative to "Christmas Displays," another for "Spring Displays," others for national days, etc. A folder is provided also for each line, as one for neckware, gabardines, etc. Miscellaneous ideas and suggestions are filed in a miscellaneous folder. The sources for the ideas and suggestions are many. But one of the most productive to this manager has been the trade magazines. He goes carefully through all that comes into his hands, using window and inside displays that others have found successful, and also the advertising pages. In addition, he has found that magazines entirely out of his field have been productive of good results. Not all the ideas and suggestions thus gleaned are suitable as presented, but they are the seeds that sprout new ideas that later blossom into actual displays.

We are manufacturers of Trimmed & Untrimmed HATS

for Ladies, Misses and Children, especially adapted to the general store trade. Trial order solicited.

CORL-KNOTT COMPANY,

Corner Commerce Ave. and
Island St.
Grand Rapids, Mich.

PRICES CURRENT ON STAPLE DRY GOODS.

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

Bleached Muslins.	16 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	15	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.	13 1/2	36 in. Hamilton, All	57 1/2
Big Injun	13 1/2	Manchester 80x80 Dk.	19 1/2	Wool Storm Serge	87 1/2
Lonsdale	16	Scout, 64x60, Lights	14	No. 75, 50 in. Storm	
Hope	15	Scout, 64x60, Darks	15 1/2	Serge	1 10
36 in. Indian Head	18 1/2	Shirtings	09	No. 4040, 50 in. Storm	1 32 1/2
33 in. Indian Head	18 1/2	Reds	11	40 in. Julliards Pla.	2 00
54 in. Ind. Head L.F.	32 1/2			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	K S, 36 in. Storm	37 1/2
Black Hawk	12 1/2	100 Flannelette	12 1/2	Serge	1 22 1/2
Giant	12 1/2	1931 Outing Lights	11 1/2	2215, 50 in. Storm	
40 in. Exposition	14 1/2	1921 Light Outings	12 1/2	Serge	1 22 1/2
40 in. 96A	11 1/2	Applefleece Shaker	13 1/2	56 in. Silvertone	2 00
		Scotchdown Shaker	16	Coating	1 65
Wide Sheetings.		Appledown Shaker	16	D R N Tricotone	
Pepperell Unblea.	Blea.	24 in. White Shaker	11 1/2	Carpet Warp.	
10-4	58	26 in. White Shaker	12 1/2	Peerless, White	46
9-4	49	Daisy Cloth	15	Peerless, Colors	50
8-4	44	1931 Dark Outings	15		
7-4	40	Draperies and Cretonnes.		Diaper Cloth.	
Less 5 per cent.		Hamilton Twill	16	18 in.	1 15
Pequot Unblea.	Blea.	Dresden Fy. Drapery	18	20 in.	1 25
10-4	60	Tudor Fy. Drapery	20	22 in.	1 35
9-4	55	Nu. Drapes	35	24 in.	1 45
8-4	50	Westmoreland Creto.	16	27 in.	1 60
7-4	44	Fancy Silkoline	16 1/2	30 in.	1 75
Less 5 per cent.		Stratford Cretonne	16	Blankets.	
Pillow Tubing.		3544 D. B. Scrim	12 1/2	Nashua Cotton Felted.	
42 in. Seneca	32 1/2	8177 Curtain Net	35	54x74, G. W. T.	1 60
45 in. Seneca	34 1/2	8342 Curtain Net	62 1/2	60x76, G. W. T.	1 55
45 in. Pepperell	32 1/2	4039 Marquisette	20	64x76, G. W. T.	1 60
45 in. Pepperell	33 1/2	Dragon Drapery	32 1/2	68x80, G. W. T.	2 00
36 in. Edwards	26 1/2	36 in. Art Cretonne	25	72x80, G. W. T.	2 15
42 in. Indian Head	30	36 in. Elco Tapestry	30	72x84, G. W. T.	2 30
42 in. Cabot	31 1/2	Linings and Cambrics.		Catlin Cotton Felted.	
45 in. Cabot	33 1/2	Tico D Satine	30	54x74, G. W. T.	1 32 1/2
42 in. Pequot	33	No. 40 Blk. Satine	20	60x76, G. W. T.	1 42 1/2
45 in. Pequot	35	No. 1 White Satine	17 1/2	60x80, G. W. T.	1 50
40 in. Quinebaug	30	No. 50 Percaline	25	64x76, G. W. T.	1 50
Denims, Drills and Ticks.		DD Black Satine	37 1/2	64x80, G. W. T.	1 60
220 Blue Denim	18 1/2	Satin Finished Satine	45	70x80, G. W. T.	1 90
240 Blue Denim	17	Raidant Bloomer Sat.	60		
260 Blue Denim	16	36 in. Printed Satine	60	Notions.	
Steifels Drill	17 1/2	Windsor Cambric	09	Doz.	
8 oz. Canvas	17 1/2	Parkwood Wash Sat.	57 1/2	1225-F Boston Garters	2 25
Armour, ACA Tick,		Meritas Oil Cloth.		Rubber Fly Swatters	90
8 oz.	28 1/2	5-4 White	3 10	Roberts Needles	2 50
Cordis, ACA Tick	23 1/2	5-4 Mossaics	2 95	Stork Needles	1 00
Warren Fancy Tick	37 1/2	5-4 Blue Figure	3 10	Steel Pins, S. C.	40 1/2
Thorndyke Fy. Sat.	40	6-4 White	4 10	Steel Pins, M. C.	300 45
Amoskeag, ACA	28 1/2	All oil cloth sold net cash,		Brass Pins, S. C.	300 75
Cambrics and Longcloths.		no discount.		Brass Pins, M. C.	300 85
Berkley, 60 Cambric	21 1/2	Flags.		Doz.	
Berkley, 60 Nainsook	21 1/2	16x24 in. Spearheads	1 32 1/2	Coats Thread	59
Berkley 100 Nainsook	30	18x30 in. Spearheads	1 90	Clarks Mile-End Td.	59
Old Glory, 60 Cambr.	18 1/2	24x36 in. Spearheads	2 95	J. J. Clarks Thread	56
Old Glory, 60 Nain.	16 1/2			Gainsborough Hairnets	1 00
Diamond Hill, Nain.	16 1/2	Each		D. Mesh	80
Diamond Hill, Camb.	16 1/2	3x5 ft. Reliance	70	Gainsborough Hairnets	80
77 Longcloth	13 1/2	4x6 ft. Reliance	1 30	S. Mesh	80
81 Longcloth	16	5x8 ft. Reliance	1 90	Per Box	
84 Longcloth	17 1/2	6x9 ft. Reliance	2 90	R. M. C. Crochet Cot.	75
7001 Longcloth	15	8x12 ft. Reliance	4 25	B-4 Clarks Crochet C.	90
7002 Longcloth	15 1/2	4x6 ft. Defiance	2 00	Silkline Crochet Cotton	90
7003 Longcloth	19 1/2	5x8 ft. Defiance	2 75	Sansilk Crochet Cot.	55
7004 Longcloth	24 1/2	6x9 ft. Defiance	3 60	Dexters' Knitting	
Ginghams.		8x12 ft. Defiance	5 20	Cotton, White	1 50
A. F. C.	17	10x15 ft. Defiance	8 00	Dexters' Knitting	
Toile du Nord	20	6x9 ft. Sterling	7 50	Cotton, Blk., col'd.	1 75
Red Rose	16 1/2	8x12 ft. Sterling	11 50	Allies' Yarn, bundle	6 50
Dan River	16 1/2	Gross		Pound	
Everett Classics	15	No. 7 Muslin Flags	7 20	Fleishers Knitted	2 00
Amoskeag Staples	13	Sheets and Pillow Cases.		Worsted, skeins	2 25
Haynes Staples	13	63x90 Pequot Blea.	15 85	Fleishers Spanish	2 25
Lowe Cheviots, 32 in.	15	63x99 Pequot Blea.	17 35	Fleishers Germantown	3 30
Bates 32 in.	22 1/2	72x99 Pequot Blea.	17 35	Zephyr, balls	3 30
Treffan 32 in.	27 1/2	72x99 Pequot Blea.	19 00	Fleishers Saxony, ba.	3 30
B. M. C. Seersucker	18 1/2	81x90 Pequot Blea.	18 85	Fleishers Knitted	2 25
Kalburnie 32 in.	22 1/2	Less 5%		Worsted, balls	2 25
Jacquelin, 32 in.	42 1/2	81x90 Standard	15 00	Fleishers Scotch &	2 55
Gilbrae, 32 in.	47 1/2	42x36 1/2 Ulica Cases	4 15	Heather, balls	2 55
32 in. Tissue	47 1/2	42x36 Pequot Plain	4 32	Ironweave Handkfs.	90
Manville Chambray	16 1/2	45x36 Pequot Plain	4 66	Rit Dye Soap	80
Red Seal Zepheyr	18 1/2	42x36 Pequot S. S.	5 32	Bixby Jet Oil Paste	1 35
Prints and Percalines.		45x36 Pequot S. S.	5 68	Bixby Brown Paste	1 35
Columbia, Lights	15	Less 5%			

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

Men's Underwear.	
Hanes shirts and drawers	7 50
Hanes union suits	14 00
Black Label High Rock shirts and drawers	8 50
Red Label High Rock shirts and drawers	9 00
Black Label High Rock union suits	15 00
Red Label High Rock union suits	16 50
14 pound combed union suit with Cooper 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 50
Ladies' 220 needle merc. hose with 440 needle rib. top fashion seam	
in back	5 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	2 15
hose	2 50
Men's 220 needle full merc. hose	4 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 12 1/2
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	12 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, Egyptian	8 50
Men's Combed Yarn Cotton Union Suits, Egyptian	12 00
Boys' Balbriggan Union Suits, Egypt	4 50

Men's Dress Furnishings.

Slidewell collars, linen or soft	1 60
Neckwear 2 10, 3 75, 4 50, 6 00, 7 50	9 00
Flannel night shirts	10 50
Dress pants	33 00 to 42 00
Mufflers	12 00 to 19 50
Dress shirts	8 00 to 48 00
Laundered stiff cuff shirts, 80 sq. percale	16 50
President and Shirley suspenders	4 50

Men's Work Furnishings.

Mackinaws	7 00 to 15 00
Duck coats	3 00
Sheep coats	7 00 to 12 50
No. 220 overalls or jackets	10 00
No. 240 overalls or jackets	8 87 1/2
No. 260 overalls or jackets	8 87 1/2
Stiefel rope stripe, Wabash stripe Club or Spade overall or jacket.	13 50
2 seam, triple stitched	24 00
Coverall khaki	21 00 to 39 00
Winter pants	8 37 1/2
Black sateen work shirts	8 00
Nugget blue chambray work shirts	7 50
Golden Rule work shirts	6 50
Piece dyed work shirts	9 00 to 13 50
Best Quality work shirts	23 50
Cherry Valley flannel shirts	39 00
Buffalo flannel shirts	8 75
Domest flannel shirts	22 00
Standard flannel shirts	19 87 1/2
Harding flannel shirts	2 25
Work suspenders	4 50
Shirley Police or X Back work Sus.	4 50

Boys' Furnishings.

Knickerbockers	9 50 to 15 00
Mackinaws	4 25 to 8 50
Overalls, Brownies, etc.	6 50 to 9 00
Youths' Wabash stripe overall	10 25
Coverall	16 50
Standard flannel shirts	16 50
68x72 dress shirts	8 50

Caps and Umbrellas.

Black sateen shop cap, doz.	1 00
Dress caps, men's, doz.	7 50 to 19 50
Dress caps, boys', doz.	7 25 to 10 25
Men's & Ladies' Umbrellas	10 50 to 48 00

Ladies' Furnishings.

Middy Blouses, red, green, or navy	
wool flannel, each	4 00
Serge middy blouses, each	3 50
Voile waists, doz.	9 00 to 15 00
Georgette waists, each	4 00
Crepe De Chine waists, each	3 25
Tricollotte waists, each	3 25
Bungalow percale aprons, dz.	7 50 to 9 50
Bungalow Gingham aprons, doz.	13 50
Gingham house dresses, dz.	24

LOCAL GROCERS WAKE UP.

They Elect an Active Man For Secretary.

At the last meeting of the Grand Rapids Retail Grocers and Meat Dealers' Association, Herman Hanson was elected Secretary of the organization and an active campaign for membership and accomplishment was decided upon. The organization has been in a moribund condition for several years, due to the lack of intelligence and selfishness in the Secretary's office. Mr. Hanson proposes to make the organization right about face and place it on the map as one of the virile and useful factors of the city. In this work he will have the hearty support of the Tradesman, the jobbing trade of this market and every other interest which would like to see the organization gotten out of the rut in which it has wallowed for several years. Mr. Hanson has adopted the following aims and objects:

1. To unite in co-operation every retail grocer and meat dealer in Grand Rapids through active affiliation with State and National Associations of retail grocers.

2. To persistently stand for a square deal for the retail grocer and meat dealer.

3. To maintain friendly and equitable relations with the various factors engaged in the production, manufacture and distribution of food.

4. To encourage intelligent merchandising methods and intelligently stamp out questionable and unfair practices in all branches of the grocery and meat business.

5. To vigorously oppose Sunday selling and promote legislation to abolish the practice.

6. To strive to inculcate the adoption of improved business methods, so that the retail grocer and meat dealer may be the good business man demanded by the requirements of the grocery and meat business.

To render maximum service at minimum cost, so that the Grand Rapids Association will be indispensable to the progressive grocers and meat dealers.

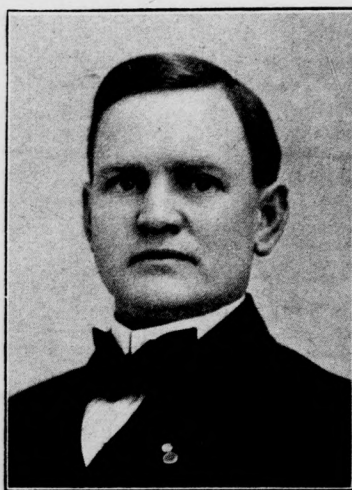
Herman Hanson was born in Chicago, October 14, 1878. His antecedents were Norwegian on both sides. He attended public school in Chicago until he was old enough to go to work when he entered the office of Swift & Company, where he found employment for eight years. The same house then offered him a position on the road and he covered the trade of Southern Michigan for seven years, until six years ago when he came to Grand Rapids, opening a retail grocery store at 112 Michigan street. He conducted this business with great success until about a year ago, when he sold out to Marcel Rolkowski.

Mr. Hanson joined the Grand Rapids Retail Grocers Association about five years ago. He served three years as chairman of the Executive Board. He was elected President of the organization, which position he held until he disposed of his grocery stock, when he voluntarily retired.

Anxious to again make himself useful in a business way he accepted a position as Northern Michigan travel-

ing representative for the Eesley Milling Co., of Plainwell. He "made" nearly all of the towns North of Grand Rapids, covering his territory every three or four weeks. He retired from that position last week to take up the duties of his new position this week.

Mr. Hanson was married April 11, 1903, to Miss Hannah Reid, of Chicago. They have two children, a boy of 15 who is attending high school and a girl of 17 who is in the union high school. The family reside at 334 Fourth street.



Herman Hanson.

Mr. Hanson has but one hobby, which is hard work. He attributes his success to square dealing with his customers. He believes that the work he has done in the past and the experience he has enjoyed fit him for the position he has just entered upon and that he will achieve a large measure of success in his new undertaking.

Orange Vinegar To Be Marketed.

The Exchange Orange Products Co. of California, is about to market a new product, orange vinegar. It is already in the grocery stores of California, but is still to come East. The finished vinegar is made from the fruit in about five days, which guarantees particularly clean and wholesome conditions of manufacture. The oranges used have gone through the various packing house washing processes. It is claimed that orange vinegar is superior to the ordinary vinegar because orange vinegar contains citric acid, the fruit acid of the orange, in addition to the acetic acid or sour principle of other vinegars. About one-fifth the acid content of the orange vinegar lies in this citric acid, which is a valuable dietary fruit acid, and also gives this vinegar a superior flavor. The orange vinegar can be used for every purpose any vinegar is used for.

The Sarcastic Boss.

"You sent for me, sir?"

"I did. Yesterday afternoon when I went through your department I saw you loafing while half a dozen customers were waiting impatiently for some one to look after their wants. Now I am in hearty sympathy with the unemployed, but not while they are on my payroll. That is all for this time. Good-bye."

MILLER MICHIGAN POTATO CO.

Wholesale Potatoes, Onions

Correspondence Solicited

Frank T. Miller, Sec'y and Treas.

Wm. Alden Smith Building
Grand Rapids, MichiganWe 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.Blue Grass Butter
Blue Grass Evaporated MilkFull 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

We invite you to look over our stock of New and Used Soda Fountains, Tables, Chairs, Glass Ware and Supplies.

We are jobbers for the "Schuster" Line of Fruits and Syrups and our prices defy competition as we have no expensive road men to maintain.

GRAND RAPIDS STORE FIXTURE CO.

7 Ionia Ave. N. W.

Grand Rapids, Michigan

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.

M. J. DARK & SONS

GRAND RAPIDS, MICH.

Receivers and Shippers of All

Seasonable
Fruits and Vegetables

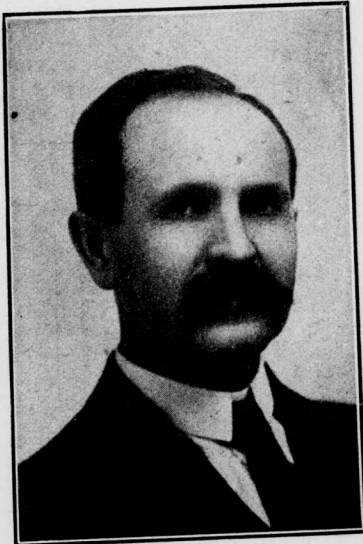
THE JAPANESE PEOPLE.

How They Live When They Are at Home.

At the annual round-up of the executive and traveling forces of the Worden Grocer Company last Saturday, A. E. Motley graphically described his trip to Japan a year ago, as follows:

After deciding to go to Japan the first thing I did was to send to the China Mail Steamship Company, at San Francisco, and engage passage on a boat going to Yokohama. I was informed they would reserve a state room for myself and wife on the steamship Nauking, sailing from San Francisco Feb. 17. I then visited the United States District Attorney's office to get passports for self and wife. I was informed the first thing I had to do was furnish him with six photographs of each. Then he would make out application for passport. So we had photos made and I took them to the office and was then informed it would be necessary to furnish proof of date and place of my birth, which I was unable to do, having no parents, brothers or sisters living and at time of my birth there was no record of births kept by the States. So I wrote to an eighty-four year old aunt in Ohio to know if she could furnish me with an affidavit as to the place and date of my birth. I received it in a few days and again went to the Attorney, who asked all kinds of questions about my life and my parents' life. I was measured and weighed and an accurate description made of complexion, color of eyes, shape of head, color of hair, shape of ears, teeth, mouth and all marks of identification. After which, on payment of \$11, I was told the application would be forwarded to Washington and that I would likely receive my passports in ten days or two weeks' time. I could not wait that long and get to San Francisco in time the boat was due to leave. The Attorney suggested writing to Congressman Mapes and asking him to look after getting it back at once. This Mr. Barker did for me, telling Mr. Mapes a York lodge brother had applied to Washington for passports and was in a great hurry for them. The passports came in a very few days. I then was informed I had to have receipt of income tax paid for past three years. I was unable to find but the one for the last year, so I went to the income tax collector, who furnished me with copy of the receipts of the other two years. Next day I purchased two yards of tickets to and from San Francisco, going via the Southern route and returning by the Northern. On arriving at El Paso, Texas, I learned that a part of my tickets good from El Paso to Los Angeles was lacking. That held me a day in El Paso while I wired here for the remainder of my tickets. We reached San Francisco Feb. 16, one day before date of sailing. I visited the office of the boat company to get my tickets, and was told I would have to have passports vised by Chinese and Japanese consuls after which I should call at the U. S. custom office and show my passports and income tax receipts for the past three

years and receive my permit to leave the United States, all of which I did. Then I returned to the boat office, procured my tickets and at last was ready to sail. Our boat left at noon. When about one hour out the boat stopped. Another boat came alongside and the pilot who took us out of Golden Gate harbor was taken off our boat and sent back to the city. The boat then started again headed for Honolulu, our first stop, more than two thousand miles away. It proved to be much further than that, as we



A. E. Motley.

went hundreds of miles off our course to avoid a typhoon which was reported to us by wireless by a boat that sailed a day ahead of us, and had run into the typhoon. We had five days of rough water, when the ocean became quiet, except for the great swells for which the Pacific is noted. The eighth day we came in sight of Diamond Head, the fortified point of the Sandwich islands and were soon in the harbor of Honolulu, where we anchored. We were surrounded by many boats of all kinds, custom boats with officers, doctors and officials, who came on board and lined us up for inspection by the doctors. Then our passports were gone over and we were given permission to proceed to the dock. There we found the water alive with natives, who dove for coins thrown in the water by the passengers. They would always get the coin and put it in their mouths, where they would keep it until their cheeks bulged out and they could hold no more. Other natives were at the dock offering lei (lay) wreaths and long chains made of fancy colored paper flowers; also wreaths made of real flowers for sale; and nearly every passenger left the boat on a sight-seeing tour decorated with bright colored wreaths on their hats and necks. We visited the aquarium—the most noted one in the world—the parks, coconut, rice, sugar and pineapple plantations, the army barracks and all points of interest. Waikiki beach with its surf bathing was the big attraction. We also visited the government building, Queen Lili's former palace, a large square stone building having an entrance in the center with a very wide stairway. The throne room was on one side and the senate chamber was on the other.

Above were the queen's rooms and government offices. The walls were hung with life-sized paintings of former rulers of the islands. Honolulu is noted as the garden spot of the world. We had one kind of fruit there I had never heard of, named papaya. It is very much like our muskmelon in shape and taste. It grows on short stems on the side of the tree which bears fruit in eight months and continues to bear fruit for years. Nearly all homes have their papaya trees. The hotels are very large and elegant. The Alexander Young covers a space as large as two ordinary city blocks. Then there are the Moana and the Seaside hotels, also very large. Prices about the same as in the States. We left at 8 o'clock for Yokohama, our next stop four thousand five hundred miles away. When about half way we crossed the line where one day is dropped or lost as they call it. On our return trip we found a day in the same place, so we kept right with the calendar. We had all kinds of amusements on the boat to take up our time when not eating, which is the main thing one does on an ocean liner. First we are served tea and fruit at 6 a. m., in our stateroom. Then breakfast at 8. At 10 broth and wafers are served on deck. Then at 1 we have the noon-day meal, called tiffin. At 4 every one goes to the dining room for tea and cake. Then dinner at 7. The children have their dinner at 6. On board were 165 first-class, a number of second-class, and 700 steerage passengers, all Chinese, mostly old people going home to die in their native

country. Nine of them died before we reached Yokohama and were put in coffins which the boat carries for that purpose. The first thing one sees on nearing Japan is the famous Mount Fuji, or Fujigama, as it is better known, always white with snow. We then passed many fortified islands before reaching Yokohama. There we were examined again by doctors and officers who were much more particular than those at Honolulu. Yokohama, a city of 500,000, is the greatest commercial city in Japan. It is made up of representatives of firms of all foreign countries. It has many large buildings called godowns, made fire proof, where all valuable merchandise is stored. One sees the names of many prominent American firms on the buildings. We then went to Tokyo, twenty miles by train, where we stayed with our daughter, who lived there then and now lives in Kobe. We were one month in Tokyo, a city of 3,000,000, with only 2,000 foreigners. The city has no pavements, sidewalks or sewers, except in one street known as the Ginze, the main street of the city. It is many miles long and has large buildings and beautiful stores, one on the order of Marshall Field. Shoes have to be removed before entering the store or covers put on over the shoes by men at the door, who check all shoes, canes, packages and umbrellas. The floor is covered with the finest matting, same as used in the best Japanese homes, where shoes are never worn. The imperial palace and grounds are situated in the center of the city. The grounds consist of

Sealdsweet Grapefruit

—Appetizing, delicious, refreshing and strengthening. The ideal fruit with which to begin breakfast and end dinner.

We always have fresh stock. Send your order to us.

The Vinkemulder Company
GRAND RAPIDS MICHIGAN

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



hundreds of acres, all surrounded by a waterway called the mote, about 300 feet wide with two bridges heavily guarded by soldiers. All sewerage except night soil goes into the mote and from there to the ocean as the tide rises and falls. Streets are very narrow with ditches on each side, and all ditches empty into the mote. The houses are mostly one story, built very close together, made of bambo poles and paper, with heavy tile roofs to hold them down and to keep the wind from blowing them away. Houses are built on posts about a foot and a half from the ground, open underneath, no cellars, walls or chimneys. Partitions are made of light wood frames covered with paper. They slide in grooves above and below, so the house can be opened up during the day to let in the sun and closed at night to keep out the cold. The city is policed by men who carry a kind of wooden drum that they beat all the time, so people know where they are. They are called fire-police. I witnessed one fire in Tokyo that consumed more than a thousand houses. It burned many blocks and left only the godowns standing. Godowns are fire proof buildings which wealthy Japanese have to put their valuables in in case of fire. Night soil is gathered each day, taken to the country and used for fertilizer. Tokyo has electric lights, waterworks and a wonderful street car system. A foreigner can not use it unless he has some one to tell him what car to take, where to transfer and be able to tell the conductor where he wants to go, as all names on cars and streets are in Japanese characters. The seats are on each side of the car. The people step out of their gati, or wooden shoes, and sit on their feet on the seat. A street car, I believe, is the only place they do not sit on the floor, as the houses have no chairs or furniture of any kind. People are born on the floor and they eat, sleep and die there. Carpenters and all workmen have no benches. Their work is all done on the floor. Planes are drawn, not pushed. Saws cut only when pulled, which is opposite of our way. Cars run on the opposite track from ours and are entered on the opposite side. Horses are always led, never driven. Men leading horses often read or study as they walk along. Tokyo has many bookstores. It is said there are as many of them as of all other places of business. One section of the city has blocks of book stores only, no other kind of business. The Japanese people are very polite, well behaved, clean people. They bathe in very hot water at least once each day. Bath tubs are made of wood. They are shaped like a barrel, so the bather stands in water up to his neck. Public bath houses are located in nearly every block in the city, where baths can be had for two sen, or one cent of our money. Men and women dress nearly alike in long kimonas which reach to the ground. Men wear hats like ours. The ladies go without hats to show their hair, which is jet black, very heavy and always in perfect order, arranged so the married and unmarried can be told apart. They wear one kimona over another, according

to the weather. They seldom ever have less than two on and more often three or more. They are not buttoned. They just hang loose and are kept together by a belt called obi with a large bow in the back. Babies are carried on the back and one rarely sees a woman without a baby on her back. Children but a few years old play about the streets with babies on their backs. Children are taught obedience. They do not quarrel. Boys and girls attend separate schools after the first grades and do not mingle together after ten to twelve years of age. Japanese do not shake hands or embrace each other. They just bow and bow and then bow again. None dance except the geisha girls. They are taught fancy dances, so they can entertain people. The family sit around the trays when they eat. The kind of food the natives eat is very cheap. They live on rice, fish and vegetables. Foreigners find it very expensive living there, as nearly everything they eat has to come from other countries. Tobacco is controlled by the Government. There is a duty of 345 per cent. on all tobacco. Cigarettes such as Camels, sell for no less than 1 yen 20 sen, which is 60 cents gold, and all cigars and tobacco sell on that price basis. Customers seldom go into stores. They stand in the street or just inside the line of the street on a dirt floor and are waited on by the proprietor, who sits on the floor elevated about two feet from the ground and is busy warming his hands over the habacha, a small charcoal burner, when not waiting on a customer. Store fronts are all open to the street. Very few have glass fronts. The front is closed with wooden shutters at night. They observe no Sunday there. Business goes on just the same seven days a week. Writing is done with a fine brush, not with pen or pencil. School children carry their ink bottle and brush tied to their waists. The ink is a small pot of cotton soaked in lamp black. For handkerchiefs they use small pieces of paper about like our toilet paper. After being used they are thrown away. Nearly every one has a package tied in a furuskie, which is a piece of fancy colored cloth about a yard square and the corners tied together. The furuskie and the belts or sashes are about the only fancy colored things they wear. The fancy Japanese kimonas we see in this country are made to sell here. Geisha girls wear the fancy colored kimonas when they dance as entertainers. After a month in Tokyo we went to Kobe, the main shipping port of Japan. From there we went to Nagasaki, the naval base of Japan. then to Manili, from there to Hongkong, then to Canton, the oldest city in China and by far the most interesting place we visited. We were nine weeks on the ocean. We traveled 25,000 miles and arrived home safe. We had more trouble getting out of the United States than we had on the entire trip.

Hard work alone never got any one anywhere, but hard thinking combined with the necessary amount of work to carry out the thought, will make kings of us all.

WILLING WORDEN WORKERS.

They All Gather Around the Festive Board.

The annual round-up of the executive and traveling forces of the Worden Grocer Company was held at Charley Young's restaurant last Saturday afternoon. The affair was the most enjoyable one ever held under the auspices of that organization. The menu was superb. The service was excellent. The music was fine. The atmosphere was delightful. Mr. Rouse acted as toastmaster, as usual, and Mr. Barker was master of ceremonies. After the menu had been discussed with great vigor and satisfaction, Mr. Rouse made his usual reference to the guests of the occasion and introduced Mr. Motley for a talk on Japan, which he visited a year ago. His talk is published verbatim elsewhere in this week's paper. Dr. Wishart was then introduced and talked for an hour on international relations. His speech was a marvel of eloquence and information and was thoroughly enjoyed by all present. All were loath to have him stop talking, so didactic were his observations and conclusions. Following is a list of those present:

Officers.

Guy W. Rouse—President.
E. D. Winchester—Vice-President.
R. J. Prendergast—Vice-President.
T. J. Barker—Treasurer.
H. P. Winchester—Secretary.
Van Cleve Ganson—Director.
N. Fred Avery—Director.
Chas. W. Garfield—Director.
Wm. S. Cooke—Director.

Guests.

Rev. A. W. Wishart.
Carl Battis.
Mr. Pye.
Henry Lichtig.
M. P. Bixler.
Richard Warner, Jr.
Emmet Walsh.
John J. Green.
Heber Knott.
C. J. Farley.
F. E. Leonard.
E. A. Stowe.

Musicians.

J. Francis Campbell.
Harold Tower.
W. Fenton.

Buyers Grand Rapids House.

T. B. Carlile.
E. J. Hart.
J. J. McMahon.
D. F. Helmer.
L. T. Hansen.
Glenn S. Cederlund.
W. H. Cowdin.
James DeKraker.

J. W. Quinn.

R. Simms.

L. R. Vercoe.

W. H. Wheeler.

Salesmen.

A. P. Anderson.
F. E. Beardslee.

E. C. Below.
L. Berles.
F. F. Cole.
Wm. DeKuiper.
P. F. Dykema.
Arie Donker.
H. R. Geer.
G. W. Haskell.
O. C. Hayden.
George Hartger.
J. J. Hartger.
W. W. Hubbard, Jr.
Will Jones.
E. E. Kraai.
R. M. Kimball.
A. Loughery.
G. A. Lindemulder.
A. E. Motley.
Peter Van Ess.
A. Ver Merriis.
G. A. Winchester.
R. N. O'Neill.
J. D. Wade.
Joseph Petz.
Saul Benyas.
Kent Butters.
Ferry Smith.
C. V. Fuller.
C. H. Bucher.
Richard Warn.

Buyers Lansing Branch.

H. U. Biggar, Manager.
V. E. Stephens.
Floyd Nixon.
F. G. Hathaway.
L. W. Wright.
Peter Sumner.
John McKane.
Ed. Bullard.

Salesmen.

L. J. Adams.
A. C. Barber.
M. J. Boyer.
George H. Russell.
George Higgs.
W. E. Lemon.
R. S. Lloyd.
William Vandermade.
Peter Lawrence.
W. F. Manwarring.

Buyers Kalamazoo House.

Wm. S. Cooke, Manager.
G. R. Clark.
Chas. McCarthy.
W. J. Borden.
August Schwalin.
Jack Trowbridge.

Salesmen.

F. A. Saville.
J. P. Bosker.
A. M. Hall.
D. G. Fox.
R. M. Loree.
W. A. Stockbarger.
H. Bauer.
J. L. Linihan.
Fred Pride.

More and more, we are having the fundamental truth of life thrust home to us "that no man liveth to himself," and the real recognition of this in all business relations will make us more anxious to serve than to be served.

For CALENDARS See
The Calendar Publishing Co.

G. J. HAAN, President and Manager.

1229 Madison Avenue

Grand Rapids, Michigan



GUY W. ROUSE.



Every Traveler Should Sell U. C. Tism.

Every living person has something to sell. Upon this broad and universal fact the organization of the United Commercial Travelers of America was built.

Most of us are selling either merchandise, ideas, service or labor of some sort. But no matter what our station in life or what our daily tasks may be, we are—each one of us—trying to attract some one, interest some one and convince some one of something. And that is all that salesmanship is—to attract, to interest, to convince. Or, in the words of the world's most successful salesman, "Get seen, get heard and get believed." Yes, indeed, every one of us has some selling problem to solve. The old school physician is trying to sell his method of healing. If he is not a successful salesman, the patient goes across the street to the osteopath and the chiropractor. The lawyer is trying to sell his case to the jury. If the opposing counsel is a better salesman he will convince the jury and win the verdict even though he has a weaker case. The clergyman is trying to sell his sermons to his congregation. If he fails to interest and convince the attendance falls off. Actors and entertainers of all sort practice the principles of salesmanship in getting their "goods" over the footlights. The nurse maid—consciously or unconsciously—follows various principles of salesmanship in trying to sell the rattle to the crying child. And so it goes. We are all trying to sell something.

In fact, we must sell something in order to live.

We are all selling our strength—our vitality—our ingenuity—our courage—our vision—our years. Sometimes we sell our selves too cheaply, and often we fail to keep ourselves sold. Perhaps you never realized the many things you are selling.

Did you ever stop to think that you are selling your appearance your manners—your dress—your conversation—your habits—your whole attitude toward life?

Yes, you are selling your thoughts—your advantages—your training—your experiences and all that your experiences have taught you. So, you see, we are all salesmen, and can profit by the privileges and benefits that come to us through membership in the United Commercial Travelers of America.

Now, the idea underlying what I am trying to convey to you Councilors is this: go out on your territory and sell U. C. Tism. There is not a traveling salesman on the road to-day that can

afford to be without the protection that our great order gives to his wife and family, so when you meet a salesman that is eligible and who you know to be of good moral character start in to sell U. C. T. by stating facts only.

Don't approach a prospective candidate with the understanding that all you have to do is to get his money and his signature on the application. Show him why the Council is a benefit to him and his family. Every salesman who goes out to sell his line must be thoroughly posted on his goods and must become an enthusiast for his wares to make a success. Be a booster and be one of the boys. We need you, and need your assistance.

George A. Hughes.

Timely Tips to Busy Folks.

Written for the Tradesman.

A man and a plan make an unbeatable combination.

These two—the man and the plan—are indispensable factors in every going business.

Of the two, the plan is of less importance than the man; for given the man, somehow he will find the plan, but without a man—goodnight!

But there must be a plan.

Success doesn't just happen.

Achievement isn't accidental.

It comes in obedience to laws.

The laws and principles that are responsible for the accomplishment of successful enterprises are recognized by and contemplated in, the plan.

But back of the plan must be a man, or the plan isn't worth a tinker's damn.

Impractical and visionary people can construct plans, but they don't mean anything.

Plans never work automatically. The man is to the plan what the steam is to the engine—it is the dynamic energy that makes the wheels go round.

Just as some folks are better than their religious creeds, so a man is often bigger and better than his plan.

Plans change perceptibly from age to age, but the evolution of man is a slow process.

In pre-scientific age of merchandising, when the so-called rule-of-thumb plan was in vogue, there were men who were reckoned successful according to the accredited standards of their day.

That is because they were men—up-standing, red-blooded men, who could see things straight, act on their own initiative, and play the game fairly.

They were big, not because of their inadequate plans, but in spite of them.

C. L. Garrison.

The Tally.

It isn't the job we intended to do
Or the labor we've just begun
That puts us right on the ledger sheet;
It's the work we have really done.

Our credit is built upon things we do,
Our debit on things we shirk,
The man who totals the biggest plus
Is the man who completes his work.

Good intentions do not pay bills;
It's easy enough to plan.
To wish is the play of an office boy;
To do is the job of a man.

If you plan with only to-day in mind
your to-morrow will not amount to much.

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

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.



Chocolates

Package Goods of
Paramount Quality
and
Artistic Design

The Newest Well Known for
In Grand Rapids 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



PARK-AMERICAN HOTEL

Near G. R. & I. Depot

Kalamazoo

European Plan \$1.50 and Up

ERNEST McLEAN, Manager

Western Hotel

BIG RAPIDS, MICH.

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

A good place to stop.

American plan. Rates reasonable.

WILL F. JENKINS, Manager.

"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

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.

Retail Grocers Protest Against Official Misinformation.

Atlanta, Ga., Jan. 23—Realizing the opportunity presented in your columns, I shall not attempt to exceed the limits that you must necessarily place upon us. Your list of questions, however, embraces practically every phase of our business—the retailing of groceries—and therefore I would like to discuss many of them. However, I shall have to confine myself to freight rates and the recent dramatic efforts of Attorney General Daugherty.

If the railroads are unable to earn a fair return upon their invested capital and put enough into depreciation and renewals to maintain their property in excellent condition with any reduction in freight rates even after readjustment of their labor charges, then I think the most necessary thing for them to do is to readjust their rates materially on necessities and the raw products that compose these necessities. Of course the question, "What is a necessity?" arises and to raise their rates on luxuries, finished machines and even necessities that will go into permanent improvements, such as steel and lumber.

In other words, to use two simple explanations, reduce freight rates on potatoes and cabbage and onions, but raise rates on automobiles. All of us must have some of the former, and to those of us who think that we can afford the latter it would not make a great deal of difference if the freight was \$50 or \$100.

Something is wrong when a car of cabbage costs \$125 f. o. b. shipping point and the freight on that car is nearly \$600, and therefore I do not believe that a straight reduction of 10 or 25 per cent. or any such figure would be sound. We of the cities must encourage the tillers of the soil, and they have as just a right to expect a fair living from their labor as the toilers of the city.

Attorney General Daugherty has proved a great disappointment to the retailers; for with the advent of the new Administration the retailers were very hopeful that before they should ever again be convicted of committing any crime they would have first received a fair trial. Now it seems the usual procedure has been reversed, and since the announcement that the retailers are guilty of maintaining excessively high prices the great Burns has been turned loose to see if these charges are true.

In the name of 40,000,000 workers of America, why should it be necessary for a public official to unnecessarily destroy confidence when every influence possible has been brought to bear recently to create confidence enough in the minds of both capital and labor so that enough work could be started to give employment to our people?

The retail grocers have never attempted to handle the question of price, and anyone has only to pick up any of the daily papers in any of our cities to find that there is the freest competition, and with published prices that would indicate that there must be a lot of very unbusinesslike people in the retail food game, for at the close prices that are published no merchant can exist.

One of the unfortunate features of the Attorney General's office is that he is compelled to go by the figures that the Government furnishes at Washington, and unfortunately these figures do not give the real facts just as they happen. For instance, in the Department of Labor statistics, where the cost of living figures are gotten out periodically, the figure published as the wholesale price is not the cost of that article to the retailer but is the selling price of that article at the factory.

Before that article reaches the retailer it has to be handled through from two to seven hands, has to be hauled by local freight from two to

seven times, has to be drayed from two to seven times, and when it reaches the retailer that published price has been multiplied until it is irreconcilable.

The National Association of Retailers have already, in letter and in person, protested to the heads of the Department of Labor regarding their present methods of securing information, and to the unfairness of comparisons made between their wholesale and retail prices, and up to this date they have been unable to secure a change in methods.

The retail grocers of America are anxious to co-operate with the Government and would gladly render any assistance within their power to our Government. Francis E. Kamper, Pres. Nat. Assn. of Retail Grocers.

Eighty-Eight Hours on the Chief Wawatam.

Muskegon, Jan. 24—The car ferry, Chief Wawatam, owned by the Mackinac Transportation Company, had eight-seven passengers on board and they were out eighty-eight hours the latter part of last week. Stephen Dowd was purser of the boat and proved to be a host. The same is true of C. Lytle, of Marquette, President of the Transportation Company and General Manager of the Duluth, South Shore and Atlantic Railway. Mrs. Lytle, by her pleasing personality, added much pleasure and enjoyment to the occasion. Mose, the colored chef, and Rev. Geo. Tucker lead in the singing. There was every courtesy possible shown the passengers and plenty of food served, even to home-made cake, cookies, pies and other baked goods. Conductor Vaughan and other members of the train crew gave up their beds for the women and children who did not have pullman tickets. The icebergs were from ten to thirty feet deep in the water. Thirty-three walked ashore Saturday. The boat crew went with them, carrying pike poles and ropes and one place they had to build a bridge of cakes of ice to go on. The distance to shore was about a mile and a half. They left St. Ignace 8:55 Thursday night. They worked all that night, the next day and the next night and got back in St. Ignace at 8 o'clock Saturday morning. As they ran nearly out of coal, it was necessary to secure more, so eight carloads of coal were put on board and the passengers were then taken back and were within a mile and a half of Mackinac Saturday night and stayed there until 2 o'clock Monday afternoon before they could go further. E. P. Monroe.

Corporations Wound Up.

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

Saginaw Recreation Bldg., Saginaw.
M. E. Newman Co., Pontiac.
Community Milling Co., Bruce Crossing.
Midway Furniture Co., Detroit.
Alpena Lumber Co., Alpena.
W. L. Ireland Co., Grand Ledge.
E. F. Slaterry & Co., Hancock.
East Lansing Development Co., East Lansing.
Boyne City Realty Corporation, Boyne City.
Gagetown Realty Co., Gagetown.
Houghton Heights Corporation, Mt. Pleasant.
Wolverine Stock Farm, Battle Creek.
Consolidated Coal Co., Saginaw.
Section Two Mining Co., Detroit.
Ontonagon & Flint Steel Railway Co.

Headquarters Transferred To Lansing.

The headquarters of the Michigan Shoe Dealers' Mutual Fire Insurance Co. will hereafter be located at Lansing, the transfer from Fremont having been successfully accomplished last Thursday.

Efforts Being Made To Utilize Cull Oranges.

El Cajon, Calif., Jan. 20—It seems queer to me that our California press do not publish reports of a probable shortage of any crops that are damaged by adverse weather conditions. They seem to fear a real estate reaction. If we get a few drops of rain, papers scare-head it; but if we get a killing frost no mention is made of it, except, perhaps, a word or two in a local paper.

The packing houses consider the winds of this winter a serious matter. The speculators are making the most of it in talking to growers who belong to the exchange. They are offering double the price per pound for run of orchard now than they were two weeks ago. The Association officials say it is because of the new by-products which have been developed and are being made from the juice of the "off colors," "under sized," "tree ripe" and "tree-cured" fruit—all perfectly good fruit, but not acceptable to the Sunkist people for packing with their brands, especially at present high freight rates. Our Fruit Growers Exchange packing houses have been culling out this undesirable fruit and selling it as "culls." Local stores and users buy it loose at 1c per pound, sort it and sell a 20 pound lug for \$1 for best and 50c to 75c for the poorest. Some packing houses buy these culls and re-sort them, packing neatly in the regular way, and they seem to find an outlet in Eastern markets, where they can be consumed quickly.

The Association is so "darned" particular that growers get sore at it for sending so large a percentage of our fruit to the cull bins—sometimes as much as 60 per cent. The windfalls it will not touch and the slightest bruise is enough to discard. For years the Fruit Growers Exchange has been trying to find a use for this second and third class fruit at a price above the cost of picking and culling, so the grower could realize something for it. Twenty dollars a ton pays the cost of picking. Twice that would be a good profit or, rather, would add greatly to the grower's income.

The juice of this fruit, if tree ripe, as much of it is, carries a high sugar content, and if it can be made into bottled goods, half of our culls would be as valuable for that purpose as for shipping. Half the remainder would go into vinegar and the remainder to citric acid and oil, thus turning this enormous waste to use.

An advantageous use of this cull crop would make for cheaper and better oranges for the table, as it would eliminate speculation on this class of fruit in times of shortage. The Fruit Growers Exchange realizes that California is nearing the saturation point in the production of citrus fruits; therefore, it would like to see a condition that will return growers a profit, yet give the consumer a price that would increase consumption. Present high prices will not do it. Present return to growers is discouraging and orchards are being neglected—all of which spells disaster all along the line.

This last year this valley and some others which had unseasonable temperatures had what we call an off bloom of the Navel trees—that is, a bloom between seasons or out of regular season. This is going to make quite a crop of fine Navels, between the regular season. It will be handled in a pool independent of the regular crop and from the looks of my trees the fruit will be high class, because it is a small lot, and the fruit will be large and more juicy, also sweeter. J. Elmer Pratt.

New Plans Must Be Made For Financing Canner.

Fremont, Jan. 24—The dominant problem of the canner has always been the problem of distribution, and the post-war disturbance of business has made necessary an intensive consideration out of which there will unquestionably develop some important

changes in distributive methods unless, as now seems highly improbable, the wholesale distributors are both willing and able to reconduct the business upon the pre-war basis.

Among the canners there is a growing conviction that the wholesalers will continue what has probably been a policy dictated by necessity, i. e., small lot and frequent buying, and that the major portion of them are committed to the theory of high frequency turnover.

To meet this situation the first and obvious need of the canner is additional capital or credit, but, that being provided for, there will follow the realization of the impracticability of small lot shipment as a continuing condition. Even if such shipping methods on the part of the canner of one or two short seasons' products were otherwise practical the increased freight costs preclude their being extensively employed.

If, as it seems certain he will, the wholesale grocer continues to function through changing the character of his functioning, the canner must take up and perform the warehousing service abandoned by the jobber if he—the canner—is to stay in business.

The individual canner, in his isolated location and with a limited number of products, cannot meet the changed situation alone and the talk of consolidations in different sections evidences pretty clearly the stage reached by the average of the canners in seeking the means of insuring their business future.

Consolidation of plants, except in localities having a wide diversity of products, does not seem to adequately meet the needs of the situation from the distributive viewpoint, and in connection with this there arises the very pertinent question as to whether the canning of fresh fruits and vegetables is a business lending itself to centralization and whether in the light of inherent and unchangeable conditions the theory of economics does not point in the opposite direction.

Though canned food production, broadly speaking, does not seem capable of centralization and as affording no outstanding opportunities for large economies in connection with large scale operation, it does seem that distribution of canned foods does lend itself admirably to centralization and that the working out of practical and economical means of affording the jobber access to fully assorted and continuous supplies will engage the thought of the observant and forward looking canners.

Unquestionably the theory of turnover is the fad of the moment and with many is being applied in such extreme degree to defeat its own purpose, but in proportion to its economic merit the theory will continue to be applied and in like degree influence the course of distribution. If the direction of trend is as it appears to be, the resulting changes, though very important, will be in no sense revolutionary but should in every way operate for good. Frank Gerber.

The Tradesman calls especial attention to the timely contribution of E. E. Whitney in this week's edition. Mr. Whitney discusses the situation of the farmer with great saneness, because he is himself a farmer as well as a merchant and is, therefore, in a position to speak as one in authority. The conclusions he reaches and the predictions he makes regarding the future of the farming industry are both entitled to careful consideration.

Names mean nothing. The narrowest street in New York is called Broad street; the meanest man known was named Hart; the most unfortunate individual in the world was named Luckey, and one of the biggest crooks living to-day has Honorable in front of his name.

Weekly Proceedings of Grand Rapids Bankruptcy Court.

Grand Rapids, Jan. 16—On this day was held the special meeting of creditors in the matter of Joseph J. Bauser, Bankrupt No. 1967, called for the purpose of considering the offer of Ray I. Coates of \$300 for a certain cake mixer and bread oven in this estate. The trustee was present in person and one buyer other than Mr. Coates. The bidding was not earnest and the property was struck off to Mr. Coates for the sum of \$310. This is the remaining asset of the estate, all other property having been disposed of. The meeting was adjourned without date and an order made confirming such sale.

On this day also was held the sale in the matter of Harry Snyder, Bankrupt No. 2020. An original offer in the sum of \$225 was received by the court and the meeting called pursuant to such offer. The offer included all stock in trade and fixtures, except a certain soft drink cooler. The trustee was not present. Several bidders were present in person. The stock in trade and fixtures, including the soft drink cooler, were struck off to George Weippert, at \$315. An order was made confirming the sale and the meeting adjourned no date.

In the matter of Allen H. Gittleton, Bankrupt No. 1963, an order for distribution and final dividend of 15.5 per cent. was declared and ordered paid. Upon return of the checks in this matter it will be closed and returned to the district court.

On this day also was held the first meeting of creditors in the matter of Belknap Body Company, Bankrupt No. 2024. The bankrupt was present by J. Belknap, secretary and treasurer, and by Travis, Merrick, Warner & Johnson, attorneys. Wicks, Fuller & Starr, Don E. Minor, R. J. Cleland, Fred Raymond and Dilly, Souter & Dilly, were present for various creditors. A large number of claims were proved against the estate, including several preferred labor claims. Frank V. Blakely was elected trustee and the amount of his bond fixed by the referee at \$10,000. The first meeting was then adjourned to Jan. 27 at 9 a. m.

On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of George Seabert, Bankrupt No. 2039. The matter has been referred to Benn M. Corwin as referee. The bankrupt is a farmer in the township of Allendale, Ottawa county. The schedules of the bankrupt list assets in the sum of \$9,143.00, of which the sum of \$884 is claimed as exempt, and liabilities in the sum of \$11,532.59. A list of the creditors of the bankrupt is as follows:

Township treasurer .. amount unknown	
Rose Reister, Hudsonville	\$4,132.00
Henry Seabert, Hudsonville	1,916.00
Seth Nibbelink, Allendale	68.00
Coopersville State Bank, Coopersville	3,500.00
Hub Clothing Co., Coopersville	2.50
A. E. Bonner, Coopersville	700.00
Peoples Savings Bank, Coopersville	192.00
Co-operative Elevator Co., Coopersville	50.83
Henry Rankin, Coopersville	75.00
J. N. Wenger, Coopersville	97.25
J. A. Laug, Coopersville	8.37
William Mohrhard, Coopersville	5.69
Lauf Bros., Coopersville	26.00
Louis Van Allsburg, Coopersville	25.00
L. J. Hinken, Coopersville	50.00
M. Park, Coopersville	15.00
Chas. Taylor, Coopersville	135.00
Mr. Hoffmeyer, Eastmonville	50.00
Simon Liefers, Coopersville	8.00
C. R. Parish & Co., Allendale	47.20
J. J. Woolbrink, Coopersville	90.00
Lemmen Bros., Allendale	75.00
Bert Lemmen, Allendale	2.00
John Kingsbury, Allendale	100.00
John D. Mohr, Allendale	15.00
Gemmen Bros., Allendale	18.00
Andrew Hook, Lamont	20.00
Allendale Telephone Co., Allendale	9.00
John Peters, Grand Rapids	100.00

The first meeting of creditors in this matter has not been called from the fact that funds must be furnished for the first meeting of creditors, the assets of the bankrupt being either of doubtful value or heavily mortgaged. Upon the arrival of funds the date of the meeting will be noted here.

Jan. 17. On this day was held the adjourned first meeting in the matter of Bernhard & Plag, Bankrupt No. 1947. The trustee was present in person. A. A. Keiser, Robert J. Quail and Arthur Van Duren present. Additional claims were allowed. The witnesses were sworn and examined before a reporter. The sale of the assets of the bankrupt having been called for the afternoon, various bidders were present. The original offer was made by K. L. Ashbacher, of Ludington, in the sum of \$10,000. The bidding was spirited and the property finally sold to K. L. Ashbacher, for the sum of \$12,300. An order was made confirming the sale. The meeting was then held open to a later date for the further examination of witnesses. A first dividend of 10 per cent. will be declared.

Jan. 19. On this day was held the adjourned first meeting in the matter of Boyes & Blandford, Bankrupt No. 1965. Wicks, Fuller & Starr; Carroll, Kirwin & Hollway and Smedley, Linsey & Shivel were present. Several witnesses were sworn and examined. Exhibits were received. The meeting was then adjourned to Feb. 6 at 9 a. m.

Jan. 20. In the matter of John Tinkholt, Bankrupt No. 1999, an order for distribution and the payment of administration expenses has been made and forwarded to the trustee. There is not a sufficient fund on hand to pay any dividend. Accordingly when the checks are returned the estate will be closed and returned to the district court.

Jan. 20. In the matter of William H. Spears, Bankrupt No. 1964, an order for distribution and the payment of administration expenses and preferred labor claims has been made and forwarded to the trustee.

On this day also was held the first meeting of creditors in the matter of George H. Budde, Bankrupt No. 2034. The bankrupt was present in person. Knappen, Uhl & Bryant were present. No claims were proved. No trustee was elected. The bankrupt was sworn and examined by the referee without a reporter. The first meeting of creditors was then adjourned no date. The case will be retained for a short time to allow the attorney representing a judgment creditor to file claim.

Jan. 21. On this day an order for distribution and payment of administration expenses and taxes was made in the matter of George Naab, Bankrupt No. 3016. There being insufficient funds to pay all the taxes, no dividends will be paid and the case will be closed and returned to the district court.

On this day also an order for distribution and payment of administration expenses was made in the matter of Harry Snyder, Bankrupt No. 2020. There were insufficient funds to pay all expenses, therefore no dividend will be declared, and the case will be returned in the near future.

In the matter of Herbert H. MacKenzie, Bankrupt No. 2038, funds having been furnished, the first meeting of creditors will be held at the office of the referee on Jan. 30 at 2 p. m.

In the matter of George Sevey, Bankrupt No. 1972, an offer has been received from Mr. Sevey to purchase his account at the sum of \$56, and an order has been made calling a special meeting of creditors to be held at the referee's office on Jan. 30, at 3 p. m., to show cause why such offer should not be accepted and the accounts sold at that sum. Other offers for the same will be taken and the bidding will be open to all who wish to attend.

Petoskey Committed To Bridge Across the Straits.

Petoskey, Jan. 24—The Petoskey chamber of Commerce will close its fiscal year with a membership meeting on Feb. 3. The annual election will be held on Feb. 2, at which time an entire new board of directors will be installed. The banquet feature of the meeting will be deferred until the new officers elected from the members of the board of directors shall assume office. A membership campaign just closing has met with ready response and the new regime will undoubtedly go forward with the same vigor as the organization has displayed in the past.

The Northern Michigan Chamber of Commerce is behind the movement for a bridge across the Straits of Mackinaw, the great need of which is now demonstrated beyond question by the fact that no ferry can cross. Chief Watawan, the giant car ferry, is now resting on thirty-two feet of solid ice, unable to reach either Mackinac or St. Ignace. It has been well said that a bond issue sufficient to build the bridge can readily be retired by a reasonable toll to be charged for passage. Automobiles by the thousand would use the bridge at a dollar or more toll, but the exorbitant charge now made for their transportation is prohibitive to all but the few. Senator Townsend is on the right track in his efforts preliminary to action in Washington to this end. Afton Holm.

On To Grand Rapids.

This month the eyes of the hardware dealers are directed towards the twenty-eighth annual convention and hardware exhibition, which will be held in Grand Rapids, Feb. 7, 8, 9 and 10. All hardware dealers should arrange matters, so that they can attend. A State convention is a liberal education for the dealers. Many knotty problems and many interesting questions which confront hardware dealers will be discussed and solutions offered. You can get more pep and new ideas for your store if you at-

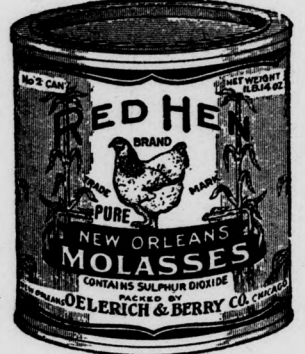
tend this convention and hardware show. All Michigan dealers are urged to make every effort to get away from their stores. They will go back chuck full of enthusiasm and it will be well worth the time and money.

Paid in Steal.

Casey—Did that lawyer prove yez not guilty of stealing that watch.
Murphy—He did that.
Casey—How did yez pay him?
Murphy—I gave him the watch.



O & L
Ginger Cake
and
Red Hen
Brands
are
Real Pure
New Orleans
Molasses



We pack our molasses in standard size cans.
which contain from 4 to 6 ounces each more
than other packers.



Old Manse
Syrup

It always pays to
BUY THE BEST

Packed by
Oelerich & Berry Co., Chicago, Ill.

Distributed by All Michigan Jobbers.

"Co-operation in Business"

Perhaps you, who were in the service of the United States during the late War, will remember the spirit which went so far towards gaining the Victory.

"It ain't the individual or the Army and Navy
as a whole,
But the everlasting team work of every blooming
soul."

Team work—Co-Operation, that's what counts. If you don't believe it is necessary, watch what happens to a wagon when one of the wheels come off. Our service is co-operative and run on four wheels—We give the buyer what he wants—Uniformity of Product, Quality that insures Best Results, Prompt, Courteous Service, and prices based on full time production.

JUDSON GROCER CO.
GRAND RAPIDS MICHIGAN

some nice auto rides along the Huron river.

At a meeting of the Executive Committee of the Michigan State Pharmaceutical Association, held in Detroit, Jan. 20, it was decided to hold the 1922 convention in Ann Arbor on June 6, 7 and 8. Prof. Charles H. Stocking, of the University of Michigan and Messrs. Bert Fletcher and Mart Sugden, of the Ann Arbor Retail Druggists Association, were present and promised an excellent program of speakers, both from the standpoint of pharmacy and business efficiency. Also a program of entertainment was promised such as the druggist and his wife will remember for years after if it comes up to the promises of the advance agents. The entertainment program will have, in addition to the usual features, athletic events in the Waterman gymnasium, a fine musical entertainment in the community house, field days, dances, etc. This will give our druggists a chance to see the University in action at close range and the ladies are promised

If.

If all who hate would love us,
And all our loves were true,
The stars that swing above us
Would brighten in the blue;
If cruel words were kisses,
And every scowl a smile,
A better world than this is
Would hardly be worth while;
If purses would not tighten
To meet a brother's need,
The load we bear would lighten
Above the grave of greed.

If those who whine would whistle,
And those who languish laugh,
The rose would rout the thistle,
The grass outrun the chaff;
If hearts were only jolly,
If grieving were forgot,
And tears of melancholy
Were things that now are not,
Then love would kneel to duty,
Then all the world would seem,
A bridal bower of beauty,
A dream within a dream.

If men would cease to worry,
And women cease to sigh,
And all be glad to bury
Whatever has to die;
If neighbor spake of neighbor,
As love demands of all,
The rust would eat the saber,
The spear stay on the wall;
Then every day would glisten,
And every eye would shine,
And God would pause and listen,
And life would be divine.



Publishers of
DRUGGIST'S
Weather Chart
Calendars

The Most Popular Calendar offered for the past **12** years and *still growing in popularity.*

Sample to *Druggists* for the asking.

Grand Rapids Calendar Company

572-584 Division Ave. So.

Grand Rapids, Michigan

Soda Fountains and Drug Store Fixtures

We wish to remind you that we are fully equipped to serve you for the 1922 season along the line of Soda Fountains, Carbonators, Show Cases, Cigar Cases, and Complete Drug Store Outfits.

As in past years, we are State Agents for the

Guarantee Iceless Fountain Co., of Grand Haven, and the
Wilmarth Show Case Co., of Grand Rapids.

Our Mr. Olds will be pleased to call on you at your convenience.

Hazeltine & Perkins Drug Co.
Grand Rapids, Michigan

Wholesale Drug Price Current

Prices quoted are nominal, based on market the day of issue.

Prices quoted are nominal, unless otherwise stated.			Tinctures		
Acids			Almonds, Sweet		
Boric (Powd.)	17 1/2 @	35	imitation	60 @	1 00
Boric (Xtal)	17 1/2 @	35	Amber, crude	2 00 @	2 25
Carbolic	30 @	70	Amber, rectified	2 25 @	2 50
Citric	65 @	70	Anise	1 25 @	1 50
Muriatic	3 1/4 @	15	Bergamont	1 50 @	1 75
Nitric	9 @	8	Cajeput	2 25 @	2 50
Oxalic	25 @	30	Cassia	2 25 @	2 50
Sulphuric	3 1/4 @	8	Castor	1 50 @	1 75
Tartaric	42 @	50	Cedar Leaf	1 50 @	1 75
Ammonia			Citronella	65 @	1 00
Water, 26 deg.	10 @	18	Cloves	3 25 @	3 50
Water, 18 deg.	8 1/2 @	13	Cocunut	30 @	40
Water, 14 deg.	6 1/2 @	12	Cod Liver	1 15 @	1 25
Carbonate	22 @	26	Croton	2 25 @	2 50
Chloride (Gran)	10 @	20	Cotton Seed	1 10 @	1 20
Balsams			Cubebs	9 00 @	9 25
Copaiba	60 @	1 00	Eigiron	5 00 @	5 25
Fir (Canada)	2 50 @	2 75	Eucalyptus	75 @	1 00
Fir (Oregon)	60 @	80	Hemlock, pure	1 50 @	1 75
Peru	2 50 @	3 00	Juniper Berries	3 25 @	3 50
Tolu	1 00 @	1 20	Juniper Wood	1 50 @	1 75
Barks			Lard, extra	1 25 @	1 45
Cassia (ordinary)	25 @	30	Lard, No. 1	1 10 @	1 20
Cassia (Saigon)	50 @	60	Lavender Flow	1 00 @	1 20
Sassafras (pw. 55c)	50 @	50	Lavender Gar'n	1 75 @	2 00
Soap Cut (powd.)	15 @	20	Lemon	1 50 @	1 75
Berries			Linsseed Boiled bls	86 @	86
Cubeb	1 50 @	1 75	Linsseed bld less	93 @	1 01
Fish	25 @	30	Linsseed, raw, bbl	91 @	94
Juniper	7 @	15	Linsseed, raw, less	91 @	89
Prickly Ash	7 @	30	Mustard, true oz.	2 @	75
Extracts			Mustard, artill, oz.	50 @	50
Licorice	60 @	65	Neatsfoot	1 15 @	1 30
Licorice powd.	70 @	80	Olive, pure	3 75 @	4 75
Flowers			Olive, Malaga, yellow	2 75 @	3 00
Arnica	75 @	80	Olive, Malaga, green	2 75 @	3 00
Chamomile (Ger.)	50 @	60	Orange, Sweet	5 00 @	5 25
Chamomile Rom	75 @	1 25	Origanum, pure	2 @	2 25
Gums			Origanum, com'l	1 00 @	1 20
Acacia, 1st	50 @	55	Pennyroyal	2 50 @	2 75
Acacia, 2nd	45 @	50	Peppermint	3 75 @	4 00
Acacia, Sorts	20 @	25	Rose, pure	12 00 @	16 00
Acacia, powdered	25 @	35	Rosemary Flows	1 50 @	1 75
Aloes (Barb Pow)	30 @	35	Sandalwood, E.	10 50 @	10 75
Aloes (Cape Pow)	30 @	35	Sassafras, true	2 00 @	2 25
Aloes (Soc. Pow.)	70 @	75	Sassafras, art'l	1 00 @	1 25
Asafoetida	75 @	1 00	Spearmint	4 00 @	4 25
Row.	1 25 @	1 50	Sperm	2 40 @	2 60
Camphor	1 17 @	1 20	Tansy	10 50 @	10 75
Guaiaac	50 @	75	Tar, USP	50 @	65
Guaiaac, pow'd.	50 @	75	Turpentine, bbl.	1 @	95
Kino	50 @	75	Turpentine, less	1 02 @	1 10
Kino, powdered	50 @	75	Wintergreen, leaf	8 00 @	8 25
Myrrh	50 @	75	Wintergreen, sweet birch	3 75 @	4 00
Myrrh, powdered	50 @	75	Wintergreen art	80 @	1 10
Opium	9 00 @	9 40	Wormseed	6 50 @	6 75
Opium, powd.	10 25 @	10 60	Wormwood	18 00 @	18 25
Opium, gran.	10 25 @	10 60	Potassium		
Shellac	85 @	1 00	Bicarbonate	35 @	40
Shellac Bleached	90 @	1 05	Bichromate	15 @	25
Tragacanth	3 75 @	4 25	Bromide	35 @	45
Tragacanth, pw.	3 00 @	3 50	Carbonate	30 @	35
Turpentine	25 @	30	Chlorate, gran'r	18 @	25
Insecticides			or xtal	13 @	20
Arsenic	09 @	20	Chlorate, powd.	35 @	50
Blue Vitriol, bbl.	07 1/2 @	15	Cyanide	3 56 @	3 72
Blue Vitriol, less	8 @	15	Iodide	35 @	55
Bordeaux Mix Dry	14 @	25	Pernanganate	45 @	55
Heliothere, White powdered	25 @	35	Prussiate, yellow	65 @	75
Insect Powder	40 @	45	Sulphate	40 @	50
Lead Arsenate Po.	16 @	23	Roots		
Lime and Sulphur	09 1/2 @	23 1/2	Alkanet	45 @	50
Dry	31 @	45	Blood, powdered	40 @	50
Paris Green	31 @	45	Calamus	35 @	75
Ice Cream			Elecampane, pwd	25 @	30
Piper Ice Cream Co.			Gentian, powd.	20 @	30
Bulk, Vanilla	1 10		Ginger, African, powdered	23 @	30
Bulk, Vanilla Special	1 20		Ginger, Jamaica	52 @	60
Bulk, Chocolate	1 20		Ginger, Jamaica, powdered	42 @	50
Bulk, Caramel	1 20		Goldenseal, pow.	6 00 @	6 40
Bulk, Grape-Nut	1 20		Ipecac, powd.	2 75 @	3 00
Bulk, Strawberry	1 25		Licorice	40 @	45
Bulk, Tutti Frutti	1 25		Licorice, powd.	25 @	40
Brick, Vanilla	1 40		Orris, powdered	40 @	45
Brick, Fancy	1 60		Poke, powdered	75 @	1 00
Ices	1 10		Rhubarb, powd.	60 @	75
Sherbets	1 10		Rhubarb, powd.	30 @	35
Leaves			Rosewood, powd.	30 @	35
Buchu	1 75 @	1 90	Sarsaparilla, Hond.	1 25 @	1 40
Buchu, powdered	62 @	60	Sarsaparilla, Mexican, ground	7 @	80
Sage, bulk	67 @	70	Squills	35 @	40
Sage, 1/2 loose	72 @	75	Squills, powdered	60 @	70
Sage, powdered	55 @	60	Tumeric, powd.	15 @	20
Senna, Alex.	1 40 @	1 50	Valerian, powd.	50 @	60
Senna, Tinn.	30 @	35	Seeds		
Senna, Tinn. pow	35 @	40	Anise	33 @	35
Uva Ursi	20 @	25	Anise, powdered	38 @	40
Oils			Bird, ls	13 @	15
Almonds, Bitter, true	10 50 @	10 75	Canary	8 @	15
Almonds, Bitter, artificial	2 50 @	2 75	Caraway, Po.	13 @	15
Almonds, Sweet, true	1 00 @	1 25	Cardamon	1 50 @	1 75
			Celery, powd.	35 @	40
			Coriander pow.	25 @	30
			Dill	10 @	20
			Fennell	35 @	40
			Flax	06 1/2 @	12
			Flax, ground	06 1/2 @	12
			Foenugreek pow.	8 @	15
			Hop	8 @	15
			Lobelia, Powd.	1 @	1 50
			Mustard, yellow	10 @	15
			Mustard, black	15 @	20
			Poppy	80 @	40
			Quince	1 75 @	2 00
			Rape	15 @	20
			Sabadilla	30 @	40
			Sunflower	7 1/2 @	15
			Worm American	30 @	40
			Worm Levant	2 90 @	2 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		DECLINED	
Wisconsin Cheese	Veal	Pillsbury Cereal	
Brown Beans	Lamb	Ojibwa Fine Cut	
Mackerel		Old Colony Tobacco	
Boned Herring		Old Crop Tobacco	
Shrimps		Horse Radish	
Hides and Pelts		Peanut Butter	
Wheat		Roller Oats	

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.	2 70
Royal, 12 oz., doz.	5 20
Royal, 5 lb., doz.	31 20
Rumford, 10c, doz.	1 85
Rumford, 8 oz., doz.	1 85
Rumford, 12 oz., doz.	2 40
Rumford, 5 lb., doz.	12 50
Ryson, 4 oz., doz.	1 35
Ryson, 8 oz., doz.	2 25
Ryson, 16 oz., doz.	4 05
Rocket, 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 Brist Biscuit	1 90
Quaker Corn Flakes	2 80
Ralston Purina	4 00
Ralston Branzen	2 70
Ralston Food, 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, 8 in.	1 50
Solid Back, 11 in.	1 75
Pointed Ends	1 25

Stove

No. 1	1 10
No. 2	1 35

Shoe

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

BUTTER COLOR

Dandelion, 25c size	2 85
Nedrow, 3 oz., doz.	2 50

CANDLES

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

CANNED FRUIT.

Apples, 3 lb. Standard	1 75
Apples, No. 10	2 50
Apple Sauce, No. 2	2 35
Apple Sauce, No. 10	9 00
Apricots, No. 1	1 90
Apricots, No. 2	2 25
Apricots, No. 10	9 00
Blueberries, No. 2	3 00
Blueberries, No. 10	13 00
Cherries, No. 2	3 00
Cherries, No. 10	13 00
Cherries, No. 2 1/2	4 00
Cherries, No. 10	13 00
Loganberries, No. 2	3 00
Peaches, No. 1	1 85
Peaches, No. 2	2 75
Peaches, No. 2 1/2	3 60
Peaches, No. 10	10 50
Peaches, No. 10, Cal.	10 50
Pineapple, 1, slic.	1 60
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
Pineapple, 10, crus.	7 00
Pears, No. 2	3 00
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 Chder, 10 1/2 oz.	1 35
Clam Ch., No. 3	0 00
Clams, Steamed, No. 1	1 75
Clams, Mincd, No. 1	1 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
Shrimps, No. 1/2, Star	4 50
Shrimp, No. 1, wet	2 10
Shrimp, No. 1, dry	2 10
Shrimp, No. 1 1/2, dry	4 00
Sard's, 1/4 Oil, k.	4 25
Sardines, 1/4 Oil, k'less	3 00
Sardines, 1/4 Smoked	7 00
Sardines, 1/4 Mus.	7 75
Salmon, Warrens, 1 lb	3 50
Salmon, Red Alaska	2 85
Salmon, Med. Alaska	2 00
Salmon, Pink Alaska	1 40
Sardines, Im. 1/4, ea.	10 25
Sardines, Im. 1/2, ea.	2 10
Sardines, Cal.	1 75
Tuna, 1/2, Albocore	90
Tuna, 1/2, Nekco	1 65
Tuna, 1/2, Regent	2 25

CANNED MEAT.

Bacon, Med. Beechnut	2 70
Bacon, Lge. Beechnut	4 50
Bacon, Large, Erie	3 00
Beef, No. 1, Corned	2 60
Beef, No. 1, Roast	2 60
Beef, No. 1 1/2 Eagle Sli.	1 30
Beef, No. 1 1/2 Qua. sli.	1 30
Beef, No. 1, Qua. sli.	3 25
Beef, No. 1, B'nut sli.	3 75
Beef, No. 1 1/2, B'nut sli.	3 35
Beefsteak & Onions, 1s	3 35
Chili Con Ca., 1s	1 35
Deviled Ham, 1/4s	2 20
Deviled Ham, 1/4s	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.	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, 1/2	4 60
Calf Tongue, No. 1	6 45
Lamb Tongue, Wh. Is	6 00
Lamb Tongue, sm. Is	2 25
Lunch Tongue, No. 1	6 00
Lunch Tongue, No. 1/2	3 65
Deviled Ham, 1/4	3 00
Vienna Sausage, sm.	1 80
Vienna Sausage, Lge.	2 90
Sliced Beef, small	1 85
Boneless Pigs Feet, pt.	3 15
Boneless Pigs Feet, qt.	5 60
Sandwich Spread, 1/2	2 25

Baked Beans.

Beechnut, 16 oz.	1 35
Campbells	1 15
Climate Gem, 1 Soz.	90
Snider, 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, Green tips	4 00
No. 2 1/2, Lge. Gr.	3 75
Wax Beans, 2s	1 35
Wax Beans, No. 10	6 00
Green Beans, No. 10	6 00
Green Beans, No. 10	6 00
Lima Beans, No. 2 Gr.	2 00
Lima Beans, 2s, Soaked	95
Red Kid., No. 2	1 30
Beets, No. 2, wh.	1 60
Beets, No. 2, cut	1 25
Beets, No. 3, cut	1 40
Corn, No. 2, St.	1 10
Corn, No. 2, Ex-Stan.	1 55
Corn, No. 2, Fan	1 60
Corn, No. 2, Fy. glass	3 25
Corn, No. 10	7 25
Hominy, No. 3	1 15
Okra, No. 2, whole	1 90
Okra, No. 2, cut	1 90
Dehydrated Veg Soup	90
Dehydrated Potatoes, lb	45
Mushrooms, Hotels	32
Mushrooms, Choice	45
Mushrooms, Sur Extra	62
Peas, No. 2, E.J.	1 25
Peas, No. 2, Sift.	1 60
June	1 60
Peas, No. 2, Ex. Sift.	1 90
E. J.	1 90
Peas, Ex. Fine, French	32
Pumpkin, No. 3	1 35
Pumpkin, No. 10	3 75
Pimentos, 1/4, each	15 13
Pimentos, 1/2, each	27
Sw't Potatoes, No. 2 1/2	2 15
Sauerkraut, No. 3	1 60
Succotash, No. 21	60
Succotash, No. 2, glass	3 45
Spinach, No. 1	1 40
Spinach, No. 2	1 45
Spinach, No. 3	2 10
Spinach, No. 10	6 75
Tomatoes, No. 2	1 35
Tomatoes, No. 3	1 70
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	90
Kraft Small tins	1 40
Kraft American	2 75
Chili, small tins	1 40
Pimento, small tins	1 40
Roquefort, small tins	2 25
Camembert, small tins	2 25
Brick	23
Wisconsin Flats	24
Wisconsin Daisy	24
Longhorn	24
New York	27
Michigan Full Cream	22
Sap Sage	48

CHEWING GUM

Adams Black Jack	65
Adams Bloodberry	65
Adams Calif. Fruit	65
Adams Chiclets	65
Adams Sen Sen	65
Adams Yucatan	65
Beeman's Pepsin	65
Beechnut	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, 1/4s	33
Baker, Premium, 1/4s	35
Baker, Premium, 1/4s	32
Baker, Premium, 1/4s	32
Hersheys, Premium, 1/4s	36
Hersheys, Premium, 1/4s	36
Runkle, Premium, 1/4s	36
Runkle, Premium, 1/4s	38
Vienna Sweet, 24s	1 75

COCOA	
Baker's 1/4s	40
Baker's 1/4s	42
Bunte, 1/4s	35
Bunte, 1/4s	32
Droste's Dutch, 1 lb.	9 00
Droste's Dutch, 1/2 lb.	4 75
Droste's Dutch, 1/4 lb.	2 00
Herseys, 1/4s	33
Herseys, 1/4s	28
Huyler	36
Lowney, 1/4s	48
Lowney, 1/4s	47
Lowney, 1/4s	46
Lowney, 5 lb. cans	31
Van Houten, 1/4s	75
Van Houten, 1/4s	75

COCOANUT	
1/4s, 5 lb. case Dunham	50
1/4s, 5 lb. case	48
1/4s & 1/4s, 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	29
Bogota	26
Peaberry	24

McLaughlin's XXXX package coffee is sold to retailers only. Mail all orders direct to W. F. McLaughlin & Co., Chicago.

Coffee Extracts	
N. Y., per 100	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, 8 doz.	3 90
Caroline, Tall, 4 doz.	3 50
Caroline, Baby	3 35

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 40
White House, Baby	4 15

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 4 80
Union Leader, 31 tin 9 60
Union Leader, 10c, dz. 3 35
Union Leader, 15c, dz. 1 44
War Path, 35c, doz. 3 35

Scotton 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 60
Way Up, 16 oz. pails 7 60
Yankee Girl Scrap, 10c 96

Pinkerton Tobacco Co. Brands.
American Star, 10c, dz 96
Big 7, Clip, 10c, doz. 96
Buck Shoe Scrap, 10c 96
Pinkerton, 30c, doz. 2 40
Pay Car Scrap, 10c, doz. 96
Pinch Hit Scrap, 10c 96
Red Man Scrap, doz. 96
Red Horse Scrap, doz. 96

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

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

Schmidt Bros. Brands
Eight Bros., 10c, doz. 96
Eight Bros., Pails, dz. 8 40

R. J. Reynolds Tobacco Co. Brands.
George Washington, 10c, doz. 96
Old Rover, 10c, doz. 96
Our Advertiser, 10c, 96
Prince Albert, 10c, dz. 96
Prince Albert, 17c, dz. 1 53
Prince Albert, 8 oz. tins, without pipes 6 72
Prince Albert, 8 oz. and pipes, doz. 8 88
Prince Albert, 16 oz. 12 96
Stud, Gran. 5c, doz. 48
Whale, 16 oz., doz. 4 80

Block Bros. Tobacco Co. Brands.
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 6 60
Perique, 25c, per doz. 2 25
Serene Mixture, 16c dz 1 60
Serene Mixture, 8 oz. 7 40
Serene Mixture, 16 oz 14 70
Tareyton London Mix-ture, 50c, doz. 4 00
Vintage Blend, 25c dz. 2 30
Vintage Blend, 80 tins 7 50
Vintage Blend, 1.155 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 Rub-bed, 17c Tins 1 62
Edgeworth Ready Rub-bed, 8 oz. tins, doz. 7 00
Edgeworth Ready Rub-bed, 16 oz. tins, doz. 14 50
Edgeworth Sliced Plug, 17c tins, doz. 1 62
Edgeworth Sliced Plug, 35c tins, doz. 3 55

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

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

CONFECTIONERY
Stick Candy
Standard 14
Jumbo Wrapped 16
Pure Sugar Stick, 600's 4 20

Mixed Candy
Kindergarten 17
Leader 14
X. L. O. 14
French Creams 16
Cameo 18
Grocers 11

Fancy Chocolates.
5 lb. Boxes
Bittersweets, Ass'ted 1 75
Choc Marshmallow Ap 1 90
Milk Chocolate A D 2 00
Nibble Sticks 1 20
Primrose Choc. 1 20
No. 12 Choc. 1 60
Chocolate Nut Rolls 1 80

Gum Drops.
Anise 17
Raspberry 17
Orange Gums 17
Butterscotch Jellies 18
Favorite 20

Lozenges.
A. A. P. Lozenges 15
A. A. P. Lozenges 15
A. A. Choc. Lozenges 16
Motto Hearts 17
Malted Milk Lozenges 20

Hard Goods.
Lemon Drops 17
O. F. Horehound Dps 17
Anise Squares 18
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-ly 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, 15 oz. 18
Boxes, Bulk, per lb. 18

Peaches
Evap. Choice, Unpeeled 16
Evap. Fancy, Unpeeled 18
Evap. Fancy, Peeled 20
Bakers' Special 15

Peel
Lemon, American 26
Orange, American 27

FARINACEOUS GOODS
Beans
Med. Hand Picked 05 1/2
Cal. Lima 08
Brown Holland 06
Red Kidney 07 1/2

Farina
25 1 lb. packages 2 20
Bulk, per 100 lbs. 06 1/2

Hominy
Pearl, 100 lb. sack 5 25

Macaroni
Domestic, 10 lb. box 1 00
Domestic, brkn bbls. 08
Golden Age, 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

Tapoca
Pearl, 100 lb. sacks 7 05
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 09

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 20
No. 9, per gross 3 75
No. 10, per gross 6 75

FLAVORING EXTRACTS
Jennings
Pure Vanilla 1 85
Turpeneless 1 75
Pure Lemon 1 85

Per Doz.
7 Dram 1 85
1 1/2 Ounce 1 75
2 Ounce 2 75
2 1/2 Ounce 3 00
3 Ounce 3 25
4 Ounce 5 00
7 Dram, Assorted 1 85
1 1/2 Ounce, Assorted 1 90

Vanilla, Lemon, Almond, Strawberry, Raspberry, Pineapple, Peach, Orange, Peppermint & Wintergreen
1 ounce in cartons 2 00
2 ounce in cartons 3 50
4 ounce in cartons 6 75
8 ounce 12 25
Pints 26 40
Quarts 51 00
Gallons, each 16 00

FLOUR AND FEED
Valley City Milling Co.
Lilly White, 1/2 Paper sack 8 00
Harvest Queen, 2 1/2 8 20
Light Loaf Spring Wheat, 2 1/2 9 00
Snow Flake, 2 1/2 7 20
Graham 25 lb per cwt 3 20
Golden Granulated Meal, 25 lbs., per cwt. N 2 30
Rowena Pancake Com-pound, 5 lb. sack 4 20
Buckwheat Compound, 5 lb. sack 4 20

Watson Higgins Milling Co.
New Perfection, 1/2s. 7 40

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 Acidu'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 43
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 1/2
Cured, No. 2 07 1/2
Calfskin, green, No. 1 12
Calfskin, green, No. 2 10 1/2
Calfskin, cured, No. 1 13
Calfskin, cured, No. 2 11 1/2
Horse, No. 1 3 00
Horse, No. 2 2 00

Pelts
Old Wool 250 50
Lams 100 25
Shearlings 100 25

Tallow
Prime 24
No. 1 23 1/2
No. 2 23

Wool
Unwashed, medium 20 22
Unwashed, rejects 11
Fine 20

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 7 50
No. 1 small 6 00

Raccoon.
No. 1 large 5 00
No. 1 medium 3 50
No. 1 small 2 50
Winter 2 00

Muskrat.
Winter 2 25
Fall 1 50
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 40

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

NUTS.
Whole
Almonds, Terregona 22
L. 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 13
Pecans, 3 star 22
Pecans, Jumbo 27
Walnuts, Manchurian 25
Walnuts, Sorento 35

Salted Peanuts
Fancy, No. 1 21
Jumbo 21

Shelled
Almonds, Spanish, 125 lb. bags 08 3/4
Filberts 50
Pecans 82
Walnuts 80

OLIVES.
Bulk, 2 gal. keg 2 80
Bulk, 5 gal. keg 4 00
Quart Jars, doz. 4 75
Pint Jars, doz. 3 25
4 1/2 oz. Jar, plain, dz. 1 35
5 1/2 oz. Jar, pl., doz. 1 60
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. Stu., doz. 2 40
9 oz. Jar. Stuffed, doz. 3 50
12 oz. Jar. Stuffed, dz 4 50

PEANUT BUTTER.

Bel Car-Mo Brand
8 oz., 2 doz. in case 2 40
24 1 lb. pails 4 00
12 2 lb. pails 4 00
5 lb. pails, 6 in crate 4 55
25 lb. pails 13
50 lb. tins 12 1/4

PETROLEUM PRODUCTS
Iron Barrels
Perfection Kerosine 12.4
Red Crown Gasoline, 21.1
Tank Wagon 39.5
Gas Machine Gasoline, 23.2
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

Muskrat.
Winter 2 25
Fall 1 50
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 40

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
Open Kettle 60
Choice 48
Good 36
Fair 30
Stock 25
Half barrels 5c extra

Molasses in Cans.
Red Hen, 24, 2 lb. 3 25
Red Hen, 12, 5 lb. 3 00
Red Hen, 6, 10 lb. 3 00
Ginger Cake, 24, 2 lb. 4 00
Ginger Cake, 12, 5 lb. 3 75
Ginger Cake, 6, 10 lb. 3 50
Ginger Cake, 24, 2 lb. 5 50
O. & L. Spec., 12, 5 lb. 5 25
O. & L. Spec., 6, 10 lb. 5 00
Duffs, 24, 2 1/2 Screw 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

Lamb.
Good 26
Medium 24
Poor 21

Mutton.
Good 13
Medium 12
Poor 10

Heavy hogs 09
Medium hogs 11 1/2
Light hogs 11 1/2
Sows and stags 9
Loins 16
Butts 15
Shoulders 13
Hams 18
Spareribs 13
Neck bones 04

PROVISIONS
Barreled Pork
Clear Back 23 00@24 00
Short Cut Clear 22 00@23 00
Clear Family 27 00@28 00

Dry Salt Meats
S P Bellies 13 00@15 00

Lard
80 lb. tubs advance 1/4
Pure in tierces 11 1/2@11 3/4
Compound Lard 11 1/2@11 3/4
69 lb. tubs advance 1/4
50 lb. tubs advance 1/4
20 lb. pails advance 1/4
10 lb. pails advance 1/4
5 lb. pails advance 1/4
3 lb. pails advance 1/4

Sausages
Bologna 12
Liver 12
Frankfort 16
Pork 18@20
Veal 11
Tongue 11
Headcheese 14

Smoked Meats
Hams, 14-16, lb. 22 @26
Hams, 16-18, lb. 22 @26
Ham, dried beef sets 38 @39
California Hams 15 @16
Picnic Boiled Hams 30 @32
Boiled Hams 38 @40
Mince Hams 14 @15
Bacon 20 @33

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

Mince Meat
Condensed No. 1 car. 2 00
Condensed Bakers brick 31
Moist in glass 8 00

Pig's Feet
1/2 bbls. 2 15
1/4 bbls. 35 lbs. 3 75
1/2 bbls. 7 00
1 bbl. 14 15

Tripe
Kits, 15 lbs. 90
1/4 bbls., 40 lbs. 1 60
1/2 bbls., 80 lbs. 3 00

Casings
Hogs, per lb. @42
Beef, round set 14@26
Beef, middles, set. 25@30
Sheep, a skein 1 75@2 00

Uncolored Oleomargarine
Solid Dairy 24@26
Country Rolls 24@26

RICE
Fancy Head 08
Blue Rose 06@06 1/2
Broken 04

ROLLED OATS
Steel Cut, 100 lb. sks. 3 25
Monarch, 90 lb. sacks 2 50
Silver Flake, 90 lb. sk. 2 50
Quaker, 18 Regular 1 80
Quaker, 12s Family 2 65
Mothers, 10s, Family 2 80
Silver Flake, 13 Reg. 1 45
Silver Flake, 10 Fam. 1 85

SALAD DRESSING
Durkee's large, 1 doz. 6 60
Durkee's med., 2 doz. 7 10
Durkee's Picnic, 2 doz. 3 25
Snider's large, 1 doz. 3 35
Snider's small, 2 doz. 2 50

SALERATUS
Arm and Hammer 3 75

SAL SODA
Granulated, bbls. 2 25
Granulated, 100 lbs cs 2 50
Granulated, 36 2 1/2 lb. packages 2 60

COD FISH.
Middles 16 1/2
Tablets, 1 lb. Pure 23
Tablets, 1/2 lb. Pure, doz. 1 40
Wood boxes, Pure 25
Imperial, Wood boxes 16
Whole Cod 12

Holland Herring
Y. M. bbls. 12 00
Standards, kegs 75
Y. M. Kegs 85

Herring
K K K K, Norway 20 00
8 lb. pails 1 40
Cut Lunch 95
Boned, 10 lb. boxes 15

Lake Herring
1/2 bbl., 100 lbs. 6 50

Mackerel
Tubs, 50 lb. fancy fat 9 50
Tubs,

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
Cardamon, 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 90
Fels Naptha, 100 box	5 60
Grdma White Nap. 100s	5 30
Kirk White Nap. 100s	5 00
Rub No More White	
Naptha, 100 box	5 50
Swift Classic, 100 box	4 90
20 Mule Bora, 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, 9s	50
Williams Mug, per doz.	48

Proctor & Gamble.	
5 box lots, assorted	
Ivory, 100 6 oz.	7 00
Ivory Soap Flks., 100s	8 50
Ivory Soap Flks., 50s	4 35
Lenox, 140 cakes	5 50
P. & G. White Naptha	
Star, 100 No. 11 cakes	5 75
Star Nap. Pwdr., 100s	3 90
Star Nap. Pwdr., 24s	5 75
Tradesman Brand.	
Black Hawk, one box	4 50
Black Hawk, five bxs	4 25
Black Hawk, ten bxs	4 00
Box contains 72 cakes. It is a most remarkable dirt and grease remover, without injury to the skin.	

WASHING POWDERS.	
Bon Ami Pd, 3 dz. bx	3 75
Bon Ami Cake, 3 dz.	3 25
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 C., 16 oz., 1 dz.	4 00
Old Dutch Clean, 4 dz.	4 75
Queen Ann, 60 oz.	2 40
Rinsol, 100 oz.	6 40
Rub No More, 100, 10 oz.	4 06
Rub No More, 100, 14 oz.	5 75
Rub No More, 18 Lg.	4 50
Spotless Cleanser, 48, 20 oz.	3 00
Sani Flush, 1 doz.	3 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 60

CLEANSERS.

KITCHEN KLENZER



80 can cases, \$4.80 per case

SPICES.	
Whole Spices.	
Allspice, Jamaica	@12
Cloves, Zanzibar	@37
Cassia, Canton	@16
Cassia, 5c pkg., 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	@20
Pepper, White	@32
Pepper, Cayenne	@32
Paprika, Spanish	@42

Seasoning	
Chili Powder, 15c	1 35
Celery Salt, 3 oz.	95
Sage, 2 oz.	90
Onion Salt	1 35
Garlic	1 35
Ponely, 3 1/2 oz.	3 25
Kitchen Bouquet	3 25
Laurel Leaves	20
Morjoram, 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.	
Domino, 40 10 lb. cans	3 00
Domino, 6 5 lb. cans	2 50
Bbls., bulk, per gal.	30

TABLE SAUCES.	
Lea & Perrin, large.	6 60
Lea & Perrin, small.	3 75
Pepper	1 60
Royal Mint	2 40
Tobasco	7 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, pat. 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, Single	7 00
Double Peerless	8 25
Single Peerless	7 50
Northern Queen	6 25
Universal	7 50

Window Cleaners

12 in.	1 65
14 in.	1 85
16 in.	2 30

Wood Bowls

13 in. Butter	5 00
15 in. Butter	9 00
17 in. Butter	18 00
19 in. Butter	25 00

WRAPPING PAPER	
Fibre, Manila, white	05 1/2
No. 1 Fibre	07 1/2
Butchers Manila	06
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.	38

FARMS OF THE FUTURE.

Are We Headed For Feudal Status of Europe.

Written for the Tradesman.

More than twenty years ago we predicted that farms in America would eventually be comprised mainly in two distinct classes—the large estates and the small individual holdings. The present unsatisfactory condition of farming is not wholly the result of the war. It is in part an epoch in a progression which will eventually result in a settled system of farming unlike anything we have ever known in America.

Whether the world war has hastened the fulfillment of this inevitable readjustment or only accentuated the difficulties which confront farmers in the attempt to conduct their farms according to a much-lauded, so-called progressive system, we are not yet prepared to state. Believing that present conditions are entirely due to the disturbance caused by the war farmers will uselessly expend much time and effort to return to pre-war conditions. Not only farmers, but business men and statesmen are uniting to bring about a satisfactory readjustment; and the only thing which will prevent the success of their undertaking is commercial greed. Tell us when that can be eliminated and we will tell when the readjustment will succeed and prosperity return to the farms.

In one sense all this striving for readjustment is useless, because that which is sought will not result in permanent benefit, and yet it is not all useless because a long time will be required to educate people to that point where they will be ready to accept and adopt the new order.

Apparently all unconscious of the final result, up-to-date farmers, agricultural schools, manufacturers of farm machinery and dealers are working like trained soldiers—like different parts of a perfect machine—to hasten the time when no man can own and conduct even a hundred acre farm with less than \$25,000 or \$30,000 of capital. What incentive, then, for a man of twenty-one with no capital to become a farm owner? If men of fifty with no mortgage and with buildings and equipment and experience are ready to give up the struggle—except to eke out an existence—where is the new crop of farmers to come from?

Twenty years ago a farm of eighty acres with comfortable and adequate buildings could have been bought for \$4,000. A young man with \$1,500 could have made a payment of \$1,000 and with the \$500 for a team and a few tools he could have begun with a good expectation of making a living, paying interest, increasing his live stock and tools each year until he could begin payments on the principal. To-day the same farm would cost \$8,000 or \$10,000. Live stock, tools, machinery, equipment found on such farms are worth up to \$3,000. Interest on indebtedness is one or two per cent. higher; taxes are four or five times as much. Even with \$2,500 or \$3,000 to begin with, interest on encumbrance, taxes, insurance and telephone rent will require the payment of

\$600 or \$700 a year, besides living and all other expenses. It may be set down as an easily proven fact that for every dollar a farmer receives for farm products he pays at least sixty-five cents for expenses without charging as expenses his own, his wife's or his children's labor—the children under sixteen years of age. Groceries, clothing, medicine, schooling and all personal expenditures and interest on indebtedness must come out of that thirty-five per cent. remainder. The high price of labor and the low price of farm products may be temporary, but the handicap of high-priced labor-earning machinery on small farms eats up much of possible profits. Forty and fifty years ago this equipment for a small farm was adequate: Two good work horses, a driving horse, plow, two-horse cultivator, two single cultivators, log land roller drag, shovel plow, stoneboat, wagon, buggy, fanning mill, corn sheller, mowing machine and horse hay rake, hand tools, as axes, saws, shovels, scythe, grain cradle, etc. One farmer out of four or five owned a grain harvester and cut grain by the acre for his neighbors; here and there one owned a grain drill and rented it out as he could spare it. If a drill could not be had grain was sown broad cast and harrowed in.

To-day the same sized farm has at least four work horses, two wagons, riding plow, walking plow, disc harrow, spring tooth harrow, spike tooth harrow, iron land roller, horse corn planter, horse potato planter, single cultivator and two horse cultivator, grain drill with grass seeder and fertilizer sower attachments three-horse manure spreader, mowing machine, dump hayrake, side-delivery hayrake, hay tedder, hay loader, horse hayfork with track and ropes for unloading, grain harvester, corn harvester, horse potato digger, engine to pump water for stock, water tank and tank heater, engine, tank and spraying outfits for fruit and vegetables, feed cookers, cream separator; and all the time looking forward to get other machines and implements such as milking machines, power and light plant, farm auto truck and trailer, grain, hay and litter carriers for stock feeding, etc. Some of these machines costing from \$100 to \$250 each can be used only from two hours to five or six days in a year—potato planter, potato digger and corn harvester, for instance. Then buildings to store all these the remainder of the year. What an overhead expense for so little use? And the farmer must be an expert in their use and a handy repair man.

There is hardly a day in spring, summer or fall but two men are needed for combined work on some job or one to look after certain work while the other is needed elsewhere. In winter neighbors can be had to help load stock, saw wood, butcher, bale hay, etc. It is almost a necessity to have two men on a farm, but the farm of less than 160 or 200 acres will hardly warrant the expense of a month hand. Day laborers can seldom be had any more, except in competition with city wages.

But farms have been selling freely for four or five years. The sales are

not from farmer to farmer, but through real estate dealers to investors and speculators. City people with rosy dreams of rural life put their all into a first payment on a farm they have seen once or twice and know nothing of its possibilities or value as a farm. Some sell in time to others of their class and others, after two or three years of continual expense and little income, get out as best they can. Most city real estate men are looking for small farms—forty acres or less. See the trend? But there are other buyers. Within six miles of where I sit are two farms. Allan Templeton's seems like the nucleus of a grand estate, while that owned by the Detroit Edison Company has about all the appointments desirable. There are the large herds of cows, fine dairy barns, silos, neat cottages for men with families, office and milk-cooling house, horse barn, large boarding house for single men, and on the hills overlooking the river is the mansion, the winding drives, the water system; beyond the country club and the golf links.

This is the beginning. When the best land and locations are owned by millionaires and syndicates, the niches will be filled in with little fruit farms and gardens and poultry plants, and cottages of the men who work on the big estates. The rural population will be increased; the small school will be a thing of the past; possibly there will be successful community centers and well-filled churches. It will not be what we have dreamed of America's future, but it seems to be the inevitable and we must prepare to make the best of this new order of farm life.

For a farm of from 120 to 240 acres the excessive taxes operate as a fine to compel the owner to fully crop his land. One or more hired men are absolutely necessary at whatever wage demanded. The overhead of machinery equipment need not be so out of proportion as on the smaller farms, but many such farms now have a tractor, gang plows, possibly a feed grinder and silo filler, adding \$1500 to \$1,800 to the cost of equipment. A crop failure here is far more disastrous than on a smaller farm.

It will not be many years before it will be discovered that owners of farms of this size have mostly inherited them, and few possess the ambition of the father or grandfather who builded and progressed. These present occupants have given up the struggle to hold their own; they now live off past achievements and are either mortgaging the farm, sacrificing the timber or selling off portions of the land in order to live out their days on the old homestead. If there be children, few, if any, would accept the old farm as a gift if not permitted to sell it. Sooner or later such farms will become parts of large estates or be divided up into small farms of two to twenty acres each.

The prairie states already have their immense farms and ranches where machinery finds its proper sphere and where grain raising should always be profitable, but Michigan farmers can not always go on raising fourteen bushels of dollar wheat per acre on land valued at \$150 to \$200 per acre. Men who build farm machinery help

produce food as much as if laboring on the farms, but that food must be transported to them with necessary and unnecessary expenses added. Instead of paying for help under conditions of the rural home of the hired man, the farmer pays for help according to the standards of living, the expenses and the wages of the shop worker.

Can the feudal system of Europe be revived and established in America without destroying government by the people? Lords and vassals in America can only be prevented by the fullest sway of brotherly love, equality of compensation for service, elimination of commercial greed and the retention of farm life and conditions similar to that of the last half of the nineteenth century. Shall it be recorded in history that the grandest period of American history was between the civil war in America and the kaiser's war?

Every citizen of the United States can help or hinder; can aid in the triumph of right or oppose the present tendency. Where are you?

E. E. Whitney.

Trimmings in Millinery.

Judging from the recent importations and the buying now being done in the local market, the coming spring will be a big season for flowers as millinery trimmings. Both large and small blooms are sought for, as well as the flat variety that is used in the manufacture of all-flower toques. Some flowers, especially bluettes, geraniums and roses, are already appearing in public. Flowers, however, are not having their own way, according to the bulletin of the Retail Millinery Association of America, which says:

"The rivalry is between plumage, embracing everything from birds to biot, large and small flowers and embroideries, the last-named including bead effects, applique and all kinds of fancy stitching. Ostrich and vulture are still used in making every conceivable kind of fall, flat and fancy, but biot is the feather in which all are interested at present. Many think that this new long, curled, drenched bit of feather comes from the duck, but there really is a bird of that name. The higher-priced feather trimmings are made of biot, but, like all French importations, a less expensive duplication must be made for the quantity users.

"Birds of highly-lacquered surfaces are seen on all sides, resplendent in natural colorings. While the French women wear real birds, stuffed, on their chapeaux, the American women prefer birds of pasted feathers. Galalith and gelatine are also playing their part in the trimmings mode. Pins are coming along nicely, especially those made of nacre and brilliants, with the newer cut-steel embellishments in active demand."

The Power of Will.

If you think you are beaten, you are!
If you think you dare not, you don't!
If you like to win, but you think you can't,
It's almost certain you won't!

If you think you'll lose, you've lost!
For out of the world we find
Success begins with a fellow's will—
It's all in the state of mind.

Life's battles don't always go
To the strongest or fastest man;
But soon or late the man who wins
Is the one who thinks he can!

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.

EXPERIENCED salesman wants line for Wisconsin. Shoes, leather goods, or gloves and mittens. State salary. W. Engman, Chetek, Wis. 630

FOR SALE—LARGEST AND MOST ACCESSIBLE location on lake shore, distance of five miles out, is being offered to settle an estate. Good income, best of fruit, fair buildings. LOUIS S. SCHULZ, ST. JOSEPH, MICH. 631

For Sale—Drug store in small town in Central Michigan, good farming. Stock and fixtures will inventory between \$2,500 and \$3,000. Owner must sell on account of HEALTH. Terms to responsible parties. Address No. 633, care Michigan Tradesman. 633

For Sale—Grocery and bakery in a live town of 4200. Will sell at invoice price. Bargain if taken at once. Address No. 634, care Michigan Tradesman. 634

For Sale or Exchange—Brick store building 32x100 feet, in Isabella county. Excellent location for general store or garage. For particulars, write Dr. B. M. Adams, Jackson, Mich. 635

For Sale—Shoe stock; or will sell part interest in same. Clean stock, doing good business. Best location in town of 60,000 in Southern Michigan. Address No. 636, care Michigan Tradesman. 636

Wanted—To hear from party wishing to purchase good fruit farm located in Berrien county. Produces more grapes and small fruit, also has more macadam road than any county in the state. Address Box 45, Bridgman, Mich. 637

How to Purchase Real Estate Intelligently—Write for pamphlet of instruction. Address Box 27, Bridgman, Mich. 638

For Sale—Drug store, with or without buildings. Has been established for many years. Good business. Poor health reason for selling. Further particulars, Louis S. Schulz, St. Joseph, Mich. 632

For Sale or Exchange—Large farm fully stocked, also implements and tools, to exchange for stock of dry goods or general merchandise, with or without building. Box 159, Evart, Mich. 626

For Sale—\$6,500 stock of dry goods, shoes, groceries, hardware and fixtures. Will rent or sell building. Bargain if taken at once. Box 103, Sidney, Mich. 627

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 Citz. Phone 61366

JOHN L. LYNCH SALES CO.

SPECIAL SALE EXPERTS

Expert Advertising

Expert Merchandising

209-210-211 Murray Bldg.

GRAND RAPIDS, MICHIGAN

Wanted—To hear of good business for sale. 500 Kasota Bldg., Minneapolis, Minn. 596

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.

For Sale—Stock of groceries and fixtures, also delivery car. Michigan city of 12,000. Address No. 601, care Michigan Tradesman. 601

Want FURNITURE or HARDWARE stock for tract of 3120 acres unimproved Central FLORIDA land. On HARD ROAD and RAILROAD. \$25 acre. Will consider store room or residence in connection with stock. Or half interest in land for half interest in business. Land will make fine investment if able to hold. Owner, W. A. Kieffer, 4615 Forest Ave., Kansas City, Mo. 622

REBUILT
CASH REGISTER CO., Inc.

Dealers in

Cash Registers, Computing Scales, Adding Machines, Typewriters And Other Store and Office Specialties. 122 N. Washington, SAGINAW, Mich. Repairs and Supplies for all makes.

For Sale—Cash registers and store fixtures. Dickry Dick, Muskegon, Michigan. 520

Will pay cash for whole stores or part stocks of merchandise. Louis Levinsohn, Saginaw, Mich. 998

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

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

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

SECOND-HAND SAFES

We are always in the market for second-hand safes.

Send us detailed description, including date of purchase, name of manufacturer, inside and outside measurements and general appearance and we will make you an offer.

GRAND RAPIDS SAFE CO.

GRAND RAPIDS, MICH.

FAKE ADVERTISING.

Advertising solicitors for newspapers and periodicals find it difficult to understand the readiness with which many merchants lend their support to doubtful advertising projects. As a rule, before he will contract for space in a newspaper, the business man must have convincing evidence as to the number and class of readers his advertisements will reach. Later he assures himself that the advertisement has been inserted in accordance with the agreement. Recent arrests at New York have called attention anew to the fake directory swindle. One set of swindlers alone are alleged to have made collections of approximately \$1,000,000 for space in a directory which was never published. The amazing feature of the case is that these collections extended over a period of ten years. It is alleged that collections are now being made for other directories, some of which have never appeared, though the game has been worked on them for several years. The value to most business houses of this class of advertising, even at best, appears to be small.

Sellers of space in legitimate publications might learn something in salesmanship from these swindlers. Likewise valuable lessons might be learned by many a legitimate salesman in other lines from his brother possessed of a more pliable conscience. The success of the swindler is due, to a certain extent, of course, to his willingness to take advantage of human weaknesses. The desire to get something for nothing is present to a greater or less degree in all of us. But the crooked salesman knows how to make himself agreeable. He can persuade without being too insistent. He doesn't irritate. He humors the whims of the prospective purchaser. Now that we are in a buyer's rather than a seller's market, pronounced improvement is noticeable in the attitude of salesmen towards the buying public. But further progress could be made. Shoppers are apt to resent any diminution of attention on the part of salesmen on this account.

THE PITTMAN ACT.

The coinage of new silver dollars bearing the peace emblem has started a discussion of the Pittman act, which is responsible for the resumption of the coinage of silver dollars. The Government resumed the striking of these coins last year, after discontinuing the practice in 1904. Silver dollars, at least within the life of the present generation, have had a very limited circulation. Only in the West and in parts of the South are they commonly seen. The bulk of the silver lay in the Federal Treasury, and silver certificates, which were equivalent to warehouse receipts, circulated in their stead.

During the war, in order to assist the Allies in paying for the enormous quantities of materials which were being supplied by India, Congress passed the Pittman act, authorizing the breaking up and exportation of this silver to the Far East. As a concession to the silver producers whose interests might have been adversely affected by the throwing of this metal upon the world's markets, the Treasury was au-

thorized to replace this silver by purchases of metal of domestic production at a dollar per ounce. The result has been a "pegging" of the price of American silver above that in the world market, the recent quotations of foreign metal being around 66 cents. Those who are opposed on general principles to artificial prices and Government regulation are now urging that the Pittman act be repealed. The silver miners, however, are naturally unwilling to surrender this subsidy, and point out that although the Treasury pays them for their bullion above the open market rate, the transaction still results in gain to the Government, inasmuch as it pays a dollar for 480 grains of silver, puts 371¼ grains of it into a coined dollar, and retains the remaining 108¾ grains as profit.

Manufacturing Matters.

Grand Rapids—The Grand Rapids Basket Co. has been incorporated to manufacture and sell clothes baskets and other baskets of special patented design, with an authorized capital stock of \$50,000, \$13,000 of which has been subscribed and \$10,000 paid in in property.

Detroit—The Detroit Thread Chasing & Welding Co., 614 First street, has merged its business into a stock company under the style of the Detroit Thread Chasing Co., with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in property.

Detroit—The Joseph Funke Co. has been incorporated to manufacture into saleable articles, fats, bones, suets, etc., with an authorized capital stock of \$10,000, \$6,000 of which has been subscribed and paid in in cash. The business will be conducted at 2424 St. Aubin street.

Muskegon—The Gray Iron Foundry Co. has merged its business into a stock company under the style of the Gray Iron Foundry & Furnace Co. with an authorized capital stock of \$100,000 common and \$50,000 preferred of which amount \$100,000 has been subscribed, \$5,000 paid in in cash and \$70,000 in property.

Holly—Another prospective factory for Holly has gone glimmering, to keep company with the Watt Carburetor Co., the Wright-Fisher Bushing Corporation and others of late lamented memory. It is the spotlight concern that was to occupy the factory built for the bushing corporation. It didn't last as long as most of the bubbles that burst, but plenty long enough to suit a number of persons who have claims against it for labor and material.

Grand Rapids—It is understood that Howard F. Johnston, of the recently formed Howard F. Johnson Shoe Co., of Grand Rapids, has decided for the present, at least, not to accept any of the attractive offers to locate his business elsewhere. The Howard shoe for boys will, therefore, be a Grand Rapids product, and samples are to be carried by at least fifteen, possibly twenty, salesmen. Mr. Johnson was Vice-President and general manager for Rindge, Kalmback, Logie Co. and has had a long shoe manufacturing experience previously in New England.

Retail Grocers Waking Up To Their Position.

Grand Rapids, Jan. 25—A meeting of the Executive Board of the Grand Rapids Retail Grocers and Meat Dealers Protective Association was held Tuesday evening in their offices at 341 Houseman building. Paul Gezon presiding and Herman Hanson acting as temporary secretary of the Board in the absence of the regular Board secretary, L. J. Hartman. Twelve members were present and, after disposing of the regular routine business, the following Slogan was adopted.

"Grand Rapids a Good Place to Live and a Better Place for Business."

Five valuable service features for member's benefit offered by Secretary Hanson were approved and adopted, as follows:

1. Collection department commission charged for collections, first \$10, 25 per cent.; second \$15, 20 per cent.; remainder, 12½ per cent. Out of town collection fee, 35 per cent.

2. Reporting System for members protection against extension of credit to undeserving prospective customers, free.

3. Efficiency Bureau for members desiring confidential business advice or legal advice, no charge.

4. Employment Bureau. Listing of unemployed grocery clerks and meat cutters for members convenience.

5. Listing of grocery and meat markets for sale with secretary. Commission charged members for selling, 2½ per cent.; regular fee, 5 per cent.

The following resolution was also adopted and ordered spread upon the records. Resolution to regulate manufacturers who distribute food commodities at cost in order to maintain their low wage scale.

Whereas—Certain manufacturers of Grand Rapids have been unfair in the immediate past to the interests of the retail grocers and meat dealers, the legitimate and essential distributor of food; and

Whereas—Said manufacturers have been furnishing groceries and meats to their employees at invoice cost without considering cost of distribution and services rendered as an incentive to maintain a low wage scale; therefore be it

Resolved—That the Grand Rapids Retail Grocers and Meat Dealers' Association in meeting assembled, on Tuesday evening Jan. 24, 1922, do hereby condemn the practice of such manufacturers and be it further

Resolved—A copy of this resolution be spread upon the records of this association and a copy of the same be sent to the Grand Rapids Chamber of Commerce, Trades and Labor Council, Michigan Tradesman and National Association of Retail Grocers with instruction to seek legislation governing same.

Herman Hanson, Sec'y.

Annual Banquet of Grand Rapids Council.

Grand Rapids, Jan. 24—The nerves from the eyes to the brain are many times larger than the nerves from the ears to the brain, so—look!

The annual banquet of the United Commercial Travelers will be held in the ball room of the Pantlind Hotel, March 4 at 6:30 p. m. The committee in charge have begun to formulate a programme which will be different from the usual run of banquets. They are going to endeavor to remove the stiffness and formality which is usually present. They wish to announce here and now that this banquet will be strictly informal, with, perhaps, the exception of the committee and the same will hold true with them if they so desire. The price of the tickets will include the banquet and entertainment, which will be par excellence. Be ye not surprised if there exists a very pleasant little dance after the eats have been absorbed.

It is a known and proven fact that publicity is the very life essence of any

undertaking and particularly a banquet such as is planned for the councilors and their families, so it is the duty of every dog-on member of No. 131 to put his loud needle on and tell the world that every U. C. T. should begin to lay aside some of his rum winnings and be prepared to take the wife, mother, sweetheart, sister or daughter and son to the twentieth annual feed of the peddlers of No. 131.

You will see more in the next issue of the Michigan Tradesman if you read the paper as carefully as you should.

L. V. Pilkinton.

Tax Repeal Helps Trade.

Reports received from the retail trade throughout the country indicate that increased buying on the part of the public has followed the repeal of the so-called "nuisance taxes." Dealers were not slow in calling the attention of the public to the fact that their finer grades of clothing, as well as a large number of other items, were no longer subject to the Government tax. The removal of the tax from proprietary medicines, toilet preparations, and soda fountain drinks is helping the drug store business. The repeal of the transportation taxes has also had a beneficial effect. Wholesalers, however, report that many retailers are holding off on purchases in the hope of a reduction in freight rates within the next month or two. Relief from this source, if it comes, is not likely to be felt before the beginning of the summer. It will require some time for the commission to finish taking testimony and hearing arguments on this question. Then, if reductions are ordered, at least a month more will be necessary for the carriers to put the decision into effect.

Business men as a rule are not inclined to favor the payment of a bonus to former soldiers while the Government's finances and the general business of the country are in their present condition. They maintain that the people of the country are not able to advance, either by paying taxes or by the purchase of bonds, a sum estimated at from two to five billions of dollars. An attempt is now being made, however, to win support for the bonus project from retailers by arguments designed to show that such payments will be a potent means of ending what is left of the buyers' strike. It is generally recognized that it is the male consumers who are now doing most of the striking, and it is argued that when the former service men receive their bonus allotments they will immediately begin to spend the money freely and business will pick up. To clinch the argument, it is pointed out that the extra month's pay which every soldier received on his discharge from the army contributed materially to the brisk business of the post-armistice period.

Man was made for action. The mind must be employed, and when it is employed normally it gives a great sense of satisfaction, and increases health. The individual feels the exhilaration of constant growth, and there is no stimulant like that. It gives an uplift to the entire nature. There is no tonic, no stimulant, like that of the successful pursuit of one's highest ambition.



He Knew What He Was Worth

WHEN a Kalamazoo man applied for a job the other day and was told he would be paid all he was worth, he got madder than a hornet and stated very emphatically that he could not and would not work for such low wages.

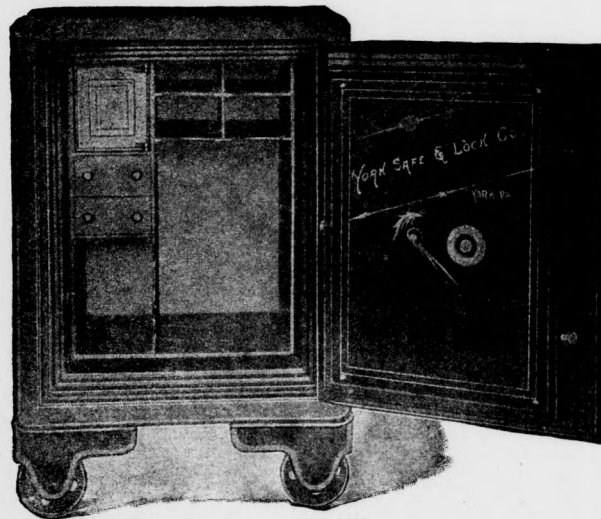
If that man should ever attempt to run a business of his own, he would be just the kind of a chap who would kick on the price of a safe, no matter how low it was, leave his account books and valuable papers exposed and then when the fire licked them up he would charge the whole thing up to his ding blasted hard luck.

Be Sensible Brother and Get Busy

and write us to-day for prices on a first-class dependable safe. It means really more to you than it does to us, because while we would make only a fair profit on any safe we sold you, you would lose what you never could replace if you should have a fire and lose your books of account.



Grand Rapids Safe Co.
Grand Rapids, Michigan



"A POUND OF CALUMET BAKING POWDER"

That's the way the modern housewife describes her favorite leavening when ordering groceries; and her order is filled with an honest, 16-ounce pound delivery.

The day of ordering goods by the can, by the bottle, or by the bag, has passed. You can do yourself and your customers a real service by educating them to protect themselves against deceptive containers.

The eye does not always catch the net contents terms shown on the package. Educating your trade that pounds and ounces mean dollars and cents—that 12 ounces is not a pound but only three-quarters of a pound, and that short weighing and short measuring is short changing, is one of the services which the independent retailer can render through the face to face methods—an advantage that he enjoys over mail order concerns.

Calumet is put up in standard packages, quarter-pounds, half-pounds and full pounds. Some baking powders have reduced their sizes. Their 8-ounce cans have been cut to 6, the 16-ounce cans to 12-ounces. A pound of Calumet contains 16 ounces today as it did thirty years ago. There has been no change in the quantity or the quality.

Be sure that your customers get a 16-ounce pound, of Calumet.

CALUMET BAKING POWDER CO.
CHICAGO, ILLINOIS

THE LOUISVILLE HERALD.

CONSUMERS MUST WATCH WEIGHTS

Inspector Ogden Says Some Manufacturers Are Imposing On Consumers.

With a view to preventing all methods of profiteering that are traceable in any way to short weights or measures, H. P. Ogden, city inspector of weights and measures, is urging consumers to examine all packages and containers to see that they receive full measure for their money.

Inspector Ogden, after an extensive investigation said he finds that housewives are more often defrauded thru short weight packages and containers than from improper weighting or short measuring by grocers.

Some Manufacturers Crooked.

"A close study of food specialties now being sold discloses the fact that certain manufacturers are guilty of the most reprehensible form of profiteering by quietly reducing the size of containers that have been standardized thru many years of advertising and sale," declared Mr. Ogden.

"While true net weights are shown on the packages these manufacturers are reaping huge profits at the expense of some dealers' reputations who thru ignorance or carelessness contribute to these pernicious practices.

Violation Of Law.

"One flagrant example is furnished by a large concern which has been packing and selling for many years a pound and half pound package. This article is now being sold to the retail trade in twelve ounce and six ounce packages at the same prices formerly paid for standard packages. The result is grocers are violating the law every day.

"When a consumer asks for a pound of some commodity or even a half-pound they should see that they are given the proper weight, and are not deceived by the actual price per pound. Whenever housewives are imposed upon by 'short weight' practices by grocers they should notify the city inspector and prosecution will be made without involving the name of the informer."

During his investigation Inspector Ogden said he found three out of every five dealers violating the law.

Will The Public