

WHEN YOU KNOW A FELLOW

When you get to know a fellow, know his joys and know his cares,
When you've come to understand him and the burdens that he bears,
When you've learned the fight he's making and the troubles in his way,
Then you find that he is different than you thought him yesterday.
You find his faults are trivial and there's not so much to blame
In the brother that you jeered at when you only knew his name.

You are quick to see the blemish in the distant neighbor's style,
You can point to all his errors and may sneer at him the while,
And your prejudices fatten and your hates more violent grow
As you talk about the failures of the man you do not know,
But when drawn a little closer and your hands and shoulders touch
You find the traits you hated really don't amount to much.

When you get to know a fellow, know his every mood and whim,
You begin to find the texture of the splendid side of him;
You begin to understand him and you cease to scoff and sneer,
For with understanding always prejudices disappear.
You begin to find his virtues and his faults you cease to tell,
For you seldom hate a fellow when you know him very well.

When next you start in sneering and your phrases turn to blame,
Know more of him you censure than his business and his name;
For it's likely that acquaintance would your prejudice dispel
And you'd really come to like him if you knew him very well.
When you get to know a fellow and you understand his ways,
Then his faults won't really matter, for you'll find a lot to praise.

BELOW PAR—

Your sales are below par until you are reminding your customers daily of the health-building properties of

Fresh Yeast— that means FLEISCHMANN'S

The same properties are not to be obtained from yeast in any other form.

Protect your customers on this point.

The Fleischmann Company

Citizens Long Distance Service



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

18,764 telephones in Grand Rapids.

Connection with 150,000 telephones in Detroit.

USE CITIZENS SERVICE

CITIZENS TELEPHONE COMPANY

Ten Million Dollars

That's a large sum, even in these days, when the war has taught us to think in large figures. But that is what we have spent during the last twenty years to create a demand for

Shredded Wheat Biscuit

In other words, we spent that amount to create business for the grocers of the United States and Canada. We create the demand for Shredded Wheat. We ask you to supply the demand. A fair trade policy extending over all these years, together with heavy expenditures for promotional work, entitles us to your co-operation.

MADE ONLY BY

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



The Package Preserves the Profit

You know how your jobber handles sugar,—he sends you the case or barrel just as he gets it, no danger of loss from weighing, no spilling, no expense for bags and twine. He makes a *definite profit*. You can do the same thing by handling

Franklin Package Sugars

because you send the housewife the original package, just as you get it from the jobber.

Although comparatively new, Franklin Golden Syrup and Tea Sugar are making great names for themselves.

The Franklin Sugar Refining Company
PHILADELPHIA

"A Franklin Cane Sugar for every use"

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



Petoskey Portland Cement

A Light Color Cement

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

ASK YOUR DEALER FOR IT.

Petoskey Portland Cement Co.
General Office, Petoskey, Michigan

MICHIGAN TRADESMAN

Thirty-Ninth Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 1, 1922

Number 2002

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.

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The Bridge Across the Straits of Mackinac.

Petoskey, Jan. 31.—One of the most important projects for the immediate future is the building of a bridge across the Straits of Mackinac. Of recent years the traffic from the Northwest has increased to such a volume that at times it is impossible to handle it with the big carferry, Wawatam, the largest in the world, and the Ste. Marie. Then, in the winter time, with anchor ice thirty feet deep in places, it is impossible to keep the carferries on schedule and, in consequence, during the winter months thousands of people are tied up at the terminals, St. Ignace and Mackinaw City, with great inconvenience to them.

This past week has seen hundreds of people marooned on this great ship, fast in the ice, miles from land, for fifty hours at a stretch. The sister ship, the ice-crusher Ste. Marie, was put on freight service and both were frozen in ice, which was composed of two feet thick surface ice with anchor ice thirty feet deep underneath. When by dynamiting the ice the ships were loosened, they reached their terminals only to be stuck in the ice again on the return trip. At this moment both ships are fast in the ice and people are sleeping on the floor in the depots at both terminals.

There has been a spirit of dissatisfaction regarding the charges for carrying automobiles across the Straits in summer. Aside from the exorbitant rate charged, it is impossible to accommodate the automobiles on any reasonable schedule, and auto parties were forced to camp out and wait for many hours before they could continue their trip.

All this can be avoided and much money saved for everybody, including the railroads that own the car-ferries, by building a bridge from Mackinaw City to St. Ignace. This bridge would span the shortest straight-away route and would be not over four miles in length. The bridge would be built of alternate fills and spans, to allow the free passage of water from Lake Michigan to the Straits. Where the water is deepest two jack-knife drawbridges would be built to allow for the passage of ships from North and South at the same time. This can be made to pay for its maintenance at once and eventually for the cost of construction, as every automobile and every railroad car that crosses it will pay toll.

Think how splendid it would be to have uninterrupted passage across the Straits. The automobile tourists would be ten-fold in that section if they could proceed at pleasure in either direction and at nominal cost.

The Chicago Drainage Canal is the only outlet to the South from Lake Michigan. The volume of water in this lake is furnished from the various rivers—Bear River at Petoskey, Charlevoix River, Intermediate Lake streams at Elk Rapids, Boardman River, at Traverse City, Manistee River, Muskegon River, Grand River, at Grand Haven, St. Joseph, Milwaukee and Menominee Rivers and other smaller streams.

The volume of this water in excess of the discharge through the Chicago Drainage Canal flows in a Northerly direction, joining the waters from Lake Superior and Huron through the Straits of Mackinac, whence it flows down to the St. Lawrence River and out into the Atlantic Ocean. It will be seen therefore that there is not a large flow of water from Lake Michigan into the Straits of Mackinac, and the bridge from Mackinaw City to St. Ignace would be entirely feasible. The water across this point is shallow most of the way, but in order to insure stability to this structure, it would be built wide enough to allow for double tracks for railroad cars in the center, with a road for automobiles and a footpath for pedestrians on either side of the tracks. With this weight, there would be no danger of it shifting with the ice.

Senator Townsend has introduced a bill asking for a survey and estimate of the cost of this bridge, and all should get behind him and pull for this measure. The railroad companies owning the car-ferries also should work for this project, as the maintenance of ships to transfer railroad trains across the Straits is a great liability instead of an asset to them. Aside from this, the delay to trains from both sides of the Straits adds an enormous amount to their payroll. The inconvenience to which the passengers are put is also of moment to these companies, because anything that will make the trip over their lines more pleasant is surely an advantage to this route of travel.

To-day there is a man in Petoskey who waited three days at St. Ignace to cross the Straits and was then obliged to go to Manitowoc and cross over to Michigan on a car-ferry and come North to Petoskey, making a trip of about three hundred miles, at much expense and a loss of two days time, to get a distance of forty-four miles.

Another man started from Petoskey to the Soo, laid at Mackinaw three days and then made the trip around Lake Michigan by way of Chicago, a distance of eight hundred miles.

The Straits of Mackinac is the gateway to Michigan from the great Northwest, and it is up to Michigan to see that a bridge is built across the Straits at the earliest possible moment, to the end that we may take care of this business in a satisfactory manner and ensure this traffic for the State of Michigan, which otherwise will be diverted to other routes, to our great disadvantage.

The Chamber of Commerce of Northern Michigan is the originator of this movement, and no effort will

be spared in furtherance of this project. W. L. McManus, Jr., Pres. Northern Michigan Chamber of Commerce.

Manufacturing Matters.

Battle Creek—The Jones-Ederle Co. has changed its name to the Jones Sheet Metal Co.

Detroit—The Plywood Products Co. has increased its capital stock from \$125,000 to \$175,000.

Saginaw—The Hinkley Bone Lining Co. has decreased its capital stock from \$250,000 to \$25,000.

Detroit—The Mailometer Co., 3455 East Jefferson avenue, has increased its capital stock from \$200,000 to \$700,000.

Jackson—The Corset Artistique, Inc., 225 West Cortland street, has increased its capital stock from \$200,000 to \$300,000.

Detroit—The Detroit Auto Dash Co., 1501 North Philadelphia avenue, has changed its name to the Detroit Panel & Plywood Co.

Fowlerville—C. Quackenbush has sold his bakery to A. B. Colborn, recently of Owosso, who will continue the business at the same location.

Jackson—The plant and stock of the Jackson Stove & Stamping Co. has been purchased by the Michigan Crown Fender Co. of Ypsilanti and will be removed to that city.

Detroit—The Watson Stabilator Co. has been incorporated with an authorized capital stock of \$25,000, \$5,000 of which has been subscribed and paid in in cash.

Detroit—The Cadillac Mantle & Tile Co. has been incorporated with an authorized capital stock of \$10,000, \$5,100 of which has been subscribed and \$2,100 paid in in cash.

Detroit—The Yeomans Box Co., 554-614 Lycaste avenue, has increased its capital stock from \$100,000 to \$250,000 and changed its name to the Yeomans Manufacturing Co.

Manistee—The Manistee Shirt Manufacturing Co. has been incorporated with an authorized capital stock of \$10,000, \$6,000 of which has been subscribed and paid in in cash.

Homer—The Dryer & Sons Dredging Co. has bought \$11,000 worth of machinery and supplies of the Wolcott Lathe Co., Jackson, and will manufacture large and small dredges.

Flint—The Marco Chemical Co. has been incorporated with an authorized capital stock of \$10,000, of which amount \$6,000 has been subscribed, \$1,000 paid in in cash, and \$2,000 in property.

Negaunee—The Negaunee Mechanical Shovel Co. has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and paid in, \$1,000 in cash and \$9,000 in property.

Detroit—The Cadillac Machinery

Co., 852 Philadelphia street, West, has been incorporated with an authorized capital stock of \$1,000, all of which has been subscribed and \$500 paid in in cash.

Detroit—The National Rotary Motor Co. has been incorporated with an authorized capital stock of \$200,000, of which amount \$100,000 has been subscribed and paid in, \$5,000 in cash and \$95,000 in property.

Detroit—The Groff Body Co., 1633 Euclid avenue, has been incorporated with an authorized capital stock of \$25,000, of which amount \$7,780 has been subscribed and paid in, \$109.57 in cash and \$7,770.43 in property.

Detroit—The Johnson Paint & Glass Co., 8728 Grand River Boulevard, has been incorporated with an authorized capital stock of \$25,000, of which amount \$9,100 has been subscribed and \$7,000 paid in in cash.

Detroit—The Detroit Electro-Metals Corporation has been incorporated with an authorized capital stock of \$1,000 preferred and 1,000 shares at \$1 per share, of which amount \$1,000 has been subscribed and paid in in cash.

Grand Rapids—The Grand Rapids Table Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$80,000, of which amount \$61,500 has been subscribed and \$8,000 paid in in cash.

Detroit—The Allen Electric Manufacturing Co., 2987 Franklin street, has been incorporated with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed, \$1,512.88 paid in in cash and \$2,273.53 in property.

Detroit—Creditors of the Flower Valve Manufacturing Co. have given approval to a tentative plan for reorganization to include new issue of bonds and preferred stock. The Security Trust Company as receiver has been operating the plant for nearly two years, with large output.

Detroit—The W. J. Burton Co., manufacturer and jobber of tinners and roofers supplies, 5650 Federal avenue, have merged its business into a stock company under the same style with an authorized capital stock of \$100,000, \$85,830 of which has been subscribed and paid in in property.

Detroit—The E-Z-Way Sprayer Co. has been incorporated with an authorized capital stock of \$15,000 common, \$10,000 preferred and 1,180 shares at \$1 per share, of which amount \$5,950 and 1,180 shares has been subscribed, \$500 paid in in cash and \$6,580 in property. The business will be conducted at 1129 Beaconsfield avenue and will deal in implements and light hardware as well as sprayers, sprayer parts, supplies, etc.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Jan. 31—Below is outline of a little three-act comedy that was quite popular during the tourist season and is occasionally staged in mid-winter. Act one. Scene: Hotel lobby (name deleted.) Enter jolly little fat man, red cheeked and slightly bald. Hotel clerk passes mit over counter to little fat man, stages a smile and they shake like old friends. Little fat man kids with telephone operator who registers large smile and makes some small talk. Girl with henna hair at cigar counter bows sweetly and speaks of the weather as she rings up five cents for copy of evening paper. Little fat man has made the rounds by now and is ready to write up his daily reports. Clerk says, "Same old room 213." "Same thing," quotes little fat man, "at two berries per," clerk replies, "Sure thing, old kid; you're on," and strikes hand bell two times. Skinny looking kid in uniform appears, takes fat man's grip and they go up. Fat man stays up; skinny kid comes down fondly juggling a pair of nickels. Act two. Scene: Same thing. Time, next day. Enter big red-headed peddler. Probably fertilizer salesman, as clerk whispers to telephone girl saying, "There's that stinker again." Red-headed peddler looks like mixture of Scotch and Irish; (probably works an commission). Tells clerk what he wants and price he proposes to pay. Talks loud while clerk speaks in undertones saying "Room 213 is empty, price one-seventy-five." Bell gets one hard wrap and skinny kid again appears; takes red-headed peddler up stairs. Skinny kid returns very soon wearing a frown. Act three: Same old scene, same old setting but time is mid-week. Enter stranger who approaches clerk saying, "I want something good," and registers from New York. Room 213 is found to be again vacant. Bell gets three hard knocks and skinny kid jumps to the front like his heels were on fire, grabs grips and spreads grand smile, jabbars at stranger like pet monkey as he pilots the latter to room 213. Returns very soon, whistling softly and kisses lady on the front side of a half dollar. Stranger had asked no price and his bill next morning was \$2.25. Clerk is wise guy and something of a diplomat, believing in the law of averages. That is to say the average price of room 213 was \$2. It so happens that number 213 is a room without bath.

The L. Perrigo & Co., manufacturer and wholesaler of druggists supplies at Allegan, is building a two-story cement structure with full length basement. New machinery and equipment will be added for the purpose of speeding up in all departments. Over a dozen traveling salesmen are employed the year round by this company.

"There is a man with real brains," said one traveler to another last Friday morning, as he pointed a finger at the day clerk in the Park Place, at Traverse City. "I've known it all along," replied the other, "but how did you find it out?" After striking a match on the wall and taking a couple of drags, the first one explained thusly: "Well, when I registered last night that fellow said someone had telephoned early in the day asking if I had arrived. He suggested that I look over my list of customers, since he was unable to get the name; that it must be important and perhaps the party would see me at once, even though it was late." Well, what of that," asked the other. "Only this," was the reply, "my work is done and I'm ready to leave on the next train; I'll make one more town this week, because that clerk is a regular fellow."

The American Hotel, at Newaygo, comes in for a share of praise from some of the boys who stop there regularly. They say that rooms are neat and clean and meals good. Mr. Peterson and his wife seem to know just how to operate a hotel in a town the size of Newaygo.

The Vance Hotel, at Pewamo, is favorably mentioned this week. While

the office fixtures are somewhat antique and a bit cheerless, good substantial meals and clean beds make up for any discrepancy, proving that appearances are sometimes deceiving.

The Montcalm Hotel, at Stanton, has reduced the price of meals to the old-time rate of 50 cents each. Stanton being the county seat as well as a good business town, the Montcalm is popular with county officials and traveling men. Most all the business men of Stanton are financially interested in the Montcalm and it is under very competent management.

The Kirsch Manufacturing Co., of Sturgis, will invest \$100,000 in a new three-story building and factory. There will be club rooms on the upper floors. To what extent these will be furnished has not been given out, but plans for the future are rather broad and it is expected the new rooms will be not only inviting but well patronized.

Saturday, Feb. 18, will be ladies' day at the You See Tee noon day luncheon in the Association of Commerce rooms. Community singing and other forms of entertainment will be featured, but speeches are omitted from the program.

Lee Bierce, Secretary of the Association of Commerce made a very pleasing talk Saturday to the You See Tee's and was voted an honorary member in the organization.

Harris, son of L. V. Pilkinton, is still at the detention hospital, a victim of scarlet fever. He is reported out of danger, however, and hopes to return to his home within another week or two.

The banquet committee of the U. C. T. is promising big things for the night of March 4. This will be the twentieth annual banquet of Grand Rapids Council, No. 131. The entertainment will be short and snappy, so there will be a wee bit of time for dancing.

The You See Tee has been regularly established, but it remains for E. B. T. Shumacher, Secretary of Cadillac Council, Detroit, to make the final adjustments so the organization will start right.

E. L. Jones, Wallace Jones and D. M. Kane, of Sturgis, have purchased the Grobhiser interests in that city. The purpose is to increase the capacity of their over-crowded cabinet making plant.

Aulsbrook & Jones, makers of bedroom furniture at Sturgis, have been operating with three shifts for some time past. It is said other factories belonging to this organization and located in Indiana are also quite busy.

A traveler was heard to make the statement last week that the Arlington Hotel, at Coldwater, had the best pastry cook along the Lake Shore. Another chirped up in favor of the Keefer House cook, at Hillsdale. This started an argument, in which the names of several hotels were mentioned, some quite unfavorably.

Patrons of the Elliott Hotel, in Sturgis, are talking of the nice big juicy steaks they are serving at the evening meal since D. J. Gerow became proprietor. The rates at the Elliott are \$3.50 and \$4, American plan, or any meal in the house for 75 cents.

Just a little drop in prices, enough to be barely noticeable, is seen in the breakfast bill at the Post Tavern coffee shop.

The Royal Hotel, at Cadillac, is about to make some very slight reductions in the bill of eats. Regular meals have long since been reduced from 75 cents to 65 cents and will probably sell at 60 cents. Short orders will also get drastic price cuts.

The traveler who turned in a piece of news last week to the effect that the Columbia Hotel, at Kalamazoo, had served strawberry shortcake in January will be pleased to learn that not only is this quite common at the Columbia, but fried chicken with oyster soup and celery in the front row is regular evening fare.

In a recent issue of the Michigan Tradesman Frank S. Verbeck writes

of the woes that befall the average hotel keeper. Mr. Verbeck cited an American plan hostelry at \$3 per day, but he did not state where it was to be found. This would be accepted in good faith if Mr. Verbeck did not refer to the present day traveling salesman as a "drummer." Now, it so happens that the "drummer" passed out when this country adopted the eighteenth amendment. To the younger generation of traveling salesmen the word has no meaning whatever and to those old timers who have survived two decades or more the term is positively offensive.

John B. Olney.

News From the Cloverland of Michigan.

Sault Ste. Marie, Jan. 31—Now that the trouble at the Straits is over, it will be possible for the North and the South to communicate once more. However, the Soo has not been slumbering in the meantime, but has secured a new industry which will employ about 400 men. That the new company decided to locate here is due to the efforts of our esteemed citizen and chairman of the Civic and Commercial Association of this city, A. W. Dawson. He convinced the directors of the Cadillac Lumber & Chemical Co. that the Soo is the proper place for them, where natural water power is available and general conditions more favorable as well as being economically advantageous. The fact that the Soo has foundries, wholesale hardware stocks and other advantages of that sort counted heavily as did the general attractiveness of the city, its fine schools, churches, etc., making it desirable as a place of residence. Work will commence in the early spring. The site has already been secured and below are a few facts and figures in connection therewith:

Number employed—300 at plants and between 100 and 150 in woods operations.

Monthly payroll—\$35,000.

Buildings—Sawmill, chemical mill, charcoal plant, planing mill, etc.

Power—Electric.

Construction—Steel and concrete.

Shipment of logs—100,000 feet a day.

Chemical wood—100 cords a day.

Outgoing shipments—Four carloads of charcoal per day, of which for the first few years' operation, two cars per day will go to Cadillac; in later years, this amount will be increased as lumbering operations near Cadillac cease.

Lumber—Four to five cars per day.

Acetate of lime—Two cars per week.

Wood alcohol—Three cars per month.

In addition to the above there will be various other mixed commodities.

Sawmill, chemical mill, charcoal plant, etc., will be constructed immediately in spring, the hardwood flooring mill during 1923.

This will mean a good steady growth for our live town and is just a commencement for other corporations who will in time realize what the Soo has to offer and will also fall in line.

Stevens & Eckhart, two of our young men who have been with the Soo Lumber Co. for several years, have opened a cabinet shop, where they will manufacture all kinds of cabinet work. They are experts in their line, have an ample supply of material and no doubt will be very successful in their new enterprise.

E. L. Stanley, former cashier of the Soo Savings Bank, has returned from Mayo Bros., much improved in health. He expects to remain in the Soo for the present, but has not made any plans for the future. His many friends were pleased to see him again and hope that he will be able to continue making the Soo his home.

"Amundsen will forecast a year ahead." That is easy, Winter, Spring, Summer and Fall.

Anton Weber has accepted a position as manager of the grocery department of the Peoples Store, at Manistique, and entered upon his new duties last month. He has been in the grocery business for many years. He has

also been manager of the Chesbrough grocery store, at Thompson, for three years. Mr. Weber is well and favorably known in Manistique which is his home town.

William Rowe, proprietor of the Barnes Hotel, at Manistique, expects to dispose of his interests in the hotel business and open up a summer resort near Carpenter's Bay on Indian Lake. He expects to erect cottages, rent boats and erect a dancing pavilion.

They say a moral wave is sweeping the country. It needs sweeping.

Fred F. Shaw, of the Gamble-Robinson-Shaw Co., has returned from a business trip to Minneapolis and St. Paul.

The worst blizzard of many years struck the Soo last week, according to old timers. The tie-up at the Straits made it seem as if the mail carriers were enjoying a week's vacation with pay. It caused no great hardship, however, as there was plenty of food and necessities on hand. We heard of some cases where the creditors had a good excuse for a stand-off on account of expected remittances not being able to reach the banks. However, skating was good just at that time and everyone seemed to be happy, and especially since the new company is assured for our city, there are miles and miles of smiles.

N. J. Neilson, who opened up a greenhouse two years ago on Easter-day avenue, has now purchased the property on which the greenhouse is located. Mr. Neilson is an expert florist and his success is a compliment to his ability.

"Wealth is a disease," says a Princeton Professor. Maybe so, but a lot of us seem to be immune.

W. J. Atchison, manager of the Postal Telegraph Co., is much improved in health. His many friends are pleased to learn that he is recovering from his recent illness. Mr. Atchison is spending the winter at Toledo.

The Atlantic & Pacific Tea Co. has opened a store on Ashmun street, but not to the pleasure of the other merchants.

The ice bridge between the two Soos is now safe for foot travel. The merchants here have noticed considerable improvement in various lines since our Canadian friends are able to come across. William G. Tapert.

Cigarette Output Increases.

That the taste of the American tobacco user is changing would seem to be indicated by the latest figures on the manufacture of tobacco products. During the period from Jan. 1 to Nov. 30, 1921, over seven billion more cigarettes were manufactured than in the corresponding period of the previous year, while the production of cigars, chewing tobacco, and snuff fell off sharply. It is assumed that the larger output came in response to quickened demand. The increase in cigarette manufacture is all the more significant in view of the fact that deflation of prices in cigars preceded by several months lower cigarette prices. Growing consumption of tobacco by women which is looked upon in many quarters as a cause for alarm, may be one explanation of the increased popularity of the cigarette, as, of course, they prefer the lighter smoke.

No matter how unfortunate your environment, or how unpromising your present condition, if you cling to your vision and keep struggling with all your might toward its realization, you are mentally building, enlarging your ideal, increasing the power of your mental magnet to attract your own.

A baby is about the only thing on which everybody agrees.

How to Handle Your Competitor

It is a mistake to suppose that you have to fight your competitors. Nothing was ever permanently gained by fighting. For fight of any kind is pure destruction. Your competitor does not have to be your enemy. He can be your friend. Competition does not kill trade; it builds trade and makes new trade.

This is based on the natural law that no one person can suit everybody. No man can get all possible business in any community. His personality attracts some and repels others. Wherever there is a lot of business for one man there is business for everybody.

It is not true that there is just so much business to be had, and that a rival cuts your trade in half. As a rule, the more tradesmen, the more trade. A good lively competitor increases your custom.

Two grocers in the same block will do more business than if there were only one. And if the other grocery is good it is a more valuable competitor to you than a poor one.

"Where the carrion is, there the eagles are gathered together."

So runs the proverb. And where no eagles hover, there is slim picking.

Don't hate your competitor—hate is always expensive. Get acquainted with him. You may learn something.

Don't knock your competitor—it sounds bad, and it is bad—be a good sport—play the game. Keep good-natured.

Beat your competitor if you can, but remember that the surest way to beat him is to sell better goods, give prompter service and have more courteous work people. Don't fight by cutting prices. Keep your margin of profit fair.

If your competitor lies about you or uses underhand methods to harm you, don't worry. He is cutting off his nose to spite his face. He cannot fool all the people all the time. Straight business and good natures win out always in the long run.

Your competitor will do you a great deal of good if you keep your eyes open. He will keep you from slumping. He will make you energetic, careful, more attentive to business, and altogether will be a good tonic for you if you know how to use him.

There is business enough for both of you.

WORDEN GROCER COMPANY

Grand Rapids—Kalamazoo—Lansing

The Prompt Shippers

MOVEMENT OF MERCHANTS.

Bitely—Peter Christensen has re-engaged in the grocery business.

Ionla—Samuel Horrocks succeeds W. B. Powell in the grocery business.

Argentine—M. J. Arthur, recently of Perry, has engaged in general trade here.

Ionla—F. George Humphrey succeeds H. A. Rich in the grocery business.

Detroit—The Pacific Hardware Co. has engaged in business at 7721 Grand River avenue.

Big Rapids—Edward E. Carpenter succeeds Dennis & Son in the grocery business.

Holland—Miller & Diepenhorst succeed H. J. Beed in the grocery business, R. R. 10.

Kalamazoo—The Rebuilt Tire Co. has changed its name to the Rose & Halpert Tire Co.

Muskegon—Ben Newmyer succeeds John Vannett in the grocery business at 50 Florence street.

Jackson—The C. D. Buell Co. has changed its name to the Good-Will Motors Corporation.

Grayling—The Hanson Land Co. has changed its name to the Hanson Land & Lumber Co.

Benton Harbor—Fire damaged the Benton Harbor State bank to the extent of about \$3,000.

Greenville—The Miller & Harris Furniture Co. has changed its name to the Brown-Hall Co.

Grand Rapids—The Oakdale Lumber Co. has changed its name to the Quigley Bros. Lumber Co.

Tekonsha—Fire completely destroyed the bakery of Leo McNail, entailing a loss of about \$7,000.

Albion—Fire damaged the shoe and clothing stock of L. A. Wertheimer, entailing a loss of more than \$2,000.

Moline—Otto Herp has erected a gasoline and oil service station, installing a 15,000 gallon gasoline tank.

Sturgis—Fire destroyed the resort store of Harry Howard, at Klinger's lake, seven miles west of here, January 27.

Vassar—March Bros. have purchased the T. Chrysler grocery stock and store fixtures and will continue the business.

Port Huron—Benedicts Co., confectioner at 1002 Griswold street, has changed its name to the Benedict-Kuhr Co.

Sturgis—August McKale has sold his cigar and tobacco stock at Three Rivers and will engage in a similar business here.

Negaunee—The Thomas Market Co., conducting a chain of meat markets, will open a market here on Healy avenue.

Fowlerville—The Commercial Bank has removed to its new location where new fixtures and modern equipment has been installed.

Detroit—The McCullom Lumber Co. has engaged in business with business offices at 5070 Detroit Savings Bank Building.

Detroit—The Continental Finance Corporation, 1202 Randolph street, has increased its capital stock from \$350,000 to \$3,000,000.

Manistee—R. J. Miller, O. A. Porter and H. F. Reese will engage in the

dry goods business in the Larson store building, March 1.

Saginaw—Thieves entered the grocery store of Frank Karawczak and carried away a 600 pound safe which contained only about \$45.

Albion—L. L. Avery has traded his store building and grocery stock to John L. Bury, of Parma, for his farm, giving immediate possession.

Lathrop—Fire destroyed the store building and stock of general merchandise of Frank Johnson, Jan. 18, entailing a heavy loss which was covered by insurance.

Osseo—Burse & Ash, hardware dealers, have dissolved partnership and the business will be continued by Mr. Burse, who has taken over the interest of his partner.

East Lansing—Bert E. Neller has sold his dry goods and notions stock to M. H. and M. L. Clark, who will continue the business under the management of Helen Clark.

Royal Oak—The Hackett Coal Co. has been incorporated with an authorized capital stock of \$10,000, of which amount \$2,500 has been subscribed and \$1,700 paid in in cash.

Nashville—Mrs. Cecile Frey has sold her stock of millinery and store fixtures to Mrs. Alice Buchanan, of Royal Oak and Mrs. Rena Springett, who have taken possession.

St. Johns—The Hayes Motor Truck Wheel Co. has entered into a contract to furnish electricity to the city. The municipal plant is said to be obsolete and too expensive to use.

Redford—The Automotive Accessories Corporation has been incorporated with an authorized capital stock of \$10,000, \$5,020 of which has been subscribed and \$2,050 paid in in cash.

Charlevoix—Wood Bros. have engaged in the hardware business in the corner store of the Masonic Temple. The Michigan Hardware Co. (Grand Rapids) furnished the stock.

Kalamazoo—Frank J. Maus has leased the store building at 115 Portage street, where he will deal at wholesale and retail in perfumes, toilet waters, face powder and barber supplies.

L'Anse—Warren Morrison, representative of the Washburn Crosby Co. in the iron country, has resigned his position and engaged in the retail flour and feed business under his own name.

Scottville—Bert Sanders and John Quinn have formed a copartnership and leased the Ainsworth building which they will occupy with a stock of paints, oils, varnishes and wall paper.

Holland—J. W. Mienhuis, R. R. 2, dealer in general merchandise, writes the Tradesman as follows: "Your paper is certainly one of the best we get for information and help in our business."

Lansing—E. E. Chapman has purchased the sporting goods stock and store fixtures of Smith & Burroughs, taking immediate possession. The business was established thirty-one years ago.

Osseo—Lindon Ash, formerly engaged in the hardware business, has purchased an interest in the general stock of the Burnett Co. and the

business will be continued under the same style.

Kalamazoo—G. W. and J. A. Crockatt have formed a copartnership and leased the store at 310 North Burdick street which they will occupy with a stock of electrical appliances, fixtures, etc.

Howell—The Howell Cut Glass Co. have outgrown their present quarters and have leased the entire second floor of the McPherson building, which is being remodeled to suit their requirements.

Caro—Leland H. Watrous, manager of the Watrous Hardware Co. store for the past three years, has purchased the interests of the other stockholders and will continue the business under the same style.

Clinton—E. B. Stetler has sold his meat stock and butcher's equipment to Will Stewart, of Tecumseh and Fred Bailey, of Macon, who will continue the business under the style of Stewart & Bailey.

Detroit—William H. Kittle has been elected general manager and vice-president of the Hartwick Lumber Co. at the annual meeting of the stockholders. Mr. Kittle's office will be at 1661 Clay avenue.

Dewitt—The old Clinton House, erected in 1852, has been taken over by A. T. Vandervoort, who will open it to the public as soon as it has been thoroughly repaired and remodeled as well as refurbished.

Galesburg—The Southworth-Stuart Co. has been incorporated to deal in automobiles, accessories, supplies and parts, with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in cash.

Adrian—The S-J-M. Motor Sales, Ltd., has been incorporated to deal in automobiles, accessories, parts, etc., with an authorized capital stock of \$6,000, \$3,000 of which has been subscribed and paid in in cash.

Jackson—A. J. Boland has purchased the interest of his partner, E. T. Rackliffe, in the meat business of Boland & Rackliffe, 213 South Mechanic street and will continue the business under his own name.

Detroit—The E. W. Jeffress, Inc., has been incorporated to deal in food specialties and products, extracts and chemicals, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Lansing—H. P. Knisley, who opened the Shoe Market, located on East Michigan avenue near Washington, has admitted to partnership, I. A. Jackson and E. T. Conway and the business will be continued under the same style.

Detroit—Alben's Inc., 1412 Woodward avenue, has been incorporated to deal at retail in women's wearing apparel of all kinds, with an authorized capital stock of \$25,000, \$24,000 of which has been subscribed and paid in in cash.

River Rouge—The Gain-a-Day Laundry Co., 10888 West Jefferson avenue, has been incorporated with an authorized capital stock of \$15,000, of which amount \$10,000 has been subscribed, \$3,000 paid in in cash and \$6,500 in property.

Lansing—The South Lansing De-

partment Store has been incorporated to conduct a retail business at 1149 South Washington avenue, with an authorized capital stock of \$10,000, \$5,050 of which has been subscribed and paid in in cash.

Petoskey—James A. Reid, for nine years secretary of the Petoskey Housefurnishing Co. and manager of its store here, has resigned his position, effective March 1, to take a similar position with the Chappell Furniture Co., of Kendallville, Ind.

Detroit—The Michigan Music House, 10338 Woodward avenue, has been incorporated to deal in musical instruments of all kinds and accessories, with an authorized capital stock of \$40,000, \$20,000 of which has been subscribed and \$10,000 paid in in cash.

Brown City—The Brown City Oil & Gas Co. has been incorporated to deal in oils, gasoline, auto repairs, accessories, tires, etc., at wholesale and retail, with an authorized capital stock of \$14,000, of which amount \$7,250 has been subscribed and paid in in cash.

Reese—Schemm, Rummel & Schemm, Inc., has been incorporated to handle dry goods, groceries, meats, furniture, hardware, clothing, etc., with an authorized capital stock of \$12,000 common and \$18,000 preferred, all of which has been subscribed and paid in in cash.

Kalamazoo—Jacob Van Bochove, 68 years old, one of Kalamazoo's pioneer business men, died in the hospital following a month's illness. He was the founder of the Van Bochove & Sons Lumber Co., and was heavily interested in a number of the city's largest industrial concerns.

Detroit—The Charles R. Woollensock Corporation, 2733 Guoin street, has been incorporated to deal in roofing, sheet metal and ornamental iron work, with an authorized capital stock of \$25,000, of which amount \$10,000 has been subscribed, \$3,280 in cash and \$3,470 in property.

Detroit—George A. Sterling, wholesale oyster dealer at 3002 Hooker avenue, has merged his business into a stock company under the style of the Sterling-Wilson-Hamblem & Ayer Co., with an authorized capital stock of \$30,000 common and \$5,000 preferred, all of which has been subscribed and paid in in property.

Carson City—Wright & Cliffe, dealers in groceries, dry goods, etc., have dissolved partnership, Mr. Cliffe retiring on account of outside interests which require his personal attention. He has sold his interest in the stock to Ira Garlock, who has been connected with the firm for several years and the business will be continued under the style of Wright & Garlock.

Saginaw—John Hopkins has been named trustee in bankruptcy for the Lenmar Manufacturing Co. and the sale of the company's property, was approved by creditors at their meeting Friday. George A. Marsten, Referee in Bankruptcy, said he would authorize the sale of the property if the creditors and lien holders would consent. Two suits are now pending in Circuit Court brought by creditors and lien holders.

Essential Features of the Grocery Staples.

The big annual demand for canned fish will start March 1, which is the first day of lent, which lasts forty days.

Canned lobster is in active demand at this season of the year, but this season the demand cannot be supplied for wholesalers bought no futures and, in consequence, lobster cannery packed only enough to fill orders in hand.

Brokers who specialize in canned lobster, having found that the supply in first hands is entirely exhausted, have been writing all over the country to wholesale grocers for a list of their stock and prices of this article.

The responses received have been very disappointing and unsatisfactory, and it is evident that there is a great shortage of canned lobster.

The next best thing to canned lobster is canned shrimp, which, fortunately, is of an abundant pack or output this season and is more than a good substitute for lobster, as many prefer shrimp.

Excellent canned shrimp can be bought at very low prices from the canner and are now ready for shipment. A new article in canned shrimp is now being shown in No. 2½ cans, headless, but not hullless, having the shell on.

It is intended to be served that way ice cold with mayonnaise dressing and is a very finely flavored relish. Shrimp in this style, canned headless but with the shell or hull on, are without doubt, and by personal test, much superior to the ordinary canned shrimp in flavor and superior to shrimp brought in ice from the gulf coast, because they are tender from the processing in the can and not near as tough as the iced fresh shrimp.

A Wisconsin broker announces with great poise that only one pea cannery named prices for 1922 at the recent National convention, which was "a cannery connected with a wholesale grocery house."

It will not do to be "cock sure" of anything in the canned food line these days, for something different is always in order. Several Michigan canners have, in the last few days, announced future prices on canned peas and furnished lists to their selling brokers. In this way they capture the regular business before furnishing prices to their "general sales agents."

An impression is gaining ground that the broker who sells the goods and gets the signature on the dotted line is the fellow who should have the first information and the lowest prices.

Indiana canners are offering future 1922 pack of canned tomatoes at \$1.30 for standard 3s and 95c for standard 2s, f. o. b. canneries. Some contracts are being taken at those prices.

The weather is fine for shipping and the distribution of canned foods is lively.

Sugar—Raws are being bid for at 3.73c, although there is no boom in the demand by any means. Refined sugar is now generally on the basis of 5.10c for granulated. This is an advance of 20 to 30 points, according to the refiner. Further advances of perhaps 10 points are expected almost any time and may have occurred by

the time these words are published. The whole sugar situation is stronger, but without any indication of any phenomenal advance. Local jobbers are holding cane granulated at 5.80c and beet at 5.70c.

Tea—The market has had a dull streak. News has come from China that the market there is practically closed, with very light stocks and that has aroused some interest in China teas on the part of American buyers. The general situation, however, is quiet, without change in price.

Coffee—The market has shown little or no change since last week. Perhaps Rios are a shade lower, speaking particularly of No. 7s, but this decline is in green coffee bought in large lots and will probably not affect the jobbing price of roasted. Santos grades are also a trifle lower. Milds show no change for the week. Figures were published during the week showing the stocks of milds in the United States on January 23d, but these figures did not differ enough from figures of the month and the year to cause any particular change in the situation. Consumptive demand is moderate.

Canned Fruits—Most jobbing houses report a moderate demand from their retail trade, showing consumption is no more than normal. Coast advices are of a bullish nature and urge immediate buying as a precaution against higher values later on. Pineapple remains firm and favors the seller so far as sliced is concerned. Apples are in routine demand.

Canned Vegetables—Tomatoes remain firm with some shade of improvement shown in No. 1s and No. 10s. The small sizes are unchanged. Buying is steady but not unusually heavy. California tomatoes are hard to locate on the coast and spot supplies are firmly held. Spot peas are working toward higher levels in standards and extra standards. The former is about exhausted in the former grade so far as first hands are concerned. Corn is steady but not in exceptional demand. The better class of Southern standards are looked upon with more confidence by canners who are inclined to hold for higher prices. Fancy corn is in light supply and well maintained as to prices. Asparagus is active in a moderate way and jobbing stocks are light.

Canned Fish—Salmon is not active in the jobbing field, but prices on the spot show a hardening tendency, reflecting conditions in the West. Coast packers are not seeking an outlet at present except at full prices, as they are ready to carry their comparatively light blocks until the spring demand develops. Pinks and red Alaska are wanted, but at prices which the canner will not entertain. Chums are less in demand, while medium red is neglected. Maine sardines are held firm at Eastport, with light orders for factory shipment. On spot, small orders from the domestic trade are placed, with some export demand, which, however, is limited. California old and new packs are quiet. Foreign sardines are steady. Tuna fish is inactive, but reflects the firm tone in the West. Shrimp remains easy.

Dried Fruits—Prunes added to their

strength in California last week, the main feature being the announcement of the California Association that it had sold out its Sunsweet stocks in the West and had little to offer in the assortments except prunes in the Brooklyn plant. Independent packers say that their holdings also are light. It would seem by these reports that the prune market is in excellent position and so it is regarded by many local factors. The drawback is to be found in the attitude of some weak sellers on the spot who continue to unload at irregular prices much to the detriment of the local market. Until this distributing factor is eliminated no room for considerable improvement is possible. Consumption is steady but not abnormal, but it is thought that Prune Week, February 27 to March 4, will arouse the attention of the public and stimulate the demand. Oregon and California prunes are quiet on the spot, business being more or less of a routine character. Apricots are firm, and as the desirable packs and grades are scarce attention is devoted to the kinds which ordinarily are not free sellers in this market. While the high prices have influenced the demand the shortage prevents price cutting. Peaches also continue strong. The association has withdrawn on all grades except standards and slabs, while independents are not offering any grades at present. The peach outlook is regarded as favorable as the big consuming months are ahead. Raisins, like other dried fruits, are quiet. Regular jobbing orders are placed, but it is not a market which has features at the moment. The Coast is firm, with light stocks offered. Pears are dull. Currants are steady but in moderate demand entirely for spot offerings.

Syrup and Molasses—The demand for compound syrup is seasonably fair, without any change in prices. Sugar syrups are in light demand, with fairly steady prices. Molasses in moderate demand without change in price.

Cheese—The market is very quiet at prices ranging about the same as a week ago. The consumptive demand is very light and the stocks in storage are in excess of a year ago. We do not see any relief from the present conditions in the immediate future.

Provisions — Everything in the smoked meat line is firmer, with a fair consumptive demand, at prices ranging about 1¢ higher than a week ago on the different cuts. Pure lard is steady at unchanged prices and lard substitutes are ¼¢ per pound higher, with the demand for both limited. Barreled pork, canned meats and dried beef are steady, with a light demand at slightly advanced prices.

Salt Fish—Offerings of mackerel are light and prices are, therefore, steady. Demand, while not large, is probably sufficient to assure a clean-up of old fish before the new is available. There is nothing soft or weak about any part of the mackerel market.

If any good luck comes your way, grab it, but don't waste time waiting for it to come.

Both Wheat and Flour in Strong Position.

Written for the Tradesman.

Cash wheat during the past week has advanced a trifle over 3c per bushel, while futures have advanced 4c, and both futures and cash seem to be in a strong position. Advances are being maintained with a strong undertone to the trading, although there is no great volume of business being done.

The output of flour, however, is a trifle larger than a year ago. The consumption is just as great, if not greater, and stocks of flour are light in all dealers' hands. This makes an exceedingly healthy condition and places flour in a fairly strong position, even in view of the rather lethargic condition of business in general.

The Central States' mills, including Ohio, Indiana and Michigan, produced last week 57,743 barrels of flour, equalling 40 per cent. of their total output; a year ago same time, 66,743 barrels were turned out by these same plants. The output of the Minneapolis mills last week totalled 275,885 barrels, or 51 per cent. of their total capacity; a year ago they produced 257,685 barrels. The output of flour last week for the Southwestern mills totalled 253,160 barrels, 52 per cent. of their capacity. So it will be seen that on the average the mills are not operating more than half time and stocks of flour in dealers' hands throughout the country are not large. The trade have been very conservative in their purchases.

Representatives of the Department of Agriculture state that huge imports of food stuffs from America will be needed by Europe during 1922. Germany alone, it is claimed, will require 2,000,000 tons of imported foods before the next harvest, and the United Kingdom, France, the Scandinavian countries, Czecho-Slovakia, Austria, Italy and Switzerland are looking to America for great quantities.

The only thing that can possibly stand in the way of an active demand for American food products, including wheat and flour, of course, is a possible lack of purchasing power. However, the situation over there is gradually improving and indications point to a good volume of export business during this calendar year.

Business is not active enough on the whole so the trade need to become excited over the prospects of higher prices. Big advances, it appears, are out of the question. Nevertheless, wheat and flour are apparently very good property, and, undoubtedly, the trade are perfectly safe in purchasing for at least thirty days' requirements.

Some improvement in the flour demand has been noted during the past thirty days over the previous thirty days, and it is generally believed trade will be fair. A large volume of business is not anticipated. Should it develop, however, materially higher prices may be looked for. However, on the whole, the consensus of opinion seems to be that both flour and wheat, while in a strong position, will not be able to score big advances. They may go a little higher than present prices. It is doubtful if they are lower before the next crop is available.

Lloyd E. Smith.

A Sherman Law Crisis at Hand.

The recent action of the Supreme Court in two notable instances—the Beech-Nut case and the Hardwood Lumber Dealers' case—has done nothing to settle things. If anything it has unsettled them, for a sense of righteous indignation prevails in business circles at what is commonly felt to be a miscarriage of justice, however much a justification of law it may be.

There is much satisfaction in the

news that the Beech-Nut Company will ask a rehearing by the court in the hope of reversing the 5-4 vote of the justices in its favor. Thousands of men, perfectly sound in their anti-trust ideals, feel that the decree was wholly unfair to business morality and not at all harmonious with the spirit of the Sherman law.

Then again, the limitation of association activity, in the Hardwood Dealers' case, seems quite severe to men familiar with modern association

work and spirit. Apparently men in the Cabinet feel the same way about it.

Mr. Hoover knows the value—and innocence—of trade co-operation; also destruction that lurks in compelling competitors to "go it blind" as to market statistics and facts. Mr. Daugherty seems to be willing to hang anyone, so long as it is good politics. And the Federal Trade Commission is playing the same game in a wide va-

riety of directions, no less hair splitting and unfair.

Men who are real optimistic are rather pleased at the outlook. They feel that the forces of muck-raking have had their day, have been given rope enough and have nicely hung themselves. If they are right and the reaction is about to set in, events at Washington may prove to be epochal.

There are too many fault-finders and critics in the world already. Don't add yourself to the number.

Purely Mutual Life Insurance

is the medium by which thousands of individuals join to protect each other and the families of each from the certain loss of income occasioned by their ultimate death.

The National Life Insurance Company

A PURELY MUTUAL COMPANY

is composed of 104,160 such individuals whose combined protection amounts to \$333,894,264.39, each having contributed his or her share according to age and the period of time during which each has enjoyed mutual protection.

There are no stockholders and all accumulations belong to the Policyholders, who benefit by all savings or profits through reductions in the cost of their insurance. (See dividends to policyholders in statement below.)

It has taken 72 years to accomplish this organization of mutual benefit—benefit to each individual insurer, benefit to his or her beneficiary, benefit to the entire community in which each such individual resides. Policyholders or their families have received in cash \$125,901,871.58 since organization.

A person joining this Company to-day secures the combined support and protection of an organization dedicated to the maintenance of

THRIFT, MUTUAL PROTECTION AND INDEPENDENCE

The statement below is in a form that every man or woman should understand, showing the progress of the

NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VERMONT TO JANUARY 1, 1922.

DIRECTORS

WILLIAM P. DILLINGHAM
United States Senator
HARRY M. CUTLER
Vice President
WILLIAM W. STICKNEY
Lawyer
FRANK C. PARTRIDGE
President Vermont Marble Co.

GEORGE H. OLMSTED
Ohio and Indiana Agent
CHARLES P. SMITH
Pres. Burlington Savings Bank
FRED A. HOWLAND
President
ARTHUR B. BISBEE, M. D.
Medical Director
JOHN M. THOMAS
President Penn. State College

CHARLES W. GAMMONS
Massachusetts Agent
OSMAN D. CLARK
Secretary
HENRY RUSSELL PLATT
Lawyer, Chicago
J. GRAY ESTEY
President Estey Organ Co.

THE POLICYHOLDERS OWN AND HAVE IN COMPANY'S VAULTS THE FOLLOWING SECURITIES

(1) United States and Dominion of Canada Government Bonds, salable in the open market on December 31, 1921, at	\$ 7,760,373.00
State and Municipal Bonds within the United States, salable in the open market on December 31, 1921, at	18,561,344.07
TOTAL MARKET VALUE OF BONDS DECEMBER, 31, 1921	\$26,321,717.07
These Bonds have a par value payable at maturity of \$27,356,613.07 and include no item upon which there is a default in either principal or interest.	
(2) First Mortgages on Real Estate pledged by 6296 individual borrowers whose farms, homes or other Real Estate have been inspected and value by Company inspectors at \$110,614,592.00	35,567,513.90
(3) Policyholders' Premium and Policy Loan notes secured by the cash value of their individual policies	12,453,972.41
(4) Earned Interest on above securities between the last interest payment and December 31, 1921, (Due and Accrued)	2,022,059.89
(5) Real Estate occupied by the Company for the transaction of Company business	919,000.00
(6) Cash on hand and deposited in nineteen Banks	1,003,324.84
(7) Net balances due from Company Agents through whose offices premiums are collected	5,261.50
Funds available to meet any demand	\$78,292,849.69

THE COMPANY IS HOLDEN TO ITS POLICYHOLDERS BY LAW

For the net amounts required by the various State Insurance Departments representing the Policyholders' individual and separate contributions (Reserves) increased each year by interest received from investments and by net premium payments

\$67,704,980.97

THE COMPANY OWES ITS POLICYHOLDERS

Premiums paid in advance of date due, unclaimed balances on Dividends, Endowments, Annuities, Surrendered Policies, Surplus left with the Company to accumulate at interest, and losses awaiting proof

520,436.35

THE COMPANY OWES ITS POLICY HOLDERS

Dividends as declared by the Board of Directors for payment to policyholders on anniversary dates in 1922

3,000,442.05

THE COMPANY OWES ITS STOCKHOLDERS

In various groups, the Accumulated Dividends set apart for future payment as their insurance contracts provide

2,728,031.28

Taxes payable in 1922 (\$373,485.74) and estimated Death Losses of which no notice has been received (\$125,000.00)

498,485.74

The Company computes all other accrued obligations to date

91,052.66

Total Obligations to secure which investments are held

\$74,543,429.05

LEAVING A SURPLUS AS AN ADDITIONAL GUARANTY TO MEET ALL CONTINGENCIES AND CONTRIBUTE TO FUTURE EARNINGS

3,749,420.64

\$78,292,849.69

Every member now admitted into the Company has the advantage of this surplus guaranty without additional cost.

During the past year 15,278 new members were admitted for an insurance aggregating \$56,084,072, while 1,789 applicants for admittance were declined as uninsurable. You may be insurable today and become uninsurable tomorrow. It is the duty of our agents to explain the benefits of Life Insurance as applied to your individual needs. Welcome their call before your health is impaired or your age changes.

Correspond With

WILLIAM W. WARREN, Gen'l. Agt., For Agency Opportunities
Majestic Bldg., Detroit

A Word About the Most Efficient Underwear Mill in the World---

THE Grand Rapids Knitting Mills

35 GARDEN STREET, GRAND RAPIDS, MICH.

A Few Questions Answered:

Is Your Business Now Established?

The Grand Rapids Knitting Mills have perfected their organization, after going through several years of experimenting, and for the past three years have been turning out one standard type of union suit, which is now established with the jobbing trade.

Is the Grand Rapids Knitting Mills Now Paying Dividends?

YES. Dividends of five cents per share are now being paid monthly.

Can Your Company Meet Competition in Price and Quality?

YES. Because this Mill is standardized on one style of garment. They have for the past two years met price competition, and in fact are said to make the price on this one style of garment.

Have You an Assured Market for Your Product?

As long as we are able to meet competition the demand is practically inexhaustible as applied to our own limited production, so that it is a conservative statement that we have an assured market for our product.

To those who have read the above, it must be clear that with a conservative, honest management, manufacturing efficiently a staple necessity, with almost unlimited demand for their product and with ample finances, in a city adjacent to the great jobbing centers of the United States, that this should be a profitable investment.

Are Your Finances and Credit Ample for Your Needs?

The Grand Rapids Knitting Mills are amply financed inasmuch as they have practically no liabilities other than current bills, having their plant equipment fully paid for, and ample funds for working capital.

Is Grand Rapids a Good Manufacturing Center for Underwear?

Grand Rapids is ideally situated for the manufacture of underwear, and it should some day equal the furniture trade in volume. LABOR conditions are perfect. GEOGRAPHICALLY we are close to the Chicago and St. Louis markets, from which centers are distributed the bulk of men's union suits. The saving on freight rates alone over Eastern competition is a very considerable factor in securing business.

What About the Management?

The management is directly in the hands of seven directors and officers. Each member of this Board has been identified with local business for many years, and is known as conservative in his business, and above any question as to his integrity. JOHN D. CASE, President; F. STUART FOOTE, vice President; WALTER S. PALMER, Treasurer and Business Manager; C. N. MATHER, Secretary; LOUIS MURRAY, Director and actively in charge of manufacturing; O. B. WILMARTH, Director; D. C. SCRIBNER, Director.

Price **\$5⁰⁰** PER SHARE

OFFERED BY

C. N. MATHER, Broker

422-423 Widdicomb Bldg.

GRAND RAPIDS, MICHIGAN

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

Without any obligation to me please
send me full particulars regarding
investment in the Grand Rapids Knitting Mills.

Signed _____

Address _____

FIRE LOSSES.

A vigorous campaign directed against the fire evil has been carried on for years by municipal and State authorities, insurance companies, and others interested in the economic welfare of the country. Efforts to arouse the public to the dangers of carelessness in this regard have been unceasing. Preventive regulations adopted have been more and more exacting and fire-fighting methods have grown more efficient. But in spite of all this losses from fire have been increasing. Statistics compiled by the Associated General Contractors of America show that losses during the first eleven months of 1921 amounted to more than \$900,000 a day, which was approximately equal to the daily average for the entire year 1920. Losses in the latter year are estimated at 81 per cent. above those for 1915, and for the seven years of the figures fall but little short of \$2,000,000,000. It may be true that fires are not altogether an unmixed evil. The destruction of many buildings, while not endangering neighboring structures, enables better ones to be built in their places. It is perhaps true, also, that on some occasions a fire is beneficial to the owner, through collection of insurance. The theory is sometimes advanced that the construction industry gains as a result of demand for replacements.

In the long run, however, there can be no real benefit accruing to the building industry from fires. A fire absolutely and irretrievably destroys real wealth and the country is the loser thereby. The richer and more prosperous the country becomes the greater will be the demand for construction. It seems fair to assume that money spent for new construction would more than offset that needed for the replacement. The past year, meanwhile, brought considerable impetus to the construction industry. A survey of prospects for 1922 has been made by the Architectural Forum by obtaining reports from typical architectural offices in every section of the country on projects for the year. The survey shows that for the country as a whole school buildings constitute the biggest single item and in all districts industrial buildings are a relatively small portion. Apartment houses and office buildings are prominent.

From the reports received and after making allowances for possible duplication and abandonment of present plans, the conclusion seems warranted that the country is preparing for a year of quite substantial building activity.

WOOLS AND WOOLENS.

From all the great markets of wool comes the same story of firm prices at the higher levels recently set at the various auction sales. But the prices are not relatively high except by comparison with the abnormally low ones which followed last year's slump. It is noted that Americans have been among the buyers at the recent sales, mainly for merinos. Some of the buying may be in anticipation of higher duties being imposed by the proposed tariff bill than are now operative under the Emergency act. A marked

cessation of activity on the part of domestic woolen mills is noted in the last report of the Census Bureau, which gives the figures from statements made by 1,001 manufacturers as of Jan. 3. The increase in idle machinery has been continuous for several months. In the goods market the principal event during the past week was the Fall opening of the American Woolen Company. This showed decreases in price which were not very marked in most cases. But it was regarded as significant that any cuts at all had been made, in view of the increased cost of wool. The big company, however, is said to have made provision for its raw material, and it is, manifestly, out after all the business it can get. It looks reasonably certain that there will not be business enough for all the mills of the country. The tariff on wool will cut down exports of woollens, and the capacity of the woolen mills is far beyond what the home market can absorb. More activity as to fabrics is noticed in the women's wear cloths, now that the garment strike is settled. In the men's clothing line there is looming up a disagreement as to wages and output which may yet lead to strikes or lock-outs. This, together with the quantity of made-up goods remaining unsold, is calculated to check the volume of fabric buying for a while.

THE COTTON MARKET.

Disturbed conditions abroad and the possibility of labor troubles in mills because of wage reductions made or in contemplation were factors during the last week in causing weakness in cotton quotations. Apparently, the size of the last crop is cutting no figure in making prices. If it did, there would have been more attention paid than there was to the decidedly bullish report of the Census Bureau on ginning. From this it appeared that only 29,699 bales were ginned between Jan. 1 and Jan. 16, as against 90,940 bales in the preceding fortnight and 460,094 in the corresponding period a year ago. The total ginned up to Jan. 16 was 7,913,971 bales. The weather in the growing districts is being watched with much interest. A good freezing spell would make hard the lot of the boll weevil and presage freedom from the ravages of the bug on the next crop. The weakness in the price of cotton is being reflected in lower levels in the goods market, especially in gray goods, in which the trading has been noticeably light. The mills, also, are continuing to curtail production. Buyers are by no means convinced that prices are stable, and are inclined, for the time being, to go rather slow. Percale prices were named early in the week. Fine count fabrics were reduced in price, but former prices remain on low counts. In knit goods there has been fair buying for Fall, especially of the cheaper grades, and hosiery sales are picking up.

You can get some good will by giving people calendars and other souvenirs, but that is not really advertising. It does not make the recipient want any definite item in your stock.

MAIL ORDER DIFFICULTIES.

The report of a large Chicago mail order house, showing a loss of over \$16,000,000 during the past year, calls attention anew to the condition of the farmer. The bulk of the business of these concerns is done in the agricultural districts. The point has been advanced that the chief difficulty has not been so much the lack of prosperity on the farms as the lack of flexibility in the mail order business. During the last half of 1920 and the first half of 1921 prices were declining rapidly. Customers of the mail order houses must order from a catalogue which has been printed some little time before it reaches their hands. The catalogue is expected to bring business for a long time after it is issued, and in former years orders were frequently sent in many months after publication of the price list. While prices were declining rapidly comparison of the mail order house list with that of the local retailer was frequently to the disadvantage of the former. The result was that the mail order catalogue lost its attractiveness to the farmer, and his business went to a nearby merchant.

In an effort to keep up with price changes the mail order concerns issued frequent supplements to their catalogues, but even so it was not possible to keep them absolutely up to date. Furthermore, in times when strict economy is necessary, personal bargaining makes a strong appeal. In addition local stores give credit and this has been the thing the farmer in particular has been demanding. The mail orders require cash, and ready cash has not been abundant in the rural districts. The growing use of the automobile has also added to the difficulties of the situation from the mail order point of view. Formerly a trip to the nearest town was more or less of an event for a great many farmers. Now, however, with better roads and means of transportation, the farmers find it easier to make personal selection at the local retail stores. Nevertheless, there is little doubt that mail order business during the coming year will show a distinct improvement over the past year. The farmer's cash position will get better. And what is of great importance, prices have now reached a much more stable basis and the catalogue method of buying is no longer at so great a disadvantage.

TRICKY AND TREACHEROUS.

The Tradesman warns its readers against a new infamy recently concocted by the stock fire insurance companies, having for its object the invalidating of a large percentage of the stock policies owned by stock fire insurance agents in this State. Under a new espionage system adopted by the Michigan Audit Bureau all fire policies written by local agents have to be submitted to this alien organization for approval, amendment or rejection. This Bureau—the Western Michigan headquarters of this infamous institution is located in Kalamazoo—prescribes crafty and insufficient riders which effectually destroy the integrity of the policies. When caught in the act, the Bureau hirelings attempt to excuse their action

by quoting fine type provisions in their "Rule Book," knowing that the quotations they refer to are positively forbidden by the uniform policy form enacted by the Legislature and made the fundamental feature of every legal policy issued in Michigan.

Resort to such contemptible methods to swindle the unwary is due to the desperate straits the stock companies find themselves in, owing to the fact that men who have depended on the questionable protection afforded by stock insurance companies in the past are deserting the decaying and disintegrating stock company system like rats fleeing from a sinking ship. Because the men who study fire insurance are rapidly espousing the cause of good mutual insurance companies, the old line wrecks find it necessary to resort to practices which are as reprehensible as those pursued by pirates on the high seas.

PRICE STABILIZATION.

Among the adverse factors that business is having to contend with at the present time is the inequality in prices. It has been said that the trouble with prices to-day is not that they are too high or too low, but that they are out of adjustment relatively to one another. In general the low-priced commodities are the raw materials, and the high-priced ones are finished products. This puts the agricultural and mining industries at a decided disadvantage. The ills of the individual farmer are aggravated because while he sells at wholesale he must buy at retail. Before we can have normal business conditions there must be a restoration of prices to a normal relationship. A study of the course of prices in the years following the great wars of the past reveals that a rapid decline occurred for about five years. There was then a temporary halt which was followed by a slower decline for twenty-five to thirty years. From this it seems apparent that prices still have a long way to go before permanent stabilization is reached, although, of course, temporary recoveries may be expected.

It is not too early to begin planning some sort of an observance of Lincoln's birthday, which occurs on Sunday, Feb. 12. While the event is not a legal holiday (except for National banks) like Washington's birthday, it should be celebrated in some way by every loyal citizen of the Republic as a token of his love and respect for our Greatest American. Many attempts have been made by ambitious biographers to place Washington, Franklin and Hamilton in the same class with Lincoln, but they all fail in one great essential—none of the supermen named approach Lincoln in kindness of heart and charity of vision and action. The life of Lincoln appeals with especial force to merchants, because Lincoln was a storekeeper for several years in the early days of his career in Illinois and there developed much of the sympathetic outlook on life which made his later career so notable.

The man who has no fad or hobby is likely to be a man who will develop some kind of a bad habit.

Welcome to the Hardware Dealers of Michigan

Grand Rapids will do herself honor next week in entertaining the twenty-eighth annual convention of the Michigan Retail Hardware Association. All the old members will be here and many new ones will visit the Grand Rapids market for the first time. We extend a cordial invitation to all visiting hardware dealers to call on us at our booth (No. 150 and 151) in exhibition hall and also to be sure to call at our store and see for themselves how admirably we have utilized the 75 per cent. additional floor space which has been added to our building since the convention was held in this city a year ago. As usual, beautiful souvenirs will be handed to our friends of the trade at both the store and the booth.

We bespeak a most profitable and enjoyable week for the hardware dealers of Michigan on the occasion of their twenty-eighth annual convention.

MICHIGAN HARDWARE CO.

Exclusively Wholesale

Grand Rapids

FIRE

TORNADO

BETTER INSURANCE AT LESS COST

During the year 1920 the companies operating through

The Mill Mutuals Agency

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

How do they do it?

By INSPECTION and SELECTION

Cash Assets Over \$20,000,000.00

We Combine

STRENGTH and ECONOMY

**THE MILL MUTUALS
AGENCY**

120 W. Ottawa St.

Lansing, Michigan

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.



REVIEW OF THE SHOE MARKET

Biggest Demand Is For Country Hides.

Interest continues to be centered on the country end of the hide market, due to the fact that country hides are very much cheaper than packers. The relative spread between country and packer hides is much wider than usual while there are several reasons why country hides are worth nearly as much as the packers at this time. One of the reasons is that country hides now coming forward are fall take-off and free of grubs. Another reason is that packer hides have been somewhat injured by poor butchering during the recent strike. It is said that hides now being produced at the yards are up to the regular standard. All dealers and most tanners are in the market for country hides, and while there is considerable difference in the ideas of the different buyers, still it is possible to draw bids on all lots as fast as they are offered.

Country hides are being destroyed in large numbers at such distant places as Nebraska, Montana, Alberta and Saskatchewan because farmers are unable to sell them. This condition has lasted for many months, and thousands of hides have gone to waste.

Horsehides are not worth the trouble of skinning, since the very best hides sell at \$4.25@4.50, although it costs in the neighborhood of \$6 to produce them. There are many old horsehides for which there is no market on account of their having deteriorated from age. It is estimated that there are 50,000 such old hides in Michigan alone. A limited demand is now noted for such hides at very low prices.

Calfskins and kip are still in good demand, and several buyers are in the market. Prices are well maintained on the basis of 18 cents for best city calf and 16 cents for best kip. Old country calf are in demand but the prices for such skins is much below the normal price as compared with the city skins. Buyers of high class calf leathers are very fastidious, and everything that is not up to the highest standard of quality has to be sacrificed at very low prices.

Packer hides have not been selling for several weeks, and there is a good deal of verbal speculation as to where the prices will be when trading is resumed in volume.

Leather business is said to be fairly good. Prices might be in for a long drop were it not for the fact that packers have tan vats of their own. Many observers are of the opinion that a great movement of hides will shortly take place and that the movement will be in the direction of packers' subsidiary tanneries.

Sheepskins are well sold up, and buyers are in keen competition for the few lots that are offered. Some conservative operators think that recent prices are not warranted by the wool prices, but there seem to be enough buyers who are willing to pay the going rates. The chief demand is said to be for clothing wools.

Trading in Leather Is Showing Improvement.

Trading in leather showed improved activity last week, although possibly the demand was not as brisk as would please local tanners. Demand for cheaper leathers continues to grow, and it seems that most manufacturers are interested in producing lower-priced shoes. This has caused demand in upper leather for popular-priced shoes in the lower grade, so some of the better grades are not moving as briskly as before. This, however, is a good feature for tanners, as raw stock at this season of the year usually produces a majority of two and three grade leathers.

It is apparent that women's trade will consist largely of patent leather for the spring trade, with a little kid and satin and very little calf. Better grades of men's shoes seem to be running entirely on good grades of calf and kid, while the biggest demand seems to be for cheaper snuffed or corrected grain side leathers in colors at 17 to 20c. This class of material is usually bought the moment it is offered on the market. At present there is hardly any offered at all.

In sole leather, the heavy weights

continue to be the leaders, with comparatively few sales of medium weight bends or backs from 7 to 9, while 9 and 10 iron is moved as quickly as it is offered at a price, and the buyers show a disposition to bid in advance for leather of this desirable weight.

Some good quantities of sole leather offal in shoulders reported sold last week at the price of 28c. The weights were heavy and it is rumored that they were bought by a sole cutter to produce cheap outsoles for popular priced men's shoes. All along the

line the demand seems to be for low grades of both sole and upper leather that will produce shoes to retail at \$5 or less.

Some few sales and enquiries for belting butts were reported from the Eastern markets last week, but trading is considered somewhat light and the volume of sales reported was very small. Quotations were unchanged. It was believed that tanners are in a receptive mood for offers on good quantities, but buyers evidently were not in the market.



They wear like iron-

H. B. Hard Pan Shoes wear like iron because only the choicest part of the hide, the "bend" is used in an H-B Hard Pan Sole—and because the uppers are first Chrome tanned to give tensile strength and pliability and then re-tanned to make water-resistant. Here is a winter shoe that will satisfy the outdoor man. Send for catalog.

HEROLD-BERTSCH SHOE COMPANY
Grand Rapids, Michigan

H-B Hard Pans

in

1922 - February - 1922						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3	4	
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28				

Hirth-Krause Co.

TANNERS AND SHOE MANUFACTURERS GRAND RAPIDS MICH

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

MEN OF MARK.

B. H. Krause, Buyer For the Hirth-Krause Co.

Comparatively few men are so fortunate as to be able to spend their lives in a business which has been built up through generations by their forebears. And comparatively few business institutions are fortunate enough to retain with them the devotion and zeal of the sons of the men who founded them.

In this particular the Hirth-Krause Co., of Grand Rapids, occupies an enviable position. The aspirations and the traditions of the house have been and are being upheld by succeeding generations of descendants of those who started it.

Among the present generation of Krauses is Benjamin H. His ancestors running back to the pioneer days of Michigan were identified with the tanning and leather business. It is a business which, to be properly perpetuated, must be thoroughly mastered and kept up with. "Ben" Krause, as his familiars call him, will do his part to that end for his house.

"Ben" Krause was born at Ann Arbor, Nov. 8, 1888, which makes him less than 34. His family removed to Grand Rapids in August, 1894. Ben was educated in the public schools of Grand Rapids, at the Ferris Institute at Big Rapids and at the University of Michigan. Throughout his education he always specialized on business.

When 22 years old Ben commenced his business career with the Hirth-Krause Co. The business being the manufacture and sale of goods, he began at the selling end as traveling salesman in Southern Michigan and Northern Indiana.

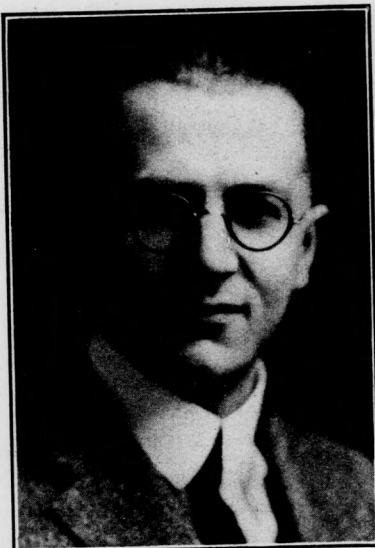
When, in 1913, Mr. Duttonhoffer went into the automobile business at Muskegon, Ben Krause was assigned that territory, making the towns North and West of Grand Rapids.

The death in May, 1920, of E. T. Hirth created another opening which required a good man to fill. Ben Krause was the choice for the buyer in the findings department. In addition to that important work, he is now charged with the responsibilities of the rubber department and also the general advertising of the house.

These successive advancements in important departments did not come to Mr. Krause solely because he belonged to the Krause family. On the contrary, he earned them because of special fitness and competency. His education was sound. He has natural ability. He has acquired a knowledge of the fundamentals of business. He has mastered the technique of good merchandising and he has applied the governing laws thereof to the particular business problems which have confronted him in every department in which he has been called to work.

Some men are better fitted by nature to make a business success than others. All men cannot have the tact and agreeableness which enable them to meet all problems and all comers with a smile. Ben Krause is happily possessed, as all who know him will testify, with the temperament which perfectly fits him for a successful life. He is not so good natured that he can

be imposed up, but he is pleasant. Business men like to do business with him. No man is a more agreeable companion of the off hours when the cares of business are suspended. Throughout the area of the territory where he is well known, men thoroughly like Ben Krause. They like him as a business man. They like him as a friend. He is educated in all the social graces. He knows well many interesting things outside of mere business.



B. H. Krause.

Big business to-day is a life study. Changes come fast. Every day brings forth the new and the startling. An extensive business concern must be alert. Its guiding personnel must keep abreast of every new current. Ben Krause is doing his share to see to it that the Hirth-Krause Co. keeps step with the march of progress. He is helping not only to maintain past traditions of his ancient and honorable house, but he is devoting his life and his abilities to improve its destiny and prestige.

A good business man, a sincere friend, a thoroughly fine and likeable man. That is the general verdict of those who know Ben H. Krause. His friends and well wishers see him, in another generation, with a hand on the pilot wheel of the Hirth-Krause Co., assisting in the guidance of its business ship into none but pleasant and profitable waters.

There is a rare sense of humor evident in the man who said: "If you are positive that you won't get caught, that the amount is large enough, that you will enjoy the money taken from some one else, that you will not suffer from the pangs of conscience, and that it is the best way to get ahead, do not hesitate to steal. If you are sure of all these things you are crazy anyhow, and not responsible."

Nearly all accidents are "common" accidents.



Home Ease

Juliet—In Stock
Black Kid, Flexible, McKay,
Stock No. 700.
Price \$2.25.

BRANDAU SHOE CO., Detroit, Mich.



Domino Cane Sugar products, protectively packed in convenient sized cartons, bags and cans, have won the preference of hundreds of thousands of women because of their uniform cleanliness and exceptional high standard of quality.

They are most profitable for you to sell because they save all the time and materials ordinarily wasted in weighing and wrapping. And because the confidence which women have in the good name "Domino" is reflected in steady, repeating sales of all Domino Cane Sugar products.

American Sugar Refining Company

"Sweeten it with Domino"

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

OELERICH & BERRY CO.



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

Distributed by
ALL MICHIGAN JOBBERS

Packed by
OELERICH & BERRY CO.

CHICAGO, ILL.



Our Present Financial Insanity Should Be Restrained.

Grandville, Jan. 31—Bonding of cities, villages and townships for large sums is an evil that is sure to react in a damaging manner in the not distant future.

That which was considered extravagance ten years ago is now regarded as the height of penuriousness. Having our ideas of finance elevated by the mad fling of money during the world war, the State and Nation continue their dance of abandon without taking heed to the end which is to come in a most startling collapse if said wild orgies of spending are kept up.

Under war conditions we were not expected to count the expense. Under peace reign we have failed to get back to a sane sense of propriety, common sense and decency.

Nero, fiddling at the burning of Rome, was no more a blind idiot than is the man, state or nation which continues the wild orgies invited by a state of war. Come down from our perch we must or suffer the most harrowing grief and woe because of our senseless money rioting.

Go slow and learn to peddle, old world, else suffer the consequences.

It is time to cut foolishness and take a reef in expenses before we as a nation are hopelessly in debt. It is so much easier to go in debt than it is to liquidate that debt, we rollick along as simple milk-fed children at play, never once using our adult brains to take note of what we are doing. Just a parcel of morons out on a rampage.

This meeting called at Washington to look into the woes of the farmer, and if possible devise means whereby he may resume his old war time prosperity, is all bunk and will so prove within the year. Government interference with the laws of nature always pan out ashes and expense with nothing to show for the trouble.

Farmers stand on the same footing with the rest of the folks who inhabit this good old world of ours. They are meeting some hardships now, as is every class of our citizenship. The millions of unemployed who hardly know where the next night's lodging or meal of victuals is coming from surely have greater cause to mourn than the agriculturalist with plenty to eat in his barns and cellar.

All governmental efforts so far elicited in behalf of the unemployed laborer, have resulted in flat failure. Is there any reason to suppose this latest fad will prove of lasting benefit to the farmer?

There seems to be a call for more credit to farmers. Does not the man who owns a farm have equal opportunity to borrow money at the bank as the other man who runs a mill or factory? If not then there has been a change in monetary affairs since I was on the farm a decade ago.

Any man who can put up the security can borrow, any man who can not furnish this should hardly look for money loans be he farmer, laborer, manufacturer or what not.

It is time to cut out reckless expenditures and have an eye out to meeting obligations rather than seeking to extend them.

The demands of the agricultural bloc for more credit is on its face unsound. Should the Government take

upon its shoulders the granting of unlimited credit to farmers there would come a day of reckoning which would prove the bankruptcy of the Nation. Figure as you will credit based upon anything but unincumbered property is sure to lead to a downfall.

There are men even among farmers who will go the limit where credit is concerned, and any banker or government that gives them undue credit is sure to lose out. It is not possible to reverse the old order of business stability and expect to do a thrifty business.

Such ideas smack of those fiat money demands of a generation ago, which, had they been carried into effect, would have bankrupted the Nation.

Unlimited credit is not always the best way out of monetary difficulties; it is more often a leading string to business collapse.

Our extravagant expenditure of public road money has become a positive scandal. Taxation is already eating out the vitals of the property owning citizens of Michigan if not of the Nation. A halt to public extravagance must be called soon else the collapse of business will be greater than anything before in the history of this country.

Secretary Mellon wisely called attention of Congress to the conditions confronting the Nation, and yet his recommendations are not likely to be heeded so deeply and insanely runs the stream of extravagance through every department of our National life. The few wise councilors we have are sneered at for their penuriousness and we may expect a continuance of present reckless methods for some time to come.

The present method of taxation is little short of insanity; in fact, it borders on the criminal.

As a people we cannot keep up this reckless disregard of economics without hurling the ship of state on its beam ends, wrecked in the home harbor.

None are so blind as those who will not see. A generation of prudent saving will be necessary before our last public debt is paid, even if we called a halt on raiding the public treasury this very day. In fact, if war time extravagance is continued, new methods of taxation will have to be devised in order to meet daily expenses say nothing about paying off the public debt.

Cut down expenditures.

Begin right here in Michigan. Cease to pay quadruple prices for road building; cut corners according to our cloth; prepare to begin liquidation in the interest of the common people. Do it now, do it at once even though our political galled jades howl themselves hoarse over seeing their aristocratic castles tumble in ruins about their feet.

Old Timer.

Bible Solace.

When in sorrow, read John 14.
When men fail you, Psa. 27.
When you worry, Matt. 6-19-34-91.
When you have the "blues," Psa. 34.
When you are discouraged, Isa. 40.
When doubts come upon you, John 7:17.
When you want courage for your task, Josh. 1.

INSURANCE IN FORCE \$85,000,000.00

WILLIAM A. WATTS
President



RANSOM E. OLDS
Chairman of Board

MERCHANTS LIFE INSURANCE COMPANY

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

Why Do You Delay Making a WILL?

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

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

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

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

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICH.

OTTAWA AT FOUNTAIN BOTH PHONES 4391

CADILLAC STATE BANK

CADILLAC, MICH.

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

We pay **4%** on savings

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

RESERVE FOR STATE BANKS



JOIN THE
GRAND RAPIDS
SAVINGS BANK
FAMILY!

44,000

Satisfied Customers

know that we
specialize in

accommodation
and service.

BRANCH OFFICES

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

Freight Rates and Railroad Wages Must Come Down.

There seems to be a growing feeling on the part of the public that railroad freight rates must come down before any real business revival can take place. The whole matter of rates is being threshed out at the hearings now being held by the Interstate Commerce Commission. A mass of testimony is being offered by representatives of practically all classes of industry, tending to show how each particular business is being hampered by present rates. Coal, steel, and manufacturing interests generally are seeking to show that the high costs of their products of which the public complains are due to excessive transportation charges. Some relief has already been granted to the agricultural interests of the West in the way of reductions on hay, grain and live stock. The railroads, on the other hand, are not a unit in opposing reductions. A great many have already been made, mostly local in character. The majority of the spokesmen for the carriers express their willingness to accept a sweeping reduction, provided a substantial cut in wages comes first.

In the fifteen years preceding the outbreak of the war wholesale prices increased on an average of about 25 per cent. In the same period freight rates remained practically stationary, while passenger rates receded. The upward revision of transportation tariffs did not occur until 1918, during the period of Government control. In this period and during 1920 the roads as a whole handled the largest traffic in their history, but, unlike other industries, were unable to profit from it and lay up a surplus. The enormous increases in the prices of materials and supplies, together with higher wages and a none too economical operation under Government control, ate up the large gross revenues. A road was considered lucky if it escaped an operating deficit. Railroad wages kept abreast or just a little ahead of the rising cost of living. Then in 1920, just when living costs began to come down, a large increase in pay was granted. Although a part of this increase has since been taken away, the present level is still relatively higher above the 1913 average than is the present cost of living.

The Transportation Act, under which the carriers were returned to private operation, directed the Interstate Commission to make such rates as would enable the roads to earn 5½ per cent. on property valuation. Acting under this authority increases of from 20 to 40 per cent. were put into effect by the commission at the close of the summer of 1920. There was also an evident intention in granting the increase to compensate the roads in a measure for their losses during the war years. It was perhaps unfortunate that this tardy increase came at a time when other prices were dropping rapidly, especially the prices for farm products. The result has been that rates are now unquestionably out of line with other prices and yet net income of the roads as a whole has been well under that contemplated by the Transportation Act.

The favorite argument of the advocates of lower rates is that a reduction would mean greatly increased traffic and the carriers would actually profit. Just how far, if at all, present rates actually retard the movement of freight is difficult to determine. Calculations are mostly based upon guesswork, and anyway the argument is far from convincing. The railroads do not wish to hamper traffic. They are just as keen for a business revival as any industry. But already they have pared expenses to the bone. Their net income must increase if they are to survive, and no appreciable increase can come about until their chief item of expense—namely wages—is reduced. Meanwhile, the decline in earning power has seriously hampered the carriers in their efforts to obtain credits for needed betterments and expansion.

Abolish Trades Unions and Give Farmer a Show.

Trufant, Jan. 25—I am a farmer—the kind of a farmer who lives out of the soil exclusively. Nevertheless, I admire your paper, the Tradesman, and hope you may continue your good work for several generations to come. Ever since you called on me here in the barn it has been my intention to call on you with a view to posting you a little on the great difficulty the producer faces in creating things which keep body and soul together and yet is recognized so little by the so-called business men. I do believe you to be the right one to know the real situation, as you are so well informed on trade matters. Really it is too bad we are so divided into groups and are almost in fighting spirit at one another. I hope such feelings will not last much longer. It looks to me as if our Government must take a hand in all this conflict and run everything. Unless this is done—and done promptly—it looks to me like total failure ahead. What I most wish for is to let competition rule; repeal 90 per cent. of all laws enacted the last ten years; discharge all newly-created officers and agents; make the foreign countries pay their debts they owe us as soon as possible; abolish all trades unions, especially the infamous Adamson law enacted during the Wilson administration; in short, let competition rule. Last and not least, let the farmer alone. Do not interrupt him. Let him work as many hours as he thinks best. Let him do with his products as he sees fit; permit him to make bread or wine for his own use.

I am a poor writer and a still poorer talker. I had to work while I should have been at school. My work has been rather interesting, such as lumbering, clearing up land and farming. I have been at it fifty-nine years and real actively fifty-four years, since my father died. I helped to clear up father's land which became my brother's. Where I live and where you found me I took away the forest and put every building and tree which you saw here. In doing this our work was never light, the hours usually from 5 a. m. until 7 p. m. and when real busy until 8 or 10 p. m. The farmer works 365 days in the year. We deserve no bonus or aid from the Government, but I do think we should have a fair show and at least be left alone and we will feed the idle money seeker as well as the industrious.

G. P. Rasmussen.

When a business man spends all of his time on petty details under the delusion that he is very busy, he must expect to have the wool pulled over his eyes and to make mistakes. The really big man is the one who can delegate the work to others and spend his time directing the operations.

Grand Rapids Merchants Mutual Fire Insurance Company

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We are urging people constantly to see to this. Our long experience in the management of Estates and Trust Funds shows us why it is the best thing to do. We can tell you, if you will ask us about it.

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

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

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

GRAND RAPIDS NATIONAL CITY BANK
CITY TRUST & SAVINGS BANK
ASSOCIATED

FOR THOSE WORTH WHILE.

During the war and the boom period which followed shortly after it, only too many went into vocations that they were not adapted to. There was opportunity in many a business field for making money quickly, and the temptation to do so could not be resisted. On a constantly rising market it was easy to get credit because the risk was small and, as the volume of profits increased with the amount of capital available, every effort was made to get as much of the latter as possible. The drop in prices came too soon for many of the speculators and wiped out all of their paper profits. As they had no real capital or business experience, they quickly went to the wall. There were others, however, who had been beguiled into going beyond their depth and who failed to exercise the prudence they should. They were caught in the decline of values and have been since trying to right themselves. They want to continue in business and pay their debts. But not all of them are equal to the task of continuing an uphill struggle. Others, again, are susceptible to being tempted to get rid of their debts by the short cut through the bankruptcy courts. To the latter a certain class of lawyers make their appeal. This, if successful, results in a composition with creditors by which the latter get a small percentage of what is owing and the lawyers obtain fat fees. There would be less of this kind of thing if the creditors understood better the condition of individual debtors and so knew when and how to give effective help.

SUCCESSFUL FAILURES.

Commercial rating houses which make regular reports on business casualties have pointed out repeatedly during the past year the fact that there has been a distinct increase in "fake" bankruptcies. The 1921 record for failures in the New York district was the largest in the history of the courts. Allowing for the higher price level and the unusual circumstances of the present depression, it appears that this total has been unduly large. "Successful failures" have always been resorted to, of course, by dishonest merchants as a means of defrauding their creditors, but the situation has now come to such a pass that the Woolen Dress Merchants Association of New York has decided to take definite and vigorous steps towards discouraging the practice. The association has created a special fund to be used for investigating bankruptcies and assisting in prosecutions where the facts may be found to warrant such action. In addition members of the association will refuse to sell to any retailer on his settlement terms following a failure. This move marks the first real step towards abating this growing evil.

THE METRIC SYSTEM AGAIN.

There is a wide difference of opinion in interested business circles with regard to the expediency of adopting the metric system. A bill is now before Congress providing for the establishment of this system of weights and measures in the United States within the next ten years. At the hearing on the measure the scientists

have endorsed the change without qualification. Representatives of concerns dealing with Latin-American countries also favor the move as a means of facilitating trade with that part of the world. On the other hand, many manufacturers claim that the cost of the change is prohibitive. It is pointed out that it will necessitate the scrapping of mechanical equipment worth billions. Standardized machines with interchangeable parts will become useless if new parts are made according to different measurements. It is also held that the confusion attendant upon a change will temporarily demoralize the methods of quantity production, in which this country leads the world. In reply to the charge that the English system is "time wasting and brain wearing," it is pointed out that all difficulties of calculation under the present system are obviated with accounting machines, slide rules, and other labor-saving devices. It can at least be said of the bill that it is having an educative value for those who follow the hearings.

SITUATION PROMISING.

While much remains to be done, we have a right to take note of the fact that the European countries have already made progress in the matter of getting their finances on a sound basis. England has balanced her budget and corrected her trade balance. France has secured an excess of exports. Among the smaller nations a decrease in hostility and a desire for greater co-operation have been apparent. Expenses have been cut. Altogether, the situation is promising. It was to crystalize this sentiment and give it more practical applications that the Genoa conference was called. Just now the attitude of the Poincare Cabinet has cast doubts around the like-

lihood of far-reaching results at Genoa. Europe's understanding of the nature of her troubles, however, is now too clear, and the sentiment in favor of rational measures is too strong to make more than a temporary setback likely. It is clear, meanwhile, that our own attitude should be to back up in every practicable way Europe's endeavors to help herself.

Artificial Silk.

The greatly increased capacity of American plants producing artificial silk may in the future result in securing practical independence of foreign supplies. Ninety-eight per cent. of the 1918 consumption was of domestic manufacture. In 1920 domestic yarns comprised about 80 per cent. of the entire consumption.

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THAT SELLS IT."**

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

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

Daugherty's Position Combated By Government Figures.

San Francisco, Jan. 27—What a most amazing thing it is that the United States Attorney General should release to the press bureaus news of his proposed investigation of the retail business in general and the food business in particular.

This is amazing because almost the prime fundamental on which our laws rest is that no man shall be condemned without a hearing; yet this act of Mr. Daugherty results in practical condemnation of the merchants because the merchants are condemned before they are heard. They are condemned before Daugherty starts to investigate at all.

There is no group of tradesmen anywhere who so willingly and frankly admit their own errors as grocers do. And no trade has been so subjected to scrutiny by governments, state and National, as the grocery business during the past few years. That is what makes this present attack—breaking as it did out of a clear sky—so inexcusable, needless, gratuitous.

Let us assume that Mr. Daugherty has been led to believe that the food merchants are banded together for the purpose of gouging the people. What would one say he might suitably do about it? First, as a lawyer and honest seeker for the facts, might he not refer to the census of 1920?

You'd think so. It happens that a portion of that census which directly relates to the question has just been published. It is Survey of Current Business of October 1, 1921. On page 49 thereof appears a most illuminating table which shows the course of food prices, wholesale and retail, during the years 1916 to the end of August, 1921. Assuming prices of 1913 as 100 or normal what does this table show?

It shows that on Jan. 1, 1916, wholesale prices of foods stood at 114, retail at 107—I give the figures approximately. In July, 1916, wholesale costs touched 120, retail about 112. Jan., 1917, wholesale were 150, retail, 126. May 1, 1917, wholesale, 190, retail, 152. August, 1918, wholesale touched 200, retail, 180. December, 1918, wholesale, 210, retail, 182. August, 1919, wholesale, 225, retail, 185. January, 1920, wholesale, 257, retail, 202. May, 1920, wholesale, 287, retail, 215. July, 1920, wholesale, 270, retail, 218. September, 1920, wholesale, 225, retail, 203. November, 1920, wholesale and retail both stood at 193. So during five straight years, the wholesale costs averaged 204 per cent. of 1913 while retail averaged 171 per cent.

For the year—a single year, note—November, 1920 to August, 31, 1921, which is ten months, to be exact, prices have ranged thus: November, both 193. December, wholesale, 173, retail, 177. January, wholesale, 160, retail, 172. February, wholesale, 150, retail, 157. March, wholesale, 150, retail, 156. May, wholesale, 133, retail, 145. July, wholesale, 138, retail, 148. August, wholesale, 152, retail, 155. September, wholesale, 142, retail, 153.

So here we have data which show that, during the ten months since the lines crossed—since wholesale prices dropped lower on the average than retail prices—wholesale have averaged 150 of the 1913 average and retail have averaged 158.

During the five years retailers did not advance legitimately. They dragged behind advancing costs to the tune of 33 per cent. During ten months they dragged behind declining costs 8 per cent. Those are the plain, unvarnished facts. There is no special pleading included. This is the bare truth—so bare it might be accused of indecent exposure.

So much for the duplication of expenditure which goes on at Washington constantly, where one bureau gathers facts and figures and publishes them and where another, regardless of that work, goes and does it all over again—while the taxes remain at the top notch to pay for this orgy of foolishness. But there is another angle of it all. It is this:

A special Joint Commission of Agricultural Enquiry has been digging into the grocery business lately. It is gathering precisely the information, brought down to the last minute and very minutely, that Mr. Daugherty threatens to uncover through the agency of Mr. Burns. It is meeting with the friendliest, heartiest co-operation everywhere, because, while a lot of its questions have been couched in terms that seemed like prejudgments, its tone has been that of enquiry on the whole and not inquisition.

That committee is costing the country a lot of money. It is working now and functioning with apparent regularity and effectiveness. Why should not Mr. Daugherty study the census—already at hand—and await the findings of this committee?

What Civic Organization Means To the Town.

Petoskey, Jan. 31—As the close of the Chamber of Commerce fiscal year approaches, the result of the organization's operations are being considered. Probably no one element of the organization has been able to receive as much direct benefit from Chamber of Commerce work as have the retail merchants of this city.

At a meeting held a few days ago, a statement was made by George W. McCabe, past president of the Chamber of Commerce and a very active local business man, that "the Chamber of Commerce had earned its cost for the retail trade alone, had it accomplished nothing else."

It is sometimes difficult for the professional man to find his point of contact with a Chamber of Commerce, but to those professional men who really think, it must be obvious that the stimulation of business and profit for the retail merchant has direct bearing on increased professional work and collection of professional accounts. Petoskey is fortunate in the fact that most professional men of the community realize this, and generously support the work of the community organization.

The annual report of the Chamber of Commerce, just issued by the retiring Secretary, J. Frank Quinn, would appear to be convincing evidence of the great good resulting from sustained Chamber of Commerce effort.

In all probability active steps to fill Mr. Quinn's place will be taken immediately, following the annual election, which occurs Feb. 3. Mr. Quinn's family will remain in Petoskey until the end of the school year in June next. Afton Holm.

Gold Standard Not Menaced.

As has already been pointed out in this column there is no occasion to fear artificial gold. The discovery of modern chemistry that at least some of the supposed elemental substances are not elements in the chemical sense but compounds, has brought forth much speculation. There have been many suggestions in the press that gold may be made artificially and become so abundant as to destroy its utility as a measure of value and a basis for currency. In this connection the United States Geological Survey brands as absurd the statement that a former member of the Survey ever succeeded in making synthetic gold from silver dollars. The Survey points out that no one has ever yet succeeded in making gold or obtaining it from any other chemical element. While the feat can not safely be called impossible, it is fairly certain that the expense involved would be too great to make any process commercially profitable. It is idle to maintain that there is any immediate danger to the gold standard.

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

WE REPRESENT CLASS MUTUALS THAT SAVE

Hardware, Implement and Sheet Metal Dealers 50% to 60%.

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

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In the very near future this stock will be withdrawn from the market. We would therefore advise all investors who are interested in becoming stockholders in a real, dividend-paying Company, to give this full consideration.

Write for full information.

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OUR FIRE INS. POLICIES ARE CONCURRENT

with any standard stock policies that you are buying.

The Net Cost is **30% Less**

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

WM. N. SENF, Secretary-Treas.

Keep Calcium Carbide Away From Explosives.

When calcium carbide is stored near any other class of explosives, ignition and detonation may take place in a number of ways. As is well known the mixture of water with calcium carbide forms acetylene gas which is readily ignited, as it takes fire at 480 degrees centigrade. Like other combustible gases, it forms explosive mixtures with air, in fact forms a wider range of combustible and explosive mixture with air than any other gas. While acetylene gas is forming, it absorbs heat and when under a pressure of more than fifteen pounds to the square inch above atmospheric pressure, can be detonated.

A fact not so well known about calcium carbide is that it may contain calcium phosphide. Discussing the hazards introduced by calcium phosphide, the report says that it "is a dark rock-like solid which when thrown into water produces a turbulent reaction, with the evolution of gaseous hydrogen phosphide, and this gas as it issues from the water and comes in contact with the air, becomes 'spontaneously inflamed and burns with a very faintly luminous flame and the production of a considerable quantity of white smoke, usually in the form of vortex rings. When calcium carbide containing calcium phosphide comes in contact with water, acetylene and hydrogen phosphide are evolved together and should the phosphide be evolved in sufficient quantity to become inflamed it would ignite the acetylene."

Also calcium carbide is very hard, so hard that it may strike fire with steel.

City Out to Rescue Itself.

Indianapolis is making a noteworthy attempt to rescue itself from a rapidly increasing fire loss. In 1910 there were 1,402 fires in Indianapolis or 5.8 fires for each 1,000 population. Each year since that time to 1920, shows a gradual increase until for 1920, the number of fires went to 3,465 or 10.7 fires for each 1,000 population. These figures, as given, represent fires, not alarms. For a comparative record, the city of Cincinnati for the year 1920 shows 1,565 fires, which makes about 3.9 fires for each 1,000 population. Present indications are that Indianapolis will make a start toward an improvement of its record in 1921 with about 3,050 fires, or a decrease of 400 as compared with the previous year.

At the present time the city is watching its own efforts toward fire loss reduction in the movement of the hands of a great clock erected on one of the principal downtown street intersections. For the first 15 days, or up to December 5, the 1921, or red hand of the clock showed 97 alarms while the 1920, or black hand of the clock, showed 139 alarms or 42 less than in 1920, an average of almost three less each day. A continuance of that record over an entire year would reduce the number of fires in Indianapolis nearly one-fourth at once.

One of the chief handicaps in Indianapolis for fire prevention workers has been the wood shingle roof. It has been the cause of a very large number of fires and only great good

fortune has saved the city from a destructive conflagration.

Kansas Clown Prevention Plan.

The Kansas State Firemen's Association has adopted a novel plan for bringing fire prevention to the attention of grade school children in that state. Assistant Fire Chief Harry K. Rogers of Marion, Kansas, says that the plan is similar to that used by the Child Health Organization in New York City. This organization employs a health clown who is known as Cho Cho. Cho Cho teaches health principles by attention getting methods which cannot be rivaled.

Assistant Chief Rogers says, "The clown has a universal appeal to a child and therefore can get and hold their attention as no other method can. Experiences with the health clown in New York City prove that."

The Kansas program will provide that the clown is to be brought into a town or city under the auspices of the local fire department. He will appear before the school children of ages six to twelve. In his clownish makeup, he will entertain children for about thirty minutes by pantomime, sleight-of-hand and by word of mouth applying the primary rules of fire prevention in all that he says and does. The children will not soon forget the fire prevention clown and what he has said concerning fire hazards, carelessness and ignorance.

The Kansas program has been carefully worked out and is proving successful. Assistant Chief Rogers says, however, that a plan of this kind should be adopted only after thorough preparation as a number of things are to be avoided in order to get the best results. He will be pleased to send definite information to anyone interested in conducting a campaign with a fire prevention clown.

This from a chain grocery store: "It is easy enough to procure a customer, but it takes service and courtesy to secure him."

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

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Thirty Second Annual Statement

of the

FINNISH MUTUAL FIRE INSURANCE COMPANY OF CALUMET, MICHIGAN

For the year ending December 31, 1921

AMOUNT OF INSURANCE RISK

Amount of insurance in force Dec. 31, 1920	\$4,552,274.15
Amount of insurance written during 1921	1,216,040.00
Total	\$5,768,314.15
Less terminations	434,421.15
Total amount of insurance in force Dec. 31, 1921	\$5,333,893.00
CASH ON HAND—December 31, 1920	\$239,072.85

RECEIPTS

Total premium income	\$84,379.71
Receipts from interest	10,571.55
Membership and transfer fees	456.80
	\$ 95,408.06
	\$334,480.91

DISBURSEMENTS

Fire Losses	\$28,191.64
Expense of adjustment of losses	510.20
Current expenses	1,017.84
Commission to agents	6,250.97
Re-insurance premiums	5,002.44
U. S. Government Taxes	488.92
Premium returned on cancellations	793.25
Postage and stamped envelopes	120.77
Advertising and stationery	1,277.53
Officers' salary	780.00
Office expense, rent and clerk hire	5,098.96
Attorney's fees and other legal expenses	125.00
Directors salaries	900.00
Dividends to Policy-holders	22,655.52
	\$ 73,213.04
Cash on hand December 31, 1921	261,267.87
	\$334,480.91

ASSETS

Cash in banks, (On Savings and check accounts)	\$ 99,494.76
Foreign Government Bonds	9,912.50
School and Municipal Bonds	26,500.00
First mortgage and other Bonds	80,368.61
U. S. Government Bonds	44,992.00
Premiums in course of collection	7,332.63
Accrued interest earned	99.95
	\$268,700.45

LIABILITIES

Unadjusted losses	\$ 3,500.00
Reserve for re-insurance	3,932.58
December 31, 1921—CASH BALANCE	261,267.87
	\$268,700.45

OFFICERS:

HENRY A. KITTI	President
OSCAR KECKONEN	Vice-President
O. H. SORSEN	Secretary
J. P. FRISK	Treasurer
I. W. FRIMODIG	General Manager
JOHN A. MacNEIL	Attorney

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MATT LOHELA, Laurium	Prop. Copper City Bottling Works
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ALBERT TAPANI, Atlantic	Farmer and Pres. Atlantic Milling Co.
JOHN P. FRISK, Mohawk	Salesman, Peterman Store Co., Inc.
I. W. FRIMODIG, Calumet	General Manager
CHARLES HEUSA, Laurium	General Agent

Savings to Policy Holders since organization
\$404,262.03

Losses paid to Policy Holders since organization
\$226,086.87

Surplus to Policy Holders December 31, 1921
\$261,267.87



Odd-Minute Work Can Pile Up Amazing Total.

Written for the Tradesman.

People make fun of me sometimes because my hands are never idle. At other times they find something extraordinary in the quantity of needlework that I do, the amount of reading that I manage to accomplish—besides finding time to write these articles and other things; to say nothing of keeping my home in tolerable order.

"I'd love to do all those things," one woman said to me the other day, "but I'm so busy. The doctor makes me take a nap every afternoon."

"I take a nap too, almost always," I said. "I couldn't get along at all without my half hour—more, if possible—of quiet relaxation by myself."

"Well, I just don't see how you do it. But you do it—here are these beautiful bedspreads, with their wide stripes of filet crocheting. I don't see where you get the hours of time—"

"Not hours, minutes," I said. "I don't believe there is one single hour anywhere in either of those spreads. They are really patchwork of ten minutes now, fifteen minutes another time, five minutes still another time. I never thought of them as a big job. If I had, probably I never should have begun them. To me they represent odd minutes."

"When did you learn to do that?"

The question set me thinking and thinking took me way back to my little childhood, and the teaching, and much more the example, of my mother.

I think I never in my whole life saw her idle. And I think she never allowed me to be idle. I do not mean that she drove me to do more than a little child ought to be required to do, or that she was not glad to have me playing with happy freedom; or that she wanted me to be a little drudge. Not a bit of it. I played as much as any child, and my duties were only such as every child ought to have in helping about the house.

But she taught me to value minutes. Very early I was taught to "tell time," so that I understood the conversation of the clock. I was taught to be punctual; to do things and be at places when the clock said it was time for that. I was taught to start for school and church and Sunday school in ample time to be there when things began. I learned to be uncomfortable when I was late.

At the same time I was taught to use my hands in many ways. At all times I had under way some piece of hand work—making of paper dolls, crocheting, knitting, sewing—with which I occupied myself when some one was reading aloud, or when for any reason I was sitting with hands

free and "nothing to do." Sometimes I have almost wished my hands didn't have such a habit of feeling lonesome without something with which to busy my fingers.

Strange as it may seem, so far as my observation goes, the people who accomplish the most in the world are not those who seem to be the busiest. They give you the sense of having all the time they need, and they do what they have to do unhurriedly.

I have studied such people as I met them, and they all seem to have the same characteristics, or, rather, to operate under the same system. It applies just as much to their play as to their work. First, they see clearly what they have to do; they do not look at their work in a fog or in a panic. Second, they do first things first; their orderly and intelligent look at their work tells them which thing is first and which second. Third, they do one thing at a time; while they are doing the first thing they aren't worrying about the second.

And, what I think the most important of all, whether playing or working, they understand the value of minutes. In the fifteen minutes to spare before lunch such a person will do some little thing that another would leave until she had a clear hour or two. In the unexpected ten minutes before an engagement she will snatch a bit of reading—you can do a lot of reading in ten minutes, if you know how to concentrate. Most people simply dawdle and fritter away the time in which they might be doing worth-while things for which they "never have time."

After all, a dollar is made up of 100 cents, and every penny of it that you throw away because it is "only a penny" makes a definite hole in the dollar. And every hour is made up of sixty minutes. Even a minute is a long time, and it is amazing how much you can do with only five of them. Prudence Bradish.

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It is fortunate that the best man at a wedding is content to take second place.

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SODA BISCUIT

1 qt. Lily White Flour, 1 teaspoon soda, 1 teaspoon salt, 3 level teaspoons baking powder, 1 kitchen spoon fat, 1 cup sour milk. Sift soda, salt and flour, mix in lightly the fat. Make into soft dough with milk. Knead smooth, roll out, cut and bake quickly. Leave piece of dough size of biscuit, put into one cup of sour milk, let stand until next time, and use in making up the dough.

Hot, Light Delicious!

Hot biscuits—even the delicious, appetizing fragrance teases your hungry spot. The butter melts when placed between the steaming halves!

The first bite is a promise fulfilled—delicious, enticing, satisfying. In a moment the biscuit is gone. And how good! How tender and flaky!

Do you know such biscuits for your table are assured when you bake with

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And Lily White is good for all baking. Being a superior quality flour it produces superior baking triumphs. Just the flour for better cakes, breads, rolls and pastries.

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Look for the
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The quality of Lily White begins with the superior wheat from which it is made. This wheat—the finest grown in America—is thoroughly cleaned, scoured and washed, milled by the six-break system, under the supervision of master millers, and packed under the most scrupulously sanitary conditions. Lily White has flavor, nutrition, volume, color and perfectly uniform granulation. With such a flour good baking is assured, and you will be delighted with the results obtained.

Lily White has satisfied for three generations.

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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.



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

Necessity of Better Dry Goods Trims. Written for the Tradesman.

What's the matter with dry goods dealers' windows? Much every way. Somehow or other they seem to be sadly neglected. Has the post-war reconstruction activities diverted men's thoughts from their windows, or what?

Now maybe this doesn't touch you at all. Maybe you are one of those luminous exceptions. If so the writer congratulates you, and it is hardly even necessary to admonish you to keep it up, for the man whose windows are well-trimmed with seasonable merchandise has already been converted to this kind of advertising and selling. But this article is written for the man who has not been converted, or, if he once was, has backslidden.

Last year hundreds of business shows were held in the big centers of population—New York City, Chicago and some other big cities—and thousands of people paid out hard-earned cash to get in and see. What did they see? For the most part just that sort of merchandise dealers everywhere are selling in their stores—textiles, frocks, suits, skirts, footwear, millinery, automobiles, furniture, housefurnishings, office equipment and devices, food products put up in nifty containers, building material, hardware, etc. Merchants—intelligent, sensibly, thrifty merchants—traveled hundreds of miles, paid hotel bills, and planked down the above-mentioned entrance fee—just to observe displays of the merchandise which they are selling daily in their own stores back home. Foolish, were they? Not at all. There was a human-interest element which drew them. They were attracted by cleverly advertised assemblages of the newest and most attractive things in their respective lines. And they came to see the goods; to see cleverly-planned trims; to hear novel selling ideas. What they saw was nine-tenths merchandise—and perhaps not so new and wonderful after all; but there was a certain human-interest feature that drew them.

Now the real task of the man who trims windows is to think about this human-interest feature which may be associated with merchandise—the common, everyday, matter-of-fact products of our mills, shops and production plants. If the brightest and most resourceful merchants from all

over a whole big section of country may be lured in and made to pay hard-earned cash in order to see assemblages of merchandise in the lines in which they are interested, why can't the window-trimmer challenge the attention of the casual passerby and cause him to stop and focus his attention upon a given window?

The answer is, he can. The thing may not be perfectly obvious. It is not, admittedly, the easiest thing to do in the world; but the point is it can be done. Men are doing it. And the contention of this article is that it is a thing worth doing.

The Plan of Your Trim.

Back of every window trim there should be a plan. That is, your display should be governed by a definite purpose; it should be the outgrowth of an idea. It is this idea, this definite order of arrangement, this novel and human something-or-other that makes a really clever window differ from just a collection of merchandise.

What you want to do—or what you, as a dealer, ought to want to do—is to link people and merchandise together by a sort of bond of temporary interest. And of course you must rely mainly upon something aside from just merchandise—you must employ imagination. (I almost used the word art; but I think imagination is better in this connection. Of course there can be no true art apart from imagination. But somebody might think we are putting window-trimming in a class with the fine arts.)

A poem—a long one or a short one—always has a theme, a musical composition a motif, an essay or a book has a subject. In the very nature of the case the work as a whole, is a unit. There is something definite about it. It seems to be going somewhere, and carrying you along with it.

So should it be with the window trim. Let it be a unit, not simply a conglomerate mass of things, a miscellaneous, unrelated collection of merchandise.

Now you may have only one window, or you may have two windows, or more; and your windows may be large and deep, or more restricted as to depth. The plan of your window (or windows) will necessarily be determined, or rather limited, by these physical conditions. But one can work out a clean-cut plan for a single little window just as truly as one can work out a composite plan for four large windows.

Your plan will, first of all, concern itself with what is seasonable; it will naturally involve or suggest the newest and latest merchandise. And

then, from the total list of available wares, it will select just those that seem to fit it best with the central, or dominant idea, of the trim in hand.

Details of Arrangements.

Some window-trimmers draw a rough sketch of the thing they propose to do. Beginning with the central piece, or eye-focus, they group about it such articles as seem to fit in and accentuate the impression they are trying to make. They try the effect of this or that, draped or disposed in such and such a way, at such and such a distance from the central piece.

What they are doing is giving attention to details of arrangements. And this must be done if the trim is a success.

NO one advertisement or circular lands the business. It is steady, insistent repetition that overcomes the buyer's indifference, creates good will and orders. Spasmodic, detached, planless advertising is wasteful. Advertising should be continuously and intelligently employed as a definite business force.

BEN DEAN

Advertising Agent

427-429 Michigan Trust Bldg.

**The Best Place to
 Get New Spring Merchandise Quickly
 On the Lowest Market**

Grand Rapids Dry Goods Co.

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

Gingham Bundles

27 Inch Manchester Chambray, Plain Colors, 10/20 yard lengths, 200 yard bundles. Special price 9½¢ yard.

27 Inch Empress Imitation Chambray Gingham, Plain Colors in full pieces @ 7½¢ yard.

32 Inch Berwick Chambray Remnants, Plain Colors, 150 yard Bundles @ 14½¢.

Full line of Spring Wash Goods on display.

Quality Merchandise — Right Prices — Prompt Service

PAUL STEKETEE & SONS

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

Nothing is of more importance than a sound underlying **PRINCIPLE.**

PRINCIPLE SHIRTS

ARE MADE LARGE.

That's one important underlying principle of **PRINCIPLE SHIRTS.**

Be sure to see them. It will mean *important business for you.*

Daniel T. Patton & Company

Grand Rapids, Michigan - 59-63 Market Ave. N.W.

The Men's Furnishing Goods House of Michigan

Take men's shirts, for example—and there is no doubt but that you can always attract the attention of men by a clever shirt trim—consider how effective it is to use a good, genteel pattern of shirt material—one of the latest out—as a background. Puff it and drape it in such a way as to suggest (a) the idea of volume, (b) of custom-made shirts (whether you take orders for shirts or not) and (c) of exclusiveness. Think of the tremendous suggestiveness of that simple bolt of shirting. One wonders how many shirts could be made out of it. And it must be exclusive, for you have not only the finished shirts, but (seemingly) all the left-over material of the same pattern.

A constant temptation, as all window-trimmers are agreed, is the tendency to over-crowd windows. There are so many things you would like to exhibit. Yes, of course; but there are plenty of tomorrows and next days and next days. Save some of those other new and attractive things for another time.

And that leads right up to the idea of frequency of change in your windows. One good trim deserves another. Keep a succession of them.

In closing, what is it that you hope to accomplish in your trim?

1. To arrest attention.
2. To invite a closer inspection of merchandise.
3. To display certain things attractively.
4. To bring out their selling qualities.
5. To make it easy for people to come in and ask the price.

Whoever keeps these points constantly in mind and arranges his trim in such a way as to meet the requirements of each will produce a window of real salesmanship caliber.

Frank Fenwick.

Father Was Safe.

"Two men got into a fight in front of the bank to-day," said a man at the family tea-table, "and I tell you it looked pretty bad for one of them. The bigger one seized a huge stick and branished it. I felt that he was going to knock the other's brains out, and I jumped in between them."

The family had listened with rapt attention, and as he paused in his narrative the young heir, whose respect for his father's bravery is immeasurable, proudly remarked:

"He couldn't knock any brains out of you, could he, father?"

The worst of doing business on the motto of "Let the buyer beware," is that he learns to beware of the retailer who sells in that way.

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.

Auto	16 1/2
Fruit of the Loom	19 1/2
Bravo	15
Cabot	25
44 in. Indian Hd. S.F.	25
Big Injun	13 1/2
Lonsdale	18
Hope	15
36 in. Indian Head	20
33 in. Indian Head	18 1/2
54 in. Ind. Head L.F.	32 1/2

Unbleached Muslins.

Plaza	9 1/2
96A 36 in.	12 1/2
Black Hawk	13 1/2
Giant	12 1/2
40 in. Exposition	14 1/2
40 in. 96A	12 1/2

Wide Sheetings.

Pepperell Unblea.	Blea.
10-4	53
9-4	53
8-4	49
7-4	44

Less 5 per cent.

Pequot Unblea.	Blea.
10-4	60
9-4	55
8-4	50
7-4	44

Less 5 per cent.

Pillow Tubing.

42 in. Seneca	32 1/2
45 in. Seneca	34 1/2
42 in. Pepperell	32 1/2
45 in. Pepperell	33 1/2
36 in. Edwards	26 1/2
42 in. Indian Head	30
42 in. Cabot	31 1/2
45 in. Cabot	33 1/2
42 in. Pequot	38
45 in. Pequot	40
40 in. Quinebaug	30

Denims, Drills and Ticks.

220 Blue Denim	18 1/2
240 Blue Denim	17
260 Blue Denim	16
Steifels Drill	17 1/2
8 oz. Canvas	17 1/2

Armour, ACA Tick.

8 oz.	28 1/2
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Cordis, ACA Tick

Warren Fancy Tick	25
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Thorndyke Fy. Sat.

Amoskeag, ACA	28 1/2
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Cambrics and Longcloths.

Berkley, 60 Cambric	21 1/2
Berkley, 60 Nainsook	21 1/2
Berkley 100 Nainsook	30
Old Glory, 60 Camb.	18 1/2
Old Glory, 60 Nain.	18 1/2
Diamond Hill, Camb.	16 1/2
Diamond Hill, Camb.	16 1/2
77 Longcloth	13 1/2
81 Longcloth	16
84 Longcloth	17 1/2
7001 Longcloth	16 1/2
7002 Longcloth	16 1/2
7003 Longcloth	19 1/2
7004 Longcloth	24 1/2

Ginghams.

A. F. C.	17
Toile du Nord	20
Red Rose	17 1/2
Dan River	17 1/2
Everett Classics	15
Amoskeag Staples	13
Haynes Staples	13
Lowe Cheviots, 32 in.	22 1/2
Bates 32 in.	27 1/2
Treffan 32 in.	18 1/2
B. M. C. Seersucker	18 1/2
Kalburnie 32 in.	22 1/2
Jacquelin, 32 in.	42 1/2
Gilbrae, 32 in.	47 1/2
32 in. Tissue	42 1/2
Manville Chambray	16 1/2
Red Seal Zephyr	18 1/2

Prints and Percals.

Columbia, Lights	15
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Ladies' Underwear.

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

Men's Underwear.

Hanes shirts and drawers	7 50
Hanes union suits	14 00
Black Label High Rock shirts and drawers	8 50
Red Label High Rock shirts and drawers	9 00
Black Label High Rock union suits	15 00
Red Label High Rock union suits	16 50
14 pound combed union suit with Cooper 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

Columbia, Darks	16 1/2
Columbia, Lt. Shorts	14
Columbia, Dk. Shorts	15 1/2
Am. Prints, Greys	10
Am. Prints, Indigo	10 1/2
Manchester 80x80 Lt.	18 1/2
Manchester 80x80 Dk.	19 1/2
Scout, 64x60, Lights	14
Scout, 64x60, Darks	15 1/2
Shirtings	11
Reds	09

Outings and Cantons.

Cashmere Twill	15
27 in. Unble. Canton	14
100 Flannelette	12 1/2
1931 Outing Lights	13 1/2
1921 Light Outings	12 1/2
Applefleece Shaker	14 1/2
Scotchdown Shaker	16
Appledown Shaker	16
24 in. White Shaker	11 1/2
26 in. White Shaker	12 1/2
Daisy Cloth	15
1931 Dark Outings	15

Draperies and Cretonnes.

Hamilton Twill	16
Dresden Fy. Drapery	18
Tudor F'cy Drapery	20
Nu Drape	35
Westmoreland Creto.	16
Fancy Silkoline	16 1/2
Stratford Cretonne	16
3544 D. B. Scrim	13 1/2
8177 Curtain Net	35
8342 Curtain Net	62 1/2
4039 Marquisette	20
Dragon Drapery	30
36 in. Art Cretonne	25
36 in. Elco Tapestry	30

Lining and Cambrics.

Tico D Satine	30
No. 40 Blk. Satine	16 1/2
No. 1 White Satine	14 1/2
No. 50 Percoline	16 1/2
DD Black Satine	27 1/2
Satin Finished Satine	37 1/2
Raidant Bloomer Sat.	42 1/2
36 in. Printed Satine	67 1/2
Windsor Cambric	09
Parkwood Wash Sat.	57 1/2

Meritas Oil Cloth.

5-4 White	3 10
5-4 Mossaics	2 95
5-4 Blue Figure	3 10
6-4 White	4 10
All oil cloth sold net cash, no discount.	

Flags.

16x24 in. Spearheads	1 32 1/2
18x30 in. Spearheads	1 90
24x36 in. Spearheads	2 95
Each	
3x5 ft. Reliance Pnt.	70
4x6 ft. Reliance Pnt.	1 30
5x8 ft. Reliance Pnt.	1 90
6x9 ft. Reliance Pnt.	2 90
8x12 ft. Reliance Pnt.	4 25
4x6 ft. Defiance Swd.	2 00
5x8 ft. Defiance Swd.	2 75
6x9 ft. Defiance Swd.	3 60
8x12 ft. Defiance Swd.	6 20
10x15 ft. Defiance Swd	8 00
6x9 ft. Sterling Wool	7 50
8x12 ft. Sterling Wool	11 50

No. 7 Muslin Flags

7 20	
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Sheets and Pillow Cases.

63x90 Pequot Blea.	15 85
63x99 Pequot Blea.	17 35
72x90 Pequot Blea.	17 35
72x99 Pequot Blea.	19 00
81x90 Pequot Blea.	18 85
Less 5%	
81x90 Standard	15 00
42x38 1/2 Utica Cases	4 15
42x36 Pequot Plain	4 32
45x36 Pequot Plain	4 56
42x36 Pequot S. S.	5 32
45x36 Pequot S. S.	5 56
Less 5%	

Wool Goods.

36 in. Hamilton, All	
Wool Storm Serge	57 1/2
No. 75, 50 in. Storm	
Serge	87 1/2
No. 4040, 50 in. Storm	
Serge	1 10
40 in. Julliards Pla.	1 32 1/2
50 in. Julliards Pla.	2 00
6120, 50 in. French	
Serge	1 50
K S. 36 in. Storm	
Serge	37 1/2
2215, 50 in. Storm	
Serge	1 22 1/2
56 in. Silvertone	
Coating	2 00
D R N Tricotine	1 65

Carpet Warp.

Peerless, White	46
Peerless, Colors	50

Diaper Cloth.

18 in.	1 15
20 in.	1 25
22 in.	1 35
24 in.	1 45
27 in.	1 60
30 in.	1 75

Blankets.

Nashua Cotton Felted.	
54x74, G. W. T.	1 50
60x76, G. W. T.	1 55
64x76, G. W. T.	1 60
68x80, G. W. T.	2 00
72x80, G. W. T.	2 15
72x84, G. W. T.	2 30

Catlin Cotton Felted.

54x74, G. W. T.	1 32 1/2
60x76, G. W. T.	1 42 1/2
60x80, G. W. T.	1 50
64x76, G. W. T.	1 50
68x80, G. W. T.	1 60
70x80, G. W. T.	1 90

Notions.

1225-F Boston Garters	2 25
Rubber Fly Swatters	90
Per M	
Roberts Needles	2 50
Stork Needles	1 00
Per Box	
Steel Pins, S. C. 300	42 1/2
Steel Pins, M. C. 300	42
Brass Pins, S. C. 300	75
Brass Pins, M. C. 300	85

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.	
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Bathing Suits for Spring Delivery.

Men's all pure worsted, plain	22 50
Men's all pure worsted with chest stripes	27 00 to 33 00
Ladies' all pure worsted, plain	25 00
Ladies' all pure worsted striped and color combinations	27 00 up

Athletic Underwear For Spring.

B.V.D.'s, No.01, Men's union suits	12 62 1/2
Seal Pax, No. 10, union suits	10 50
Men's 72x80 Nainsooks, may be had at	7 25 to 9 00
Men's Soisettes, highly mercerized at	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	22 50 to 48 00
Mufflers	12 00 to 19 50
Dress shirts	8 00 to 48 00
Launders stiff cuff shirts, 80 sq. percale	16 50
President and Shirley suspenders	4 50

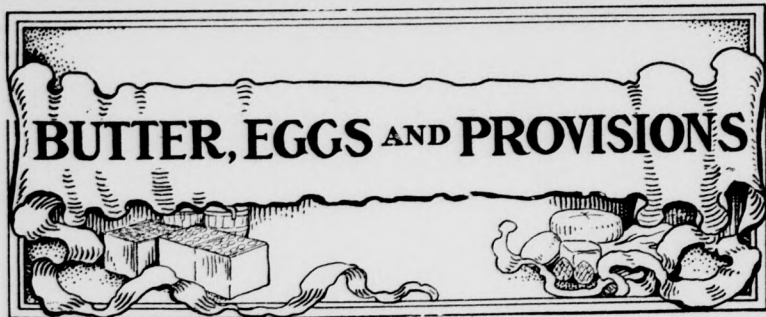
Men's Work Furnishings.

Mackinaws	7 00 to 15 00
Duck coats	3 00
Sheep coats	7 00 to 12 50
No. 220 overalls or jackets	12 00
No. 240 overalls or jackets	10 00
No. 260 overalls or jackets	8 87 1/2
Stiefel rope stripe, Wabash stripe Club or Spade overall or jacket, 2 seam, triple stitched	13 50
Coverall, khaki	24 00
Cottonade pants	16 50 to 21 00
Black sateen work shirts	8 37 1/2
Nugget blue chambray work shirts	8 00
Golden Rule work shirts	7 50
Piece dyed work shirts	6 50
Best Quality work shirts	9 00 to 13 50
Cherry Valley flannel shirts	23 50
Buffalo flannel shirts	39 00
Domet flannel shirts	8 75
Standard flannel shirts	22 00
Harding flannel shirts	19 87 1/2
Work suspenders	2 25
Shirley Police or X Back work Sus.	4 50

Boys' Furnishings.

Knickerbockers	6 00 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.



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

How Bees Keep Warm.

Next time you feel chilly try to warm yourself by shivering. That is the way bees do it. Bees are cold-blooded animals. Nevertheless, they must keep reasonably warm in winter, lest they freeze. The hive is usually out of doors; it contains no heating plant, so the bees are obliged to furnish their own heat.

It is an old story that the worker bee literally works herself to death. In the summer time, when there is a plentiful supply of nectar to be gathered from flowers, she toils so hard that an insurance company would not guarantee her life for more than six weeks. In winter, under favorable conditions, she may live six months.

But during a very cold winter bees have to work so hard to keep warm that by the time summer arrives they are unable to perform properly the arduous tasks incident to building up the colony to its full numerical strength. And they die off faster than their places are taken by new-born members of the community.

When, as winter comes on, the temperature gets down to a certain point the bees gather into a spherical cluster in the hive, those on the outside forming a sort of shell, with their heads toward the center. The shell may consist of several layers of bees, which move actively about fanning with their wings and agitating their bodies with a kind of shivering—the object of this performance being to keep the cluster warm. Incidentally the shell serves as a heat-insulator. The bees inside remain quiet, except for occasional shifting of position. With the help of proper apparatus, the amount of energy developed by a man, or a dog, or a horse, can be determined by measuring the heat given off by the body. All of the energy produced by the burning of food as fuel in the body eventually appears in the form of heat, which is reckoned in terms of calories.

Thus the heat (or energy) output of an average man actively engaged at hard work during the day is about 4,000 calories in twenty-four hours. The daily output of a lumberman toiling arduously in Northern woods in the winter-time might be as great as 7,000 calories.

The bees have got even the lumberman "beat." Two scientists, R. D. Milner and George S. Demuth (the latter a bee expert), tried the thing out recently with a colony of 9635 bees,

duly counted. They found that the energy production of each bee was much greater, relative to weight, than even that of the lumberman; and it was maintained not merely for a short time, but through the whole twenty-four hours and the whole winter.

Pioneer Merchant of Fremont Taken by Death.

Fremont, Jan. 31—John B. Ketchum, one of the pioneer business men of Fremont, passed away at his home in this city, Tuesday, Jan. 17, after an illness of more than three months. His age was 75 years, one month and 23 days. He was taken ill last September and was compelled to retire from business. Since that time his health has gradually failed.

Mr. Ketchum was the son of Mr. and Mrs. Thaddeus Ketchum and was born in Canada Nov. 25, 1846. He lived at home attending school and assisting his father on the farm until he was 20 years of age.



The Late John B. Ketchum.

In the spring of 1868 he came from Brighton, Ont., directly to Newaygo county, Michigan, and bought a forty acre farm West of Fremont, making improvements and then selling it. He followed photography for about a year and in the meantime opened a grocery and notion store in Fremont. This store was on the corner of Main street and Division avenue and was owned by I. R. Odell. He later built the two small buildings just East of the Ketchum building and moved his stock to that location. These buildings were recently destroyed by fire. His business grew rapidly and it wasn't long before he needed more commodious quarters, and the building which he occupied until last September was built. Mr. Ketchum enjoyed a fine patronage and for many years he was one of Fremont's leading business men, taking an active part in all movements for the betterment of Fremont.

Mr. Ketchum was married in Canada, Nov. 24, 1867, to Miss Helen L. MacKenzie, who with four children, Marshall F. Ketchum, of Fremont, Mrs. Martin J. Welch, of Greenville, Mrs. Otto C. Utley, of Fostoria, Ohio, and Raymond Ketchum, who is in the theatrical business in the West, survive. Mrs. Welch and Mrs. Utley attended the funeral. Two other children, Albert and Lulu, died several years ago.

The funeral services were held from the home Friday afternoon, conducted by Rev. W. J. Atkinson, pastor of the Methodist Episcopal church. Interment in Maple Grove cemetery.

As a mark of respect the municipal flag was lowered to half mast and the business places were closed during the funeral.

Blue Grass Butter Blue Grass Evaporated Milk

Full Line of **PENICK CORN SYRUP**

GOLDEN—CRYSTAL WHITE—MAPLE

KING'S DEHYDRATED PRODUCTS

PROCTOR and GAMBLE SOAPS, CHIPS, ETC.

JELKE GOOD LUCK OLEOMARGARINE

PREFEY BROILED SARDINES

KENT STORAGE CO.

DISTRIBUTORS

GRAND RAPIDS

MICHIGAN

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

We are in the market to buy and sell
POTATOES, ONIONS, BEANS, FIELD SEEDS
 Any to offer, communicate with us.

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

Moseley Brothers,
 GRAND RAPIDS, MICH

MILLER MICHIGAN POTATO CO.

Wholesale Potatoes, Onions

Correspondence Solicited

Frank T. Miller, Sec'y and Treas.

Wm. Alden Smith Building
 Grand Rapids, Michigan

Killing the Beasts That Prey.

Losses caused by the depredations of beasts of prey which kill cattle, sheep and other livestock are very serious in the aggregate, and at the present time 300 to 400 skilled hunters are regularly employed in the business of destroying these four-footed foes, under the direction of the Government Biological Survey.

During the past year about 50,000 predatory animals—wolves, coyotes, bears, bobcats, lynxes and mountain lions—were wiped out by the rifle, trapping and poisoning, the saving of livestock accomplished thereby being reckoned at \$6,000,000. The expense involved was just about met by the sale of skins, which brought \$240,000.

It is a common habit of farmers to kill off the foxes, raccoons and other wild animals on their lands, for the protection of their chickens. This is declared by the Biological Survey to be a mistake. Poultry yards can be made safe against invasion at small expense, and the intelligent agriculturist would do well to hold sacred the dens of fur-bearers on his property. A hollow sycamore or oak, of no value for lumber and scarce worth felling for firewood, may keep him in 'coon-skin overcoats. Returns from a fox den may be worth more than the income from a \$1,000 Government bond.

Skunks are the best wild-animal friends the farmer has. Almost any farmer might have two or three dozen skunks at work for him, destroying mice, grasshoppers, white grubs, etc., and furnishing \$50 to \$100 worth of fur a year, if he would respect their dens, keep his chickens in skunk-proof yards and be tactful when he meets them in the evening.

First to appreciate the opportunity of turning into ready cash the furs produced on their lands were the owners of marshes inhabited by muskrats. One enterprising farmer in Maryland counts the muskrat houses on his marsh each autumn, and then decides how many of the animals shall be trapped and how many left for breeding stock. Marsh owners in Dorchester county, Maryland, harvest an average of 100,000 to 125,000 muskrat skins a year.

Beavers are sometimes very useful in storing water, which keeps streams running during the dry season. In one instance, in the Southwest, where irrigation reservoirs had been drained by a protracted drought, beaver dams were opened on four creeks in the mountains and enough water was obtained to tide over the crops until the coming of the fall rains.

Putting the Merchant on the Witness Stand.

Sandusky, Jan. 31—Get on the stand Mr. Merchant, and answer these questions and see where you stand:

1. Do you know how much money you have?

2. And how much you own?
3. Do you know how much stock you have in your store?
4. And how much you have sold?
5. Do you know how much it costs you to do business?
6. Do you know how much you lost last year in bad credits?
7. Do you know how much you expect to lose this year?
8. How much do you pay for freight and drayage?
9. How do you fix your profits—by guess work or by figures?
10. And if by figures, do you compute on cost or on sales?
11. What is the condition of affairs in your store anyway?
12. Are you making any money?
13. If so, how much?
14. And how do you know?
15. To-day's sales—what do they mean to you?
16. On what things have you lost?
17. On what things have you gained?
18. What and how much is the net or the day's business?
19. How about your stock?
20. What lines are paying you and what lines are not?
21. Are you devoting too much space or too much capital to any particular department?
22. Should you make a bigger showing and push harder on your weaker lines?
23. What does your banker think of you?
24. And the credit managers of the wholesale houses from which you buy?
25. Can you show them what they want to know?
26. When you make a statement does it mean anything?
27. When you want to make a loan can you prove to your banker that your business is solid enough to warrant him in assuming the risk?
28. You may think or even know that your business is solvent and a going enterprise, but can you prove it to the banker or the credit man?
29. In short, is your business founded and conducted on a guess-work basis or on cold, hard figures—the figures which always insist on telling the truth, the whole truth and nothing but the truth?

If you can answer these questions favorably to a judge of perfect merchants you are founded on the foundation of successful merchandising, if not you had better investigate your store and do away with the frills.

J. W. Ennest.

The Ten Commandments of Business.

1. Honor the chief. There must be a head to everything.
2. Have confidence in yourself and make yourself fit.
3. Harmonize your work. Let sunshine radiate and penetrate.
4. Handle the hardest job first each day. Easy ones are pleasures.
5. Do not be afraid of criticism—criticise yourself often.
6. Be glad and rejoice in the other fellow's success—study his methods.
7. Do not be misled by dislikes. Acid ruins the finest fabric.
8. Be enthusiastic—it is contagious.
9. Do not have the notion success means simply money-making.
10. Be fair, and do at least one decent act every day in the year.

For Calendars and Advertising Novelties

—SEE—

The Calendar Publishing Co.

1229 Madison Ave., S. E.

Grand Rapids, Michigan

CITIZENS PHONE 31040

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

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

**ROYAL
Baking Powder**

Absolutely Pure

Contains No Alum . .

Leaves No Bitter Taste

**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. Easley 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





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

Suggestions For the Hardware Dealer in February.

Written for the Tradesman.

If the hardware dealer has neglected to tackle his inventory during January, then he should not fail to attend to it early in February. Every week of delay brings him nearer to the opening of spring, and crowds together various details which are a natural sequence of the stock-taking. Unless there is some very good reason, the inventory should be out of the way by the middle of the month, at the latest, and the merchant not only figuring out his new stock, but planning and putting into effect improvements in the store and its system suggested by the past year's experience.

To take a full measure of success from the spring trade that is coming, the hardware dealer should have everything in readiness. His new stock should be on the shelves and counters, if any decoration or alteration of the store has been decided upon it should be completed, and like a wary general, his whole force of salesmanship should be ready for a general advance.

It is a good plan to arrange the stock this month, especially if the store is small in size and the district a limited one. If customers, coming regularly into the store, notice that certain articles have been in the same place for months, they not only grow prejudiced against those goods, but the thought suggests itself that the merchant cannot have been doing very well. It is against the best interests of the store that customers should become familiarized with any article.

This can easily be avoided by a frequent rearrangement of the store interior. Shift the enamelware to another section, have the stoves placed to the right of the store instead of the left. It does not matter what alteration is made, so long as customers notice a change. Even if the basic arrangement is left unchanged, it is desirable to alter the arrangement of the goods. Make the store look different ever so often, and you'll add to the effectiveness of your interior display.

Good results are likely to follow a well planned series of window displays. Intermittent displays—now a good, carefully planned window display and next week a poor arrangement "just thrown together"—do not accomplish much. Spasmodic window dressing is quite a bit like spasmodic newspaper advertising, it usually drops out just at the critical period.

Newspaper advertisers have come to understand that the results of advertising are cumulative. The public need to become acquainted, and to develop confidence, before the biggest results commence to show. For this reason advertising does not as a rule yield the largest results at first; on the contrary, it grows in effectiveness from day to day. And to accomplish the biggest results with newspaper advertising, a systematic, determined, carefully-planned publicity campaign is required.

It is exactly the same with window displays. The best results can be obtained only by steady, persistent effort along well-thought-out lines. Window dressing campaigns should be planned in advance. This prevents careless, slipshod and purposeless methods, and gives unity and strength. Make each window display tell something. Change the displays every few days. Remember that the window and the newspaper should pull together; and that, combined, they represent the point of contact between the store and the public—the skirmishing line thrown out to draw on the engagement.

Some neat little stunts can often be used very effectively in co-ordination with newspaper advertising and window display. One merchant had some neat little blotting-paper calendars printed which he gave away every month to the children who passed his store on their way to school. In the left-hand top corner was printed the calendar for the month; and in the opposite corner a maxim such as "Observation and application, the two chief aids in education. Observe, when passing the store window, the articles displayed, and see how many you can remember when you get home." Not merely did the children take care of and use the blotting pads, but they talked of them at home, thus interesting the older people. The talk of the children about the articles on display brought the merchant a great deal of advertising.

Often simple little stunts can be worked out like this at comparatively little expense.

February is a good month to make a strong onslaught on back accounts. If unpaid bills are allowed to run until the consumer comes in with his spring requirements, there will be more trouble than ever in getting settlements.



SIDNEY ELEVATORS

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

Sidney Elevator Mfg. Co., Sidney, Ohio

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.

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

Of course it is difficult to collect from some customers, and their financial problems are legitimate. Still, every cent that can be secured should be brought in. The merchant is not a banker. It is not his place to carry the customer; and it is a mistake to allow even the best customers indefinite credits. Systematic settlements should be stipulated when credit is granted. To allow a bill to remain unpaid for month after month is not business; and in the long run it does not strengthen the merchant with his customers generally. The fact that a merchant gives long credit to So-and-So gets spread abroad, and other people expect the same leniency and are offended if they don't get it. Whereas if the merchant adopts a business-like system of collecting, his customers speedily accustom themselves to it, and make their arrangements accordingly.

The month of January is generally recognized as stock-taking month, one reason being to leave the first part of February open for special sales. The after-inventory sale has become a regular feature of many hardware stores. Every February the custom is to collect the goods that the merchant feels should be turned over without delay and to mark them at prices calculated to clear them out in short order.

In many cases hardware firms have held these sales year after year, and the public has come to look for them. In consequence there is a considerable volume of patronage that can be depended upon. Not only are the "bargain goods" cleared out, but the demand extends to the regular lines and the store does enough to more than make up for the dull period earlier in the year. For instance, in one small city store, granite ware and kitchen utensils are usually featured in the February after-inventory sale; and in one year \$500 of this small stuff was sold in two days.

During the month of February considerable thought and time should be given to preparing for the spring trade. The hardware store needs a carefully-bought stock of new goods to meet the spring demand and it is desirable to order early and to make a judicious selection. During the coming month, then, the hardware dealer should lay his plans and should also do a great deal of his ordering.

During February also an effort might be made to "hustle" some business by outside canvassing. The merchant, for a portion of the month at least, will not find the demands on his time so great that he will not be able to get out of the store. And it will pay him to get out, if only for the exercise.

Building prospects are pretty generally well known before spring opens, particularly in the smaller places. It would not be a difficult matter, then, for the hardware dealer to find out just what buildings are to be erected during the coming year. By calling on owners or builders' he would undoubtedly be able to secure some good orders for builders' hardware. A tour around the factories should uncover a certain demand for tools, belting and paint. If time permitted, the hardware

dealer might also make a few trips through the surrounding country and canvass the farmers for wire fencing, cream separators and general hardware lines. This year the amount of business awaiting the dealer in this direction may be relatively small; still, it is worth having.

During February it does not pay to sit down and wait for the trade to come. Go after business. Most people will leave off shopping during the cold weather, and there is consequently a lull in trade. The dealer has it in his power, however, to offset this by creating a demand for certain goods by earnest personal effort.

Victor Lauriston.

Hopeful and Detrimental Signs For 1922.

Here are the hopeful signs for the coming year:

Business leaders generally believe that the period of stress is over.

Growing confidence and faith in the situation on the part of the American people.

Gradual reduction of costs to conform to supply and demand.

Year's improvement, while not uniform indicates beneficial adjustments.

Gradual, though not pronounced, recovery of certain industrial lines; encouraging indications in others.

Purchasing power of the public not seriously impaired, as shown by saving deposits and investments.

Year 1921 saw moderate revival of building, portending greater activity.

General recognition of the fact that the interests which the nations of the world have in common far exceed those we have in conflict, as shown in Disarmament Conference.

Here are the detrimental signs:

Farm product price levels still below industrial.

Lack of stable foreign credits.

Necessity for continued liquidation.

Forms of Federal taxation confiscatory in nature.

Lack of more advanced adjustment of railroad situation.

Cost of government and doing business both too great.

People still regard what they're paid as more important than their work and what they spend too slightly.

John G. Lonsdale.

Public Savings on Luxuries.

A business which is perhaps quicker than any other to feel the effect of changes in the public's purchasing power is the retail jewelry trade. In flush times a certain class of the public, at least, turns to jewelry. When spending must be curtailed the jeweler is the first to be left off the calling list. Reports from the trade throughout the country on the holiday business necessarily indicate a spotty condition. Some sections have been more prosperous than others. But in general the volume of holiday buying was only fair and scarcely up to expectations, although it was about as good as last year. Large sales were the exception and most purchases were confined to the medium and low-priced goods. As was the case in other branches of retail trade, the preference of the customers was for articles of utility. Novelties and curios did not move.

Mr. Merchant:

In order to be successful in your merchandising, it is essential that the basis of your enterprise be reliable, quality goods, to which you can apply your every energy, knowing that the customer will receive satisfaction and full value for any business entrusted to you.

We stand back of our products knowing that honesty and ability were important factors in the building of this splendid business.

JUDSON GROCER CO.

GRAND RAPIDS

MICHIGAN

MCCRAY REFRIGERATORS for ALL PURPOSES

Send for Catalogue

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

MCCRAY REFRIGERATOR CO.
2244 Lake St., Kendallville, Ind.

When You Need Any of the
Following Items
And

Want the **BEST POSSIBLE
SERVICE**

Write

The Dudley Paper Co.
LANSING, MICH.

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

Wm. D. Batt FURS Hides Wool and Tallow

Agent for the
Grand Rapids Steam
Ground Bone Fertilizer

28-30 Louis St.

Grand Rapids, Michigan

Fiegler's Chocolates

Package Goods of
Paramount Quality
and
Artistic Design

GRAND RAPIDS SAFE CO.

Agent for the Celebrated YORK MANGANESE BANK SAFE
Taking an insurance rate of 50c per \$1,000 per year. What is your rate?
Particulars mailed. Safe experts.

TRADESMAN BUILDING

GRAND RAPIDS, MICHIGAN



How a Country Landlord Regards the Average Drummer.

Grand Rapids, Jan. 30—"What do you think of the drummer anyhow?" I asked a country boniface the other day who was sputtering because one of his maids had reported to him that one of that profession had gone to bed the night before and fallen asleep with a lighted cigarette in his mouth, with the result that a counterpane, pair of blankets and an assortment of linen had been ruined. The culprit had checked out without saying anything about it and the hotel man was left to pocket a loss of \$20 or more.

"What I think of this particular one, it would be useless to tell you, for the reason the Government would not allow the Tradesman to be transmitted through the mails if it were printed; but I am here to tell you that this is something that happens infrequently and this particular case is of a character exceedingly rare."

"I would be an ingrate if I were not honest enough to tell you that I am exceedingly fond of the genius drummer, and many of them are the warmest personal friends I have on this good earth. It is unnecessary to explain to you that without the patronage and friendship of the traveling salesman this hotel would not be in existence and he whom you see before you would probably be grubbing stumps in some Northern Michigan sandplain. Perhaps that is where I belong, but the boys seem to indicate that I am possibly the right man for the job I hold, hence it would take something more than an incident such as has just come to light to make my respect for them any less.

The personnel of the fraternity has changed in the past twenty-five years, and I have had to hump myself to keep up with them and deserve their patronage.

"Such incidents as the charring of table tops with cigarettes, ruining of towels for the purpose of polishing shoes and pilfering of souvenirs from rooms are of very rare occurrence and in every instance where I have run down such cases, I have usually found that some irresponsible kid on his maiden trip, thinking that the payment of two or three dollars per day gave him title to the property, took advantage of his proprietary ideas and acted accordingly. The real simon pure drummer, who usually possesses the full measure of self respect, never does these acts of vandalism, and if he through accident does some trifling damage to the furnishings, he is the very first to disclose the fact.

"All of which reminds me of a little story I heard some time ago and explains why I use the term drummer, instead of traveling salesman."

"Two men were traveling in a railroad train and occupying the same seat—one a minister and the other a traveling man. Said the preacher, 'I take it, my friend, that you are a commercial tourist?' 'You have another thought due you,' said the traveling salesman. 'I am a drummer.' In some surprise the dominie queried: 'And what, my friend, is the difference between a commercial tourist and a drummer?' 'Well, I will explain,' said the aforesaid traveling salesman. 'A commercial tourist is one who is continually bragging about securing car load orders and is always on the lookout for a new job. A drummer is one who sends in orders which his house

fills and occasionally gets a raise in salary.'

"Therefore, I can say truthfully that I enjoy the patronage of the drummer.

"But you are vexed sometimes with the offensive advances these drummers make toward your dining room girls and frequently have to manipulate the movements of a booze fighter?"

"You never made a greater mistake than you have in the premises just mentioned. I don't enjoy or cater to that class of patronage. My waitresses are occasionally kidded by the boys, but they take it for what is intended—purely in a joking spirit, and so far as drinking of intoxicants is concerned, I occasionally hear one drummer ask another if he "has anything in his hip pocket," but it seldom advances beyond the conversation period. The facts are, I have never had the class of patronage you speak of, and I doubt if there are many of such in the world.

Occasionally you get stung by cashing a check or loaning money to a drummer? Again you have another guess coming. Thirty years ago, when booze and poker were rampant, I did occasionally suffer a loss, but not within my recollection have I been defrauded of one penny, either through the cashing of checks or unpaid board bills. Say! You better come out of this. You must have had your hotel experience during the stone age! You ought to meet some of the boys who drop in on me nowadays! You'd find they were Y. M. C. A. workers or Salvation Army lasses.

"For instance there is Sam Westgate. He travels for a Grand Rapids paper house, says his line is paper, but you chase him around awhile and you'll hardly satisfy yourself as to whether he is disposing of paper, pins or silk stockings. Now Sam will jump out of his car, after sneaking into town, rush into the hotel with a grip in either hand and yell out, 'Where is your boasted service?' Sam nearly got me in bad one day. I had just had an exceptionally bad controversy with some tourists who were inclined to grumble because I did not give them eight dollar service for three, when who should rush in but Sam with his, 'Where in the deuce is that service you are always blowing about?' The climax, however, proved satisfactory and—well, I still am very fond of Sam.

"Perry Dowling, the urbane bond salesman from the Furniture City drops in frequently and his first interrogative is a desire to know whether he is to have hot biscuits and honey for his supper. He is very fond of this combination. In fact, I have often thought he was training to enter an eating contest somewhere. I usually try to provide the commodity asked for because of the fact that I am very fond of Perry. This is not said for the benefit of his estimable wife, but Perry occasionally likes to enter into a friendly contest in rum and he has claimed at times that I am jingling some of his coin in my pocket. However, I am inclined to think he is rather more of a card collector than player, and I humor him a good deal.

Saucy Dick Warner—he of salt fame—favors me occasionally. Barring the fact that Dick's claim that his salt is absolutely free from worms is almost an obsession with him, I like him amazingly. He is a booster as well. Frequently he has told travelers—con-

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



139-141 Monroe St.
Both Phones
GRAND RAPIDS, MICH.

CUSHMAN HOTEL

PETOSKEY, MICHIGAN

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

The Newest In Grand Rapids Well Known for Comfort and Courtesy

HOTEL BROWNING

Three Short Blocks From Union Depot
Grand Rapids, Mich.

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

OCCIDENTAL HOTEL

FIRE PROOF
CENTRALLY LOCATED
Rates \$1.00 and up

EDWARD R. SWETT, Mgr.
Muskegon :: Michigan

Western Hotel

BIG RAPIDS, MICH.

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

A good place to stop.

American plan. Rates reasonable.

WILL F. JENKINS, Manager.

HOTEL WHITCOMB

St. Joseph, Mich.

European Plan

Headquarters for Commercial Men making the Twin Cities of

ST. JOSEPH AND BENTON HARBOR

Remodeled, refurnished and redecorated throughout.

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

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

J. T. TOWNSEND, Manager.

PARK-AMERICAN HOTEL

Near G. R. & I. Depot

Kalamazoo

European Plan \$1.50 and Up

ERNEST McLEAN, Manager

New Hotel Mertens

GRAND RAPIDS

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

Union Station



Fire Proof

CODY HOTEL



IN THE HEART OF THE CITY
Division and Fulton

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

CODY CAFETERIA IN CONNECTION

servatively, of course—that they will find my salt is exceptionally good.

"There's A. S. Bailey, of Allegan, in the hilarious occupation of selling coffee. Came here last week and advised me he had learned the rudiments of a new card game called "old sledge" and wanted to practice up, and knowing I had little to do, stumped me to play the game. Dealt me three jacks and offered to bet the cigars that he could turn a jack. I fell. Bailey does not smoke, but took the cigar to give to some undertaker's customer, who will some day.

"Then there is that smooth young order getter, Irving Steindler who used to come here frequently, but now is manager of a branch house of the Steindler Paper Co., located at Traverse City. Irv. came in here one day last summer and partook of what I considered a very good fish and chicken dinner, consuming considerable time in the dining room. When he finally did come out, he advanced to the counter and asked me the price of the meal, which was 75 cents. Laid down 76 cents on the bar. Asked him what the extra cent was for. Said he wanted me to make exactly 75 cents on the meal, yet I continue to buy paper towels of him.

"Know John D. Martin, of Grand Rapids? I confessed that having been familiar with Michigan for thirty-five or forty years I had never heard of that individual. Used to come here with an ox team. Horribly old-fashioned. Thinks he cannot enjoy a pleasure trip unless his wife is with him. Made a trip to Chicago with his wife and stopped at the Whitestone. Nothing too good for him under the circumstances. Caught a slight cold while waiting for the Masonic Temple to revolve. Cough loction was advised, but the only kind available was the rural variety, which alarmed him. Somebody advised an onion sandwich before retiring. Stopped in at the cafe on his way back from the grand opera and ordered said sandwich transported to his suite. John is a stickler for homelike service. He got it. In due time a waiter arrived bearing a huge tray. On it was a silver platter bearing two slices of onion and this was protected by a silver cover. There was a silver tray, on which reposed two thin slices of bread and this, too, had a silver cover. Another similar equipment contained butter, while a fourth, when uncovered, disclosed pepper and salt. All told, the outfit must have weighed twenty pounds. "Goodness gracious," said Martin. "I wanted an onion sandwich, not a young restaurant." "Beg pardon," the waiter replied, "we always serve them this way." Then he presented his bill. It was sixty-five cents."

Just at this juncture the landlord's cigar went out and he announced that, inasmuch as he had to get an early breakfast of coffee, sausage, raised buckwheat cakes and maple syrup for a derved drummer, who was leaving on a 5 a. m. train, the seance ended.

Frank S. Verbeck.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Jan. 31—William P. Workman, formerly engaged in the retail grocery business in this city, but for the past six years Secretary of the Grand Rapids Retail Grocers and Meat Dealers Association, has taken the local agency for the Standard Computing Scale Co. He has leased the store at 1 South Ionia avenue and will open for business Feb. 6.

Leroy Crawford succeeds Herman Hanson in Northern Michigan territory as traveling representative for the Eesley Milling Co., of Plainwell. This company maintains four traveling salesmen on the road—Mr. Crawford in Northern Michigan, Phil Simons in Grand Rapids, another in Southern Michigan and a fourth in Virginia.

At the next meeting of the Grand Rapids Retail Grocers and Meat Dealers Association, next Tuesday evening, Richard D. Prendergast will speak on a subject of his own choosing, Paul Gezon will talk on Book-keeping for

Retail Dealers, and Herman Hanson will discuss Co-operation Among Retail Dealers.

Samuel R. Evans, who was smashed up in a railway wreck in Eastern Michigan Nov. 17, started out on the warpath again Monday. Those who saw Sam directly after the accident doubted whether he would ever be able to resume his road work. His recovery under the circumstances is little less than miraculous.

Fred Z. Pantlind, manager of the Pantlind Hotel, recently received a letter from Wilson & Co., enquiring if he could not furnish its traveling representatives with rooms at \$2 per day, instead of \$3, as now charged, so as to put its hotel expense item back to the pre-war basis. Mr. Pantlind replied that he would be glad to comply with the request any time Wilson & Co. would do its part in the matter. In 1916 the Pantlind paid Wilson & Co. 16 cents for steaks and 15 cents for roasting meats. Now it is paying Wilson & Co. 32 and 30 cents for the same meats. Up to date no reply to this proposition has been received from Wilson & Co.

Harrison Parker was deliberately kicked out of the Grand Rapids Bankruptcy Court when the recommendation of Referee in Bankruptcy Corwin was presented to Judge Denison. This means that the Judge considered the charges of perjury preferred by the Referee amply proven. Parker swore he was a citizen of Michigan when he undertook to free himself from \$1,300,000 indebtedness, but his statements turned out to be untruthful, because he was at the same time posing as a candidate for governor of Illinois on the Republican ticket.

The second luncheon of the You-See-Tee Club held in dining room A at the Association of Commerce, Sat. Jan. 28, was well attended and chuck full of pep and enthusiasm. It was the pleasure of those present to listen to a dandy pep address by Lee M. Bierce, Secretary of the Association of Commerce. Many ideas that Mr. Bierce brought out in his talk were good and will prove highly profitable when followed out, which they can be in every traveler's daily life. A committee consisting of Harry Behrman, John B. Wells and Ernie Ghysel was appointed to furnish the entertainment feature of the luncheon meeting for Saturday, Mar. 4. The committee has secured for a speaker for that day Carroll F. Sweet, Vice-President of the Old National Bank. Those who have heard Mr. Sweet talk know what is in store for them at this coming luncheon and to those who have never heard Mr. Sweet talk, we can say they do not realize what they have missed. There will also be some special music for this luncheon. Now fellows, make it a point to attend the luncheon Saturday, Mar. 4, and also try and bring with you some friend who may possibly be a prospective member of the Grand Rapids Council, if he is not one already. The meeting will be presided over by John D. Martin.

It certainly must bring good thoughts to the members of the hotel committee of the Grand Rapids Council of Michigan of the United Commercial Travelers to read in the papers that some of the hotels of Michigan are making better rates in their hotels. This committee has given a great deal of their time in this work. They have met the hotel men in their conventions assembled and have had close heart-to-heart talks with many of them, individually, and at all times have tried to impress upon the hotel keeper that his hotel was absolutely necessary for the traveler and that the traveler was equally as necessary to maintain the keep-up of his hotel. It is hoped that these reductions which have been advertised both through the daily papers and by personal letters that have come to the members of the hotel committee will be followed by announcements from many more of the Michigan hotels. By so doing they will help to increase the number of traveling men, rather

than by maintaining high rates decrease the number of traveling men.

The sympathy of the trade will go out to Edward Winchester in the death of his wife, which occurred Monday morning. Mrs. Winchester was born in Hamilton, Ont., Sept. 28, 1861. She was a lifelong member of Park Congregational church, served as president of the United Workers and for a number of years leader of the Monday ten. She also was a member of the Ladies' Literary club. Surviving are her husband and two children, Carl A. Winchester and Mrs. R. M. Kimball and four grandchildren, Katharine, Helen and Richard Kimball and Edward Stansbury Winchester, who is attending school in New York City. Mrs. Winchester lived a very useful life and leaves a large circle of friends who mourn her passing.

The neophyte in salesmanship is often lured from his best efforts and even to moral transgression by the false hope of achieving success through popularity. It is human to desire to be well thought of, and the beginner in the art of salesmanship takes inventory of himself, and all too often supposes his failures are due to lack of popularity. No mistake could be greater. The only way to achieve success is by self proving. One of the features of self proving is the acquiring of patience. Try at each succeeding visit to win the confidence of the prospect. This is, in most cases, a matter of slow growth. At each visit demonstrate a new angle of the proposition. If the prospect's hobby has been discovered, take the major portion of the time allotted in talking about that. Every man has a hobby. Its finding can be made with discretion. Once it is known, positive information concerning it must be obtained.

F. W. Riehl, who was injured a few weeks ago in his heroic and successful attempt to save a little girl from being run over and killed by a railroad train, is nearly recovered and will soon be back on the road.

Mr. R. H. Randall and daughter, Mrs. H. J. Wearanga, will leave today for Los Angeles, where they will spend the winter. Bertron W. Rockwell, who is attending the Ferris Institute visited his parents Mr. and Mrs. A. F. Rockwell last week.

Boyne City Has a Talk Fest.

Boyne City, Jan. 31—Our Noon-time Club had a very interesting time last Thursday. Mr. Ole of the National Grocer Co., Traverse City, gave a very pertinent talk on "Credit" as applied to retailing and merchandising. Of course, before he got through he had to say something about our wonderful summer resort county. He's bugs on fruit raising also. We can't remember how many million cherries he got off his cherry patch over on the Peninsula, but it was a plenty and he allowed that Boyne River valley was almost as good as Traverse Bay.

The chairman lammed into the retailers for too big prices on food stuffs and then the fun began. You can take it from us, there is going to be something doing in this man's town right now or sooner.

The weather, since the blizzard last Sunday, has been fine—cold, of course, but bright and inviting. Every tree and bush, as the morning sun peeps over the hills, a very Golconda of priceless jewels, the snow covered hills sparkling in rose and pink. Some fine country, we'll say. But if you are moved to come and enjoy this wealth of beauty, don't forget your ear muffs and overshoes, because, if you do, you'll be in no condition to appreciate the splendor that is spread before you.

F. O. B. and Dr. Guy are going to run for mayor. It promises to be an interesting race. What one lacks in girth, he makes up in length. Kind of a hare and tortoise proposition, only their is nothing slow about either of them. F. O. s running on a less taxes and more work platform and Dr. Guy is running on a more work and less

taxes platform. Funny, isn't it, we all want more roads, more good streets, more everything, but when tax time comes around, we howl our heads off. We laud the benevolent city for paying good wages for public work and kick the mayor's head off when it comes to paying for it. Oh, consistency, thou art a jewel!

Ice cutting has begun and the crop is good. It is eighteen miles long and eighteen inches thick, so we hope that we won't run out next year before October. Seeing that the old spring-house has been abandoned at most of our residences, it is rather troublesome to be without ice in the sultry days of November, as we were last season.

Maxy.

Business Men To Banquet.

Ishpeming, Jan. 31—The Ishpeming Industrial Association banquet, will be held Thursday evening at the Nelson Hotel. The committee selected to procure speakers for the dinner consider themselves very fortunate in securing M. J. Fox, of Iron Mountain and J. S. Weidman, of Trout Creek, to address the business men of Ishpeming. Mr. Fox is a partner in the Von Platen-Fox Lumber Co. and president of the National Hardware & Lumber Manufacturing Association. Mr. Weidman is the President of the Upper Peninsula Development Bureau and is also president of the Weidman Lumber Co. The careers of both of these men have been closely identified with the growth of the Upper Peninsula and they have the interests of the Lake Superior country always at heart. They are successful business men and are well qualified to talk to the local merchants on matters pertaining to modern business.

Charles Andrews, who for the past eighteen years, has been employed as cigar maker for John Goodman, has opened a factory of his own on Vine street. Mr. Andrews has had long experience as a cigar maker and learned his trade, while in the employ of Jaedecke Brothers, a local firm, which carried on an extensive business throughout the Upper Peninsula several years ago. Mr. Andrews will manufacture the La Zona brand and will place his product on the market soon.

Urgent Invitation From Bay City.

Bay City, Feb. 1—Lest you grocers and meat dealers of Michigan forget, let me remind you that the annual convention will be held in Bay City on the 21st, 22nd and 23rd of this month. The convention committee has been working hard, and is still working to make this convention one of the best in the history of the Association.

We are making no haphazard guess when we tell you that you will enjoy this convention and the things that go with it. We want you to come with expectations and we promise you that when you leave Bay City, "The glad hand town," you will leave with a good taste in your mouth.

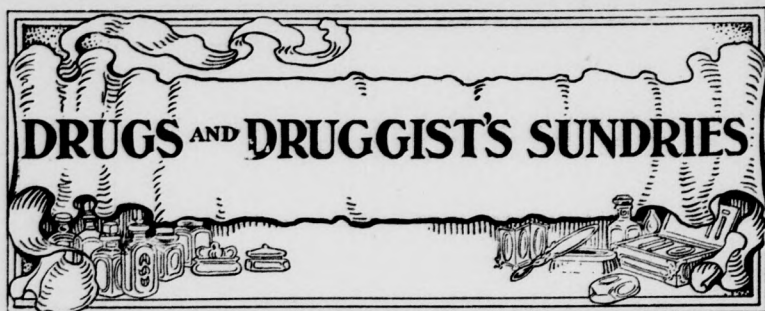
It is true Bay City has no mammoth factories to flaunt before your eyes, but still we have three manufacturing concerns, each employing over a 1000 people, which are the largest of their kind in the world.

Detroit, we want you at the convention in Bay City; and Grand Rapids, we want you too. We want all of you from every city and town and village in Michigan. We want to make this a worth-while convention. That's why we so urgently invite you.

Boys, let us get together this once; and let us place our cards, all of them, on the table, face up. And you know—and we all know—that if we do this we will accomplish things that otherwise we wouldn't even dare to attempt.

J. G. Bradley.

Thomas B. Carlile (Worden Grocer Company), who was operated on for appendicitis at Blodgett hospital Jan. 25, is recovering rapidly.



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

Classification and Arrangement of a Drug Stock.

In this century with all we hear in regard to modern methods of merchandising one can hardly believe that there are still many druggists who stick to the old obsolete and antiquated methods of distributing their stocks of drugs on the shelves, which method is to throw them anywhere without regard to classification and then hunt for the customers' wants when a call comes. This is an idea which fitted in very nicely in those days when the customer had lots of time to wait, say, back in '93. Yet, there are druggists who do a relatively large business and have a first-class commercial standing, a very high prestige in their community as good business men, withall they are losing sales because their stock is always in disorder.

A few years ago, many druggists adopted the policy of a new idea in store arrangement. They brought in to the rear their old and time-worn shop bottles with the familiar red and gold titles in Latin. These fixtures had served their purpose as a mark of distinction of the pharmacy. The department store idea was now in vogue, so the old friends must go. The soda fountain was all that was left as a distinguishing mark. The good old show globes met the same fate. Nothing must be left in sight that had a drug store mark. Windows full of Teddy Bears were all the rage for drug stores when I first started in to ice a soda fountain. Things that hinted a stock of drugs were diligently hidden in the rear. All other styles change why not drug store styles? For good or bad, the general style of a drug store changed about this time.

Into the cellar went the marks by which we were best known. As to the proper procedure, in this I am no judge. Every man knows his own business best and is better fitted to look after his store needs than anyone I know. If these old land marks of the game were out of date, then they had best get "hooked" off the business stage as soon as possible.

With the labeled ware in the rear and show globes in the cellar, this is not a proper stopping point. Perhaps it is not a proper starting point, either, but the idea of which it is born is great. That is to rearrange the store to meet the changes of a modern drug

business. Simply hiding the elixir and tincture bottles won't make a store thoroughly modern and up-to-date. The pharmacy noted only for dust and cob webs needs a little more. We must root out the other ideas which are also needed for our store.

One druggist having accidentally smashed one show globe, discarded the other one and thought himself real "hot stuff" for his modern show windows. Here is the classification of a certain shelf in his store. No wonder his new clerks cannot find compound cathartic pills a year after they began their work in his store.

Left to right on said shelf: Article No. 1, carbolic salve; 2. Killems tonic; 3. Seidlitz powders; 4. Potassium carbonate cryst; 5. A horse liniment; 6. Some disinfectants; 7. Fldext Ergot; 8. Pine tar; 9. Some ointments; 10. White wine; 11. Po. blood root. His whole establishment is built on these lines.

What druggist would place his cigars a box here and a box there among his other stock? Would he fish a box of Connecticutos from the perfume case and if asked for a box of Havanas, would he look for them among the face powders? Then, why a bottle of the chemical, calcium carbonate from among the essentia oils or horse powders? If it is not a good policy to keep bi-chloride tablets with the stomach remedies then it is not right to jumble the different classes of drug preparations in any old place about the store.

In most chemical laboratories the strictest attention is paid to the arrangement of the re-agent bottles. The chemist knows their location by habit. He can pick out anyone you may ask for with his eyes shut. Many times this has saved his life when he was for a moment blinded by gas fumes. The same care in systemizing the stock on our shelves will often save a sale. Don't lose articles in the stock and have to wait until next inventory time to find them.

Retail stores who can rightly claim the title, modern, we see the arrangement of stock carried out on the plan of the pharmacopoeia. Articles are alphabetically distributed about the store, but the various classes of preparations are kept together. A large wholesale establishment where an enormous stock is carried and many "green" hands employed arrange their stock alphabetically throughout following their price list and catalog.

Grouping in some modern manner the different classes of preparations seems a good plan for retail stores. Cigars, perfumes, talcums, rubber goods, brushes, etc., all have a distinct place in the arrangement, why

not the ointments, tinctures, liniments, hair tonics, etc.

Among the plainly seen advantages of a departmentized drug stock are:

1. Rapidity in filling orders.
2. Goods out of stock are checked up on the want book easily.
3. Inventories are made quickly and with facility.
4. Goods are better displayed for the customers' inspection.
5. Modern methods will be encouraged.
6. New help will catch on to the location of things quickly.

George Niles Hoffman.

The Right To Sell Hops.

There has been a lot of publicity given to recent rulings originating in Washington, and to the activity on the part of Prohibition Enforcement Officials in raiding stores and seizing stocks of hops offered for sale, in several sections of the United States.

While only one or two seizures were actually made, the wide publicity given the subject by the press has had the effect of creating an impression with some druggists, that it is illegal to sell hops. From reports we have received it is quite evident that the majority of such druggists, by reason of not having followed the subject closely, are still of the opinion that it is illegal to even offer for sale the stocks of hops they now have on hand, for which they paid their good money.

Hops are a legitimate farm product that everyone has the indisputable right to grow and sell. Hops contain no alcohol, nor any chemical element or ingredient from which alcohol can be made. It is, therefore, no more unlawful for the drug store to sell hops than to sell any other staple article.

You Have Met This Customer?

"You are a chemist and a druggist, are you?"
 "I am."
 "Been in the business a number of years?"
 "I have."
 "Do you understand the trade thoroughly?"
 "I do."
 "Registered?"
 "Yes, sir."
 "Is that your diploma hanging over there?"
 "It is."
 "Well, give me a package of gum."

Alcohol For Gasolene.

In Pernambuco, Brazil, they have found a new use for alcohol. They drive their automobiles with it instead of gasolene. There are two reasons for this substitution. The first is the high price of gasolene, which is selling in Pernambuco for \$5.83 per case of ten gallons, and the second is that alcohol down there is a byproduct of the sugar cane industry and is very plentiful.

These facts are reported by our consul at Pernambuco, C. R. Cameron. He relates that planters who use the alcohol made on their plantations for automobile fuel have found that pure alcohol of from 41 to 42 degrees answers the requirements of automobile motors, with a slight alteration in the carburetor. Users of this fuel say it is satisfactory and the amount consumed is practically the same as the amount of gasolene required for the same work.

As the combustion is more complete, very little carbonized matter is deposited in the combustion chamber, the spark plugs are clean and only the valves (exposed parts) are subject to rust. Experience has demonstrated that the addition of five per cent. of gasolene or kerosene will prevent this rusting, and will, moreover have a lubricating effect on the cylinder. It is believed that this five per cent. mixture will form the standard type of alcohol motor fuel.

Uses of Boric Acid.

Boric acid and sodium tetraborate, the chemical name of ordinary borax, are the most important derivatives of the element boron. The largest use for borax is in making enamel coatings for wire and steel ware. It also

Sand Lime Brick

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

Brick is Everlasting

Grande Brick Co., Grand Rapids
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MICHIGAN

finds large application in the glass industry, in the laundry, and the kitchen. It is a convenient water softener and is sometimes found in starches designed to give a high gloss. It is used as a coating for book paper and playing cards, and, as a solvent for shellac, finds extensive application in the hat trade. In tanning, both borax and boric acid are used for cleaning hides and dressing the leather. In the textile industry borax assists in dyeing, and in some parts of the world boric acid is still employed in the preservation of foods. It is permitted in the salting of fish because such foods are soaked in water before cooking and most of the boric acid removed. Being an antiseptic, boric acid is employed for external washes and it finds a place in cosmetics. It is used as a larvicide where it is recommended for the destruction of fly larvae in manures, for it destroys the larva without affecting the bacteria which increase the fertilizer value of the manure. Finally, borax is a well-known flux used in metal working.

Getting a Line on Customers.

If a clerk in a drug store can get a line on the customers he waits on without any trouble, he will find that he will be much more successful. Knowing the person one is waiting on is half the battle in retail selling.

A clerk in a drug store in the East has worked out a novel way to do this. When a customer enters this store, this clerk approaches the customer and with as pleasant a smile as it is possible to command, bids them the time of the day. And he does it in such a way that it requires an answer.

And from the way the customer answers the clerk the clerk is able to tell what sort of a person he is. He is a keen student of human nature and has found that certain people and certain answers go together.

And when he once gets a line on a customer and knows what sort of a person that customer is, the rest is easy. This clerk is a star salesman.

Russell Raymond Voorhees.

You can judge a man by the way he handles a book agent.

Soda Fountains and Drug Store Fixtures

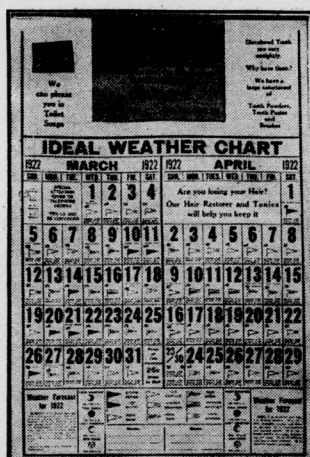
We wish to remind you that we are fully equipped to serve you for the 1922 season along the line of Soda Fountains, Carbonators, Show Cases, Cigar Cases, and Complete Drug Store Outfits.

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



Ideal Weather Chart Calendar For Druggists

6 sheets—printed in two colors
1920 Government census, bold figures
State map and memorandum space.

Copyright edition.

Price and sample upon application.

Do not sell through Jobbers.

Grand Rapids Calendar Company
PUBLISHERS

Grand Rapids, Michigan

Wholesale Drug Price Current

Prices quoted are nominal, based on market the day of issue.

Acids		Almonds, Sweet.		Tinctures	
Boric (Powd.)	17 1/2 @ 25	imitation	60 @ 1 00	Aconite	@ 1 85
Boric (Xtal)	17 1/2 @ 25	Amber, crude	2 00 @ 2 25	Aloes	@ 1 65
Carbolic	30 @ 36	Amber, rectified	2 25 @ 2 50	Arnica	@ 1 50
Citric	65 @ 70	Anise	1 25 @ 1 50	Asafoetida	@ 2 80
Muriatic	3 1/2 @ 8	Bergamont	8 00 @ 8 25	Belladonna	@ 1 85
Nitric	9 @ 15	Cajepat	1 50 @ 1 75	Benzoin	@ 2 40
Oxalic	25 @ 30	Cassia	2 25 @ 2 50	Benzoin Comp'd	@ 3 15
Sulphuric	3 1/2 @ 8	Castor	1 32 @ 1 56	Buchu	@ 3 15
Tartaric	42 @ 50	Cedar Leaf	1 60 @ 1 75	Cantharides	@ 3 00
Ammonia		Citronella	3 25 @ 3 50	Capicum	@ 2 30
Water, 26 deg.	10 @ 13	Cloves	30 @ 40	Catechu	@ 1 50
Water, 18 deg.	8 1/2 @ 13	Cod Liver	1 15 @ 1 25	Cinchona	@ 2 10
Water, 14 deg.	6 1/2 @ 12	Cotton Seed	1 10 @ 1 20	Colchicum	@ 2 00
Carbonate	22 @ 26	Cubebs	9 00 @ 9 25	Cubebs	@ 2 00
Chloride (Gran)	10 @ 20	Eligolon	5 00 @ 5 25	Digitalis	@ 1 80
Balsams		Eucalyptus	75 @ 1 00	Gentian	@ 1 40
Copaiba	60 @ 1 00	Hemlock, pure	1 50 @ 1 75	Ginger, D. S.	@ 1 80
Fir (Canada)	2 50 @ 2 75	Juniper Berries	3 25 @ 3 50	Gualac	@ 2 80
Fir (Oregon)	60 @ 80	Juniper Wood	1 50 @ 1 75	Gualac, Ammon.	@ 2 50
Peru	2 50 @ 3 00	Lard, extra	1 25 @ 1 45	Iodine	@ 95
Tolu	1 00 @ 1 20	Lard, No. 1	1 10 @ 1 20	Iodine, Colorless	@ 1 50
Barks		Lavender Flow	6 00 @ 6 25	Iron, clo.	@ 1 50
Cassia (ordinary)	25 @ 30	Lavender Gar'n	1 75 @ 2 00	Kino	@ 2 40
Cassia (Saigon)	50 @ 60	Lemon	1 50 @ 1 75	Myrrh	@ 2 50
Sassafras (pw. 55c)	@ 50	Linseed Boiled bbl	@ 84	Nux Vomica	@ 1 50
Soap Cut (powd.)	15 @ 20	Linseed bld less	91 @ 92	Opium	@ 3 50
Berries		Linseed, raw, bbl.	@ 82	Opium, Camp.	@ 85
Cubeb	1 50 @ 1 75	Linseed, raw, less	89 @ 97	Opium, Deodor'd	@ 3 50
Fish	25 @ 30	Mustard, true oz.	@ 75	Rhubarb	@ 2 00
Juniper	7 @ 15	Mustard, artifil. oz.	@ 50	Paints	
Pricky Ash	@ 30	Neatsfoot	1 15 @ 1 30	Lead, red dry	12 1/2 @ 12 1/2
Extracts		Olive, pure	3 75 @ 4 75	Lead, white dry	12 1/2 @ 12 1/2
Licorice	60 @ 65	Olive, Malaga,	2 75 @ 3 00	Lead, white oil	12 1/2 @ 12 1/2
Licorice powd.	70 @ 80	Olive, Malaga,	2 75 @ 3 00	Ochre, yellow bbl.	@ 2
Flowers		green	2 75 @ 3 00	Ochre, yellow less	2 1/2 @ 6
Arnica	75 @ 80	Orange, Sweet	5 00 @ 5 25	Putty	@ 8
Chamomile (Ger.)	40 @ 50	Origanum, pure	@ 2 50	Red Venet'n Am.	3 1/2 @ 7
Chamomile Rom	75 @ 1 25	Origanum, com'l	1 00 @ 1 20	Red Venet'n Eng.	@ 8
Gums		Pennyroyal	2 50 @ 2 75	Whiting, bbl.	@ 4 1/2
Acacia, 1st	50 @ 55	Peppermint	3 75 @ 4 00	Whiting	5 1/2 @ 10
Acacia, 2nd	45 @ 50	Rose, pure	12 00 @ 16 00	L. H. P. Prep.	2 50 @ 2 75
Acacia, Sorts	20 @ 25	Rosemary Flows	1 50 @ 1 75	Rogers Prep.	2 50 @ 2 75
Acacia, powdered	30 @ 35	Sandalwood, E.	10 50 @ 10 75	Miscellaneous	
Aloes (Barb Pow)	25 @ 35	I.	10 50 @ 10 75	Acetanalid	55 @ 75
Aloes (Cape Pow)	30 @ 35	Sassafras, true	1 75 @ 2 00	Alum	10 @ 18
Aloes (Soc. Pow.)	70 @ 75	Sassafras, artifl	1 00 @ 1 25	Alum, powd. and	
Asafoetida	75 @ 1 00	Spearment	4 50 @ 4 75	ground	11 @ 20
Pow.	1 25 @ 1 50	Sperm	2 40 @ 2 60	Bismuth, Subni-	
Camphor	1 17 @ 1 20	Tansy	10 50 @ 10 75	trate	2 68 @ 2 85
Gualac	@ 75	Tar, USP	50 @ 65	Borax xtal or	
Gualac, pow'd.	@ 1 00	Turpentine, bbl.	@ 95 1/2	powdered	7 1/2 @ 13
Kino	@ 75	Turpentine, less	92 1/2 @ 1 00	Cantharides, po	1 50 @ 4 00
Kino, powdered	@ 85	Wintergreen,	7 00 @ 7 25	Calomel	1 21 @ 1 35
Myrrh	@ 70	leaf		Capicum	@ 2 50
Myrrh, powdered	@ 75	Wintergreen, sweet	3 75 @ 4 00	Carmine	6 00 @ 6 50
Opium	9 00 @ 9 40	birch	3 75 @ 4 00	Cassia Buds	30 @ 40
Opium, powd.	10 25 @ 10 60	Wintergreen art	80 @ 1 10	Cloves	50 @ 55
Opium, gran.	10 25 @ 10 60	Wormseed	6 50 @ 6 75	Chalk Prepared	16 @ 18
Shellac	85 @ 1 00	Wormwood	18 00 @ 18 25	Chloroform	66 @ 77
Shellac Bleached	90 @ 1 05	Potassium		Chloral Hydrate	1 35 @ 1 85
Tragacanth, pw.	3 75 @ 4 25	Bicarbonate	35 @ 40	Cocaine	9 25 @ 10 25
Tragacanth, pw.	3 00 @ 3 50	Bichromate	15 @ 25	Cocoa Butter	50 @ 75
Turpentine	25 @ 30	Bromide	35 @ 45	Corks, list, less	40 @ 50
Insecticides		Carbonate	30 @ 35	Copperas	3 @ 10
Arsenic	09 @ 20	Chlorate, gran'r	18 @ 25	Copperas, Powd.	4 @ 10
Blue Vitriol, bbl.	07 1/2 @ 15	or xtal	18 @ 25	Corrosive Sublim	1 17 @ 1 25
Blue Vitriol, less	8 @ 15	Chlorate, powd.	13 @ 20	Cream Tartar	50 @ 55
Bordeaux Mix Dry	14 @ 29	Cyanide	56 @ 60	Cuttle bone	55 @ 75
Hellebore, White	25 @ 35	Iodide	3 56 @ 3 72	Dextrine	04 @ 15
Insect Powder	40 @ 65	Permanganate	35 @ 55	Dover's Powder	3 50 @ 4 00
Lead Arsenate Po.	16 @ 23	Prussate, yellow	45 @ 55	Emery, All Nos.	8 @ 15
Lime and Sulphur	09 1/2 @ 23 1/2	Prussate, red	65 @ 75	Emery, Powdered	8 @ 10
Paris Green	31 @ 43	Sulphate	40 @ 50	Epsom Salts, bbls.	@ 3 1/2
Ice Cream		Roots		Epsom Salts, less	4 1/2 @ 09
Piper Ice Cream Co.		Alkanet	@ 50	Ergot, powdered	1 75 @ 2 00
Bulk, Vanilla	1 10	Blood, powdered	40 @ 50	Flake White	15 @ 20
Bulk, Vanilla Special	1 20	Calamus	35 @ 75	Formaldehyde, lb.	14 @ 20
Bulk, Chocolate	1 20	Elecampane, pwd	25 @ 30	Gelatine	1 40 @ 1 60
Bulk, Caramel	1 20	Gentian, powd.	20 @ 30	Glassware, less	55 %
Bulk, Grape-Nut	1 20	Ginger, African,	23 @ 30	Glassware, full case	60 %
Bulk, Strawberry	1 25	powdered	23 @ 30	Glauber Salts, bbl.	@ 03 1/2
Bulk, Tutti Frutti	1 25	Ginger, Jamaica	52 @ 60	Glauber Salts less	04 @ 10
Brick, Vanilla	1 40	Ginger, Jamaica,	42 @ 50	Glue, Brown	21 @ 30
Brick, Fancy	1 60	powdered	42 @ 50	Glue, Brown Grd	12 1/2 @ 20
Ices	1 10	Goldenseal, pow.	6 00 @ 6 40	Glue, White	25 @ 35
Sherbets	1 10	Ipecac, powd.	2 75 @ 3 00	Glue, White Grd	30 @ 35
Leaves		Licorice	40 @ 45	Glycerine	23 1/2 @ 40
Buchu	1 75 @ 1 90	Licorice, powd.	25 @ 30	Hops	50 @ 75
Buchu, powdered	@ 2 00	Orris, powdered	30 @ 40	Iodine	50 @ 75
Sage, bulk	67 @ 70	Poke, powdered	@ 45	Iodoform	6 30 @ 6 75
Sage, 1/4 loose	72 @ 78	Rhubarb, powd.	@ 1 00	Lead Acetate	18 @ 25
Sage, powdered	55 @ 60	Sarsaparilla, powd.	30 @ 35	Lycopodium	3 50 @ 4 00
Senna, Alex.	1 40 @ 1 50	Sarsaparilla, Hond.	1 25 @ 1 40	Mace	75 @ 80
Senna, Tinn.	30 @ 35	ground	@ 80	Menthol	7 50 @ 8 00
Senna, Tinn. pow	35 @ 40	Squills	35 @ 40	Morphine	7 75 @ 8 80
Uva Ursi	20 @ 25	Squills, powdered	60 @ 70	Nux Vomica	@ 30
Oils		Tumeric, powd.	15 @ 20	Nux Vomica, pow.	23 @ 30
Almonds, Bitter,		Valerian, powd.	50 @ 60	Pepper black pow.	32 @ 35
true	10 50 @ 10 75	Seeds		Pepper, white	40 @ 45
Almonds, Bitter,		Anise	33 @ 35	Pitch, Burgundy	10 @ 15
artificial	2 50 @ 2 75	Anise, powdered	38 @ 40	Quassia	12 @ 15
Almonds, Swete,		Bird, ls	13 @ 15	Quinine	86 @ 159
true	1 00 @ 1 25	Canary	8 @ 15	Rochelle Salts	35 @ 40
		Caraway, Po.	25 13 @ 15	Saccharine	@ 20
		Cardamon	1 50 @ 1 75	Salt Peter	11 @ 22
		Celery, powd.	.35 25 @ 30	Seidlitz Mixture	30 @ 40
		Coriander pow.	.25 15 @ 20	Soap, green	15 @ 30
		Dill	10 @ 15	Soap mott castle	22 1/2 @ 25
		Flax	35 @ 40	Soap, white castle	@ 17 50
		Flax, ground	06 1/2 @ 12	less, per bar	@ 1 85
		Poenugreek pow.	8 @ 12	Soda Ash	05 @ 10
		Hemp	8 @ 15	Soda Bicarbonate	3 1/2 @ 10
		Lobelia, Powd.	@ 1 50	Soda, Sal	2 1/2 @ 5
		Mustard, yellow	10 @ 15	Spirits Camphor	@ 1 30
		Mustard, black	15 @ 20	Sulphur, roll	04 @ 10
		Poppy	30 @ 40	Sulphur, Subl.	4 1/2 @ 10
		Quince	1 75 @ 2 00	Tamarinds	25 @ 30
		Rape	15 @ 20	Tartar Emetic	70 @ 75
		Sabadilla	20 @ 30	Turpentine, Ven.	50 @ 25
		Sunflower	7 1/2 @ 15	Vanilla Ex. pure	1 50 @ 2 00
		Worm American	30 @ 40	Witch Hazel	1 47 @ 2 00
		Worm Levant	2 00 @ 2 25	Zinc Sulphate	06 @ 15

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

Canned Saurkraut
Some Prunes
Hides
Flour
Lamb
Mutton
Oats
Corn

DECLINED

Peninsular Tobacco
Old Colony Tobacco
Old Crop Tobacco
Karo Syrup

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. 9 74
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, kegs 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. 95
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 Puffed Wheat 1 90
Quaker Corn Flakes 2 80
Ralston Bran 4 00
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. Fancy, Parlor 26 lb 9 00
Toy 2 00
Whisk, No. 1 2 25
Whisk, No. 3 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. 12.8
Paraffine, 6s 14.4
Paraffine, 12s 14.2
Wicking 40

CANNED FRUIT.

Apples, 3 lb. Standard 1 75
Apples, No. 10 25 6 50
Apple Sauce, No. 2 2 35
Apple Sauce, No. 10 9 00
Apricots, No. 1 1 90 2 00
Apricots, No. 2 2 25
Apricots, No. 2 1/2 2 25 3 50
Apricots, No. 10 9 00 13 50
Blueberries, No. 2 3 00
Cherries, No. 2 3 00 3 50
Cherries, No. 2 1/2 4 00 4 95
Cherries, No. 10 18 00
Loganberries, No. 2 3 00
Peaches, No. 1 1 85
Peaches, No. 1, Sliced 1 40
Peaches, No. 2 2 75
Peaches, No. 2 1/2, Mich 2 60
Peaches, 2 1/2 Cal. 3 00 3 75
Peaches, No. 10, Mich 7 75
Peaches, No. 10, Cal. 10 50
Pineapple, 1, slic. 1 60 1 75
Pineapple, No. 2, slic. 2 75
Pineapple, 2, Brk slic. 2 25
Pineapple, 2 1/2, sliced 3 25
Pineapple, No. 2, crus. 2 25
Pineapple, 10, crus. 7 00 9 00
Pears, No. 2 3 25
Pears, No. 2 1/2 4 25
Plums, No. 2 2 25
Plums, No. 2 1/2 3 00
Plums, No. 10, Water 2 50
Raspberries No. 2, blk. 3 25
Rhubarb, No. 10 6 25

CANNED FISH.

Clam Ch'der, 10 1/2 oz. 1 35
Clam Ch., No. 3 3 00 3 40
Clams, Steamed, No. 1 1 75
Clams, Mince, No. 1 2 35
Finnan Haddie, 10 oz. 3 30
Clam Bouillon, 7 oz. 2 50
Chicken Haddie, No. 1 2 75
Fish Flakes, small 1 35
Cod Fish Cake, 10 oz. 1 85
Cove Oysters, 5 oz. 1 35
Lobsters, No. 1/2, Star 4 50
Lobster, No. 1/4, Star 2 75
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 4 75
Sardines, 1/4, Oil, kless 3 75
Sardines, 3/4, Mus. 3 75 4 75
Sardines, 1/2, Warrens, 1/2 2 60
Salmon, Warrens, 1 lb 3 80
Salmon, Red Alaska 2 85
Salmon, Med. Alaska 2 00
Salmon, Pink Alaska 1 40
Sardines, Im. 1/4, ea. 10 28
Sardines, Im. 1/2, ea. 25
Sardines, Cal. 1 75 2 10
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. 1/2 Eagle Sil. 1 30
Beef, No. 1/2, Qua. sil. 1 90
Beef, No. 1, Qua. sil. 3 25
Beef, No. 1, B'nut sil. 5 70
Beef, No. 1/2, B'nut sil. 3 15
Beefsteak & Onions, 1s 3 35
Chili Con Ca, 1s 1 35 1 45
Deviled Ham, 1/4s 2 20
Deviled Ham, 1/2s 3 60
Hamburg Steak &
Onions, No. 1 3 15
Potted Beef, 4 oz. 1 40
Potted Meat, 1/4 Libby 50
Potted Meat, 1/2 Libby 90
Potted Meat, 1/2 Rose 85
Potted Ham, Gen. 1/2 2 15
Vienna Saus., No. 1/2 1 35
Veal Loaf, Medium 2 30

Derby Brands in Glass.

Ox Tongue, 2 lb. 19 50
Sliced Ox Tongue, 1/4 4 60
Calf Tongue, No. 1 6 45
Lamb Tongue, Wh. ls 6 00
Lamb Tongue, sm. sil. 2 25
Lunch Tongue, No. 1 6 00
Lunch Tongue, No. 1/2 3 65
Deviled Ham, 1/2 3 00
Vienna Sausage, sm. 1 80
Vienna Sausage, Lge. 2 90
Sliced Beef, small 1 85
Boneless Pigs Feet, pt. 5 50
Sandwich Spread, 1/2 2 25

Baked Beans.

Beechnut, 16 oz. 1 35
Campbells 1 15
Climatic Gem, 1 80z. 90
Freemont, No. 1 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 4 50
Wax Beans, 2s 1 35 3 75
Wax Beans, No. 10 6 00
Green Beans, No. 2 Gr. 2 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 1 55
Beets, No. 2, wh. 1 60 2 40
Beets, No. 2, cut 1 25 1 75
Beets, No. 3, St. 1 10 1 35
Corn, No. 2, Ex-Stan. 1 55
Corn, No. 2, Fan 1 60 2 25
Corn, No. 2, Ey. glass 3 25
Corn, No. 10 7 25
Hominy, No. 3 1 15 1 35
Okra, No. 2, whole 1 90
Okra, No. 2, cut 1 60
Dehydrated Veg Soup 90
Dehydrated Potatoes, lb 45
Mushrooms, Hotels 35
Mushrooms, Choice 45
Mushrooms, Sur Extra 65
Peas, No. 2, E.J. 1 25 1 80
Peas, No. 2, Sift. 1 60 2 10
Peas, No. 2, Ex. Sift. 1 90 2 10
Peas, Ex. Fine, French 32
Pumpkin, No. 3 1 35
Pumpkin, No. 10 3 75
Pimentos, 1/4, each 15 18
Pimentos, 1/2, each 27
Sw't Potatoes, No. 2 1/2 2 15
Saurkraut, No. 3 1 80
Succotash, No. 2 1 60 2 35
Succotash, No. 2, glass 3 45
Spinach, No. 1 1 40
Spinach, No. 2 1 45 1 75
Spinach, No. 3 2 10 2 85
Spinach, No. 10 6 75
Tomatoes, No. 2 1 35 1 65
Tomatoes, No. 3 1 70 2 25
Tomatoes, No. 2, glass 2 85
Tomatoes, No. 10 6 00

CATSUP.

B-nut, Large 2 80
B-nut, Small 1 95
Frazier's, 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
Kraft, small tins 1 40
Pimento, small tins 1 40
Roquefort, small tins 2 25
Camembert, small tins 2 25
Brick 22
Wisconsin Flats 24
Wisconsin Daisy 24
Longhorn 24
New York 27
Michigan Full Cream 22
Sap Sago 48

CHEWING GUM

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

CHOCOLATE.

Baker, Caracas, 1/4s 35
Baker, Caracas, 1/2s 33
Baker, Premium, 1/4s 35
Baker, Premium, 1/2s 32
Baker, Premium, 1/4s 32
Hersheys, Premium, 1/4s 35
Hersheys, Premium, 1/2s 36
Runkle, Premium, 1/4s 36
Runkle, Premium, 1/2s 38
Vienna Sweet, 24s 1 75

COCOA

Baker's 1/4s 40
Baker's 1/2s 42
Bunte, 1/4s 43
Bunte, 1/2 lb. 35
Drost's Dutch, 1 lb. 9 00
Drost's Dutch, 1/2 lb. 4 75
Drost's Dutch, 1/4 lb. 2 00
Hersheys, 1/4s 33
Hersheys, 1/2s 28
Huyler 36
Lowney, 1/4s 48
Lowney, 1/2s 47
Lowney, 1/4s 46
Lowney, 5 lb. cans 31
Van Houten, 1/4s 75
Van Houten, 1/2s 75

COCOANUT

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

CLOTHES LINE

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

COFFEE ROASTED

Bulk
Rio 15 1/2
Santos 18 23
Maracaibo 24
Mexican 25
Guatemala 26
Java and Mocha 39
Bogota 26
Peaberry 24

McLaughlin's XXXX

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, Baby 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

CIGARS

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

The La Azora Line.

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

Sanchez & Haya Line

Clear Havana Cigars made in Tampa, Fla.
Specials, 50s 75 00
Diplomatics, 50s 95 00
Bishops, 50s 115 00
Rosa, 50s 125 00
Victoria Tins 115 00
National, 50s 130 00
Original Queens, 50s 150 00
Worden Special, 25s 185 00

Webster Cigar Co.

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

Garcia & Vega—Clear Havana

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

Starlight Bros.

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

Rosenthals Bros.

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

Union Made Brands

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

Our Nickel Brands

New Currency, 100s 36 00
Lioba, 100s 25 00
Eventual, 50s 35 00
La Yebana, 25s 37 50

Cheroots

Old Virginia, 100s 23 50

Stogies

Home Run, 50, Tin 13 50
Havana Gem, 100 wd 26 00

CIGARETTES.

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

CIGARETTE PAPERS.

Riz La Croix, Wh., dz. 42
Riz La Wheat Br., 100 7 50
Riz Tam Tam, per 100 6 80
Zig Zag, per 100 7 25

TOBACCO—FINE CUT.

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

Scotten Dillon & Co. Brand

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

J. J. Bagley & Co. Brands.

Mayflower, 16 oz., d' 15 00
P. Lorillard Brands.
Pioneer, 10c, doz. 96
Tiger, 10c, doz. 96
Tiger, 50c, doz. 4 80

Weyman Bruton Co. Brand

Right Cut, 10c, doz. 95
W-B Cut, 10c, doz. 95

PLUG TOBACCO.

American Tobacco Co. Brands.

Amer. Navy, 10c, doz. 96
Amer. Navy, per plug 65
Jolly Tar, 24, per plug 16
Gold Rope, 10c, doz. 96
Boot Jack, 15c, doz. 1 44
Piper Heidsieck, 10c 96
Piper Heidsieck, 20c. 1 92
Spear Head, 10c cuts 96
Spear Head, per plug 64
Square Deal, per plug 64
Standard Navy, 8, plug 64
Town Talk, per plug 56

Liggett & Myers Brands.

Clipper, per plug 56
Chops, 10c, doz. 96
Drummond Nat. L. 15c 1 44
Honey Dip Twist, 10c 96
Granger Twist, 10c, dz. 96
Horse Shoe, per plug 74
J. T. Bright, per plug 56
J. T. Smooth, plug. 24
J. T. R. and R., plug 24
King Pin, per plug 32
King Pin, 10c cuts, ea. 08
Masterpiece, per plug 41
Picnic Twist, 10c, doz. 96
Pure Grape, 10c, doz. 96
Star, per plug 74
Uncle Sam,

Summertime, 65c Pails 6 50
Sweet Tip Top, 10c, dz 96
Velvet, Cut Plug, 10c 96
Velvet, Cut Plug, 8 oz. 6 72
Velvet, C. Pl., 16 oz. 15 81
Yum Yum, 10c, doz. 96
Yum Yum, 70c pails 6 80

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

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

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

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

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

Schmidt Bros. Brands
Eight Bros., 10c, doz. 96
Eight Bros., Pails, dz. 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. 6 72
Prince Albert, 8 oz. 8 88
Prince Albert, 16 oz. 12 96
Stud, Gran. 5c, doz. 48
Whale, 16 oz., doz. 4 80

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 60
Serene Mixture, 16 oz 14 70
Tareyton London Mixture, 50c, doz. 4 00
Vintage Blend, 25c dz. 2 30
Vintage Blend, 80 tins 7 50
Vintage Blend, \$1.55 tins, doz. 14 70

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

Larus & Bro. Co's Brands.
Edgeworth Ready Rubbed, 17c Tins 1 62
Edgeworth Ready Rubbed, 8 oz. tins, doz. 7 00
Edgeworth Ready Rubbed, 16 oz. tins, doz. 14 50
Edgeworth Sliced Plug, 17c tins, doz. 1 62
Edgeworth Sliced Plug, 35c tins, doz. 3 55

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

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

CONFECTIONERY Stick Candy
Standard 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.
Bittersweets, Ass'ted 1 75
Choc Marshmallow Dp 1 55
Milk Chocolate A A 1 90
Nibble Sticks 2 00
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. Pep. Lozenges 15
A. A. Pink 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 17
Peanut Squares 18
Horehound Tablets 18

Pop Corn Goods.
Cracker Jack, Prize 5 95
Checkers Prize 5 95

Cough Drops
Menthol Horehound 1 30
Smith Bros. 1 50

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

Raisins
Seeded, bulk 16
Seeded, 1 lb. pkg. 18 1/2
Seedless, bulk 20
Seedless, 1 lb. pkg. 24

California Prunes
90-100 25 lb. boxes @10
80-90 25 lb. boxes @10 1/2
70-80 25 lb. boxes @11
60-70 25 lb. boxes @13
50-60 25 lb. boxes @14
40-50 25 lb. boxes @16
30-40 25 lb. boxes @18

FARINACEOUS GOODS

Beans
Med. Hand Picked 05 1/2
Cal. Limas 09
Brown, Swedish 08
Red Kidney 07 1/2

Farina
25 1 lb. packages 3 20
Bulk, per 100 lbs. 06 3/4

Hominy
Pearl, 100 lb. sack 5 25

Macaroni
Domestic, 10 lb. box 1 00
Domestic, broken 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

Tapioa
Pearl, 100 lb. sacks 07
Minute, 8 oz., 3 doz. 4 05
Dromedary Instant 3 50

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

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

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

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

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

FLAVORING EXTRACTS
Jennings
Pure Vanilla
Turpeness
Pure Lemon
7 Dram 1 35
1 1/4 Ounce 1 75
1/2 Ounce 2 75
2 1/2 Ounce 3 25
4 Ounce 5 00
8 Ounce 8 50
7 Dram, Assorted 1 35
1 1/4 Ounce, Assorted 1 90

Van Duzer
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 13 20
Pints 26 40
Quarts 51 00
Gallons, each 16 00

FLOUR AND FEED
Valley City Milling Co.
Lily White, 1/2 Paper sack 8 25
Harvest Queen, 24 1/2 8 25
Light Leaf Spring Wheat, 24 1/2 9 00
Snow Flake, 24 1/2 6 75
Graham 25 lb per cwt 3 20
Golden Granulated Meal, 25 lbs., per cwt., N 2 30
Rowena Pancake Compound, 5 lb. sack 4 20
Buckwheat Compound, 5 lb. sack 4 20

Watson Higgins Milling Co.
New Perfection, 1/8 s 7 80

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

Wheat
No. 1 Red 1 11
No. 1 White 1 08

Oats
Carlots 42 1/2
Less than Carlots 48 1/2

Corn
Carlots 58
Less than Carlots 62

Hay
Carlots 19 00
Less than Carlots 22 00

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

FRUIT JARS

Mason, pts., per gross 8 80
Mason, 1/2 gal., gross 10 10
Mason, 1/4 gal., gross 12 25
Ideal Glass Top, pts. 10 10
Ideal Glass Top, qts. 11 80
Ideal Glass Top, 1/2 gallon 15 90

GELATINE
Cox's 1 doz., large 1 90
Cox's 1 doz., small 1 25
Jello-O, 3 doz. 3 45
Knox's Sparkling, doz. 2 25
Knox's Acid'd, doz. 2 25
Minute, 3 doz. 4 05
Nelson's 1 50
Oxford 75
Plymouth, White 1 40
Waukesha 1 35

GRANULATED LYE.
Wanders.
Single cases 5 15
2 1/2 cases 5 45
5 1/2 cases 5 95
10 cases 6 37
1/2 cases, 24 to case 2 60

CHLORINATED LIME.
Single cases, case 4 60
2 1/2 cases, case 4 48
5 1/2 cases, case 4 40
10 cases, case 4 32
1/2 case, 25 cans to case, case 2 35

HIDES AND PELTS
Hides
Green, No. 2 08
Green, No. 1 07
Cured, No. 1 09
Cured, No. 2 08
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 25 @ 50
Lambs 10 @ 25
Shearings 10 @ 25

Tallow
Prime @ 4 1/2
No. 1 @ 3 1/2
No. 2 @ 3

Wool
Unwashed, medium 22 @ 25
Unwashed, rejects @ 18
Fine @ 25

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., 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 lb. 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. 2 60
Red Hen, 24, 2 1/2 lb. 3 25
Red Hen, 12, 5 lb. 3 00
Red Hen, 6, 10 lb. 2 90
Ginger Cake, 24, 2 lb. 3 00
Ginger Cake, 24, 2 1/2 lb. 4 00
Ginger Cake, 12, 5 lb. 3 75
Ginger Cake, 6, 10 lb. 3 50
O. & L. Spec., 24, 2 1/2 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 60

NUTS.

Whole
Almonds, Terregona 22
I. X. L. s. s. 30
Fancy mixed 21
Filberts, Sicily 16
Filberts, Naples 16
Peanuts, Virginia raw 09 1/2
Peanuts, Vir. roasted 11
Peanuts, Jumbo, raw 11
Peanuts, Jumbo, rstd 13
Pecans, 3 star 22
Pecans, Jumbo 80
Walnuts, Manchurian 27
Walnuts, Sorento 35

Salted Peanuts
Fancy, No. 1 10
Jumbo 21

Shelled
Almonds, Spanish 50
Peanuts, Spanish 08 3/4
Filberts 50
Pecans 82
Walnuts 80

OLIVES.
Bulk, 2 gal. keg 2 80
Bulk, 3 gal. keg 4 00
Bulk, 5 gal. keg 6 50
Quart Jars, doz 4 75
Pint Jars, doz. 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 1/2

PETROLEUM PRODUCTS
Iron Barrels
Perfection Kerosine 12.4
Red Crown Gasoline, Tank Wagon 21.1
Gas Machine Gasoline 39.5
V. M. & P. Naphtha 23.2
Capitol Cylinder 45.2
Atlantic Red Engine 25.2
Winter Black 15.7

Polarine
Polarine, Iron Bbls. 54.2
Finol, 4 oz. cans, doz. 1.65
Finol, 8 oz. cans, doz. 2.25
Parowax, 100, 1 lb. 8.2
Parowax, 40, 1 lb. 8.4
Parowax, 20, 1 lb. 8.6

SENDAC
Sendac, 12 pt. cans 3 10
Sendac, 12 qt. cans 4 50

PICKLES
Medium Sour
Barrel, 1,200 count 17 50
Half bbls., 1,300 count 17 50
5 gallon kegs 3 00 @ 5 50

Sweet Small
16 Gal., 1600 28 00
16 Gal., 2880 32 00
5 Gal., 500 13 50

Dill Pickles.
1800 Size, bbls. 17 50
2400 Size, bbls. 19 50

PIPES
Cob, 3 doz. in bx 1 00 @ 20

PLAYING CARDS
No. 90 Steamboat 2 75
No. 808, Bicycle 4 50
Pickett 3 50
Congress 6 00

POTASH
Babbitt's 2 doz. 2 75

FRESH MEATS.
Beef.
Top Steers and Heifers 13
Good Steers and Heifers 12
Med. Steers & Heifers 10
Com. Steers & Heifers 08

Cows.
Top 10
Good 09
Medium 08
Common 05

Veal.
Top 14
Good 13
Medium 11

Lamb.
Good 28
Medium 26
Poor 23

Mutton.
Good 14
Medium 12
Poor 10
Heavy hogs 09
Medium hogs 12
Light hogs 12
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
50 lb. tubs advance 1/4
20 lb. pails advance 3/4
10 lb. pails advance 3/4
5 lb. pails advance 1
3 lb. pails advance 1

Sausages
Bologna 12
Liver 12
Frankfort 16
Pork 18 @ 20
Veal 11
Tongue 11
Headcheese 14

Smoked Meats
Hams, 14-16, lb. 23 @ 27
Hams, 16-8, lb. 23 @ 27
Ham, dried beef sets 38 @ 39
California Hams 15 @ 16
Picnic Boiled Hams 30 @ 32
Boiled Hams 38 @ 42
Minced 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
1/4 bbls. 2 1/2
1/4 bbls., 35 lbs. 4 00
1/4 bbls. 7 00
1 bbl. 14 15

Tripe
Kits, 15 lbs. 90
1/4 bbls., 40 lbs. 1 60
3/4 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 22 @ 24
Country Rolls 22 @ 24

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, 18 Reg. 1 45
Silver Flake, 10 Fam. 1 85

SALAD DRESSING</

SALT	
Med. No. 1, Bbls.	2 70
Med. No. 1, 100 lb. bg	90
Farmer Spec., 70 lb.	92
Packers, 56 lb.	56
Blocks, 56 lb.	52
Butter Salt, 280 lb bbl.	4 25
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
Cardomom, Malabar	1 20
Celery	24
Hemp, Russian	09 1/4
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 25
Dri-Foot, doz.	2 00
Bkby's, Doz.	1 35
Shinola, doz.	85

STOVE POLISH.	
Blacking, 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 Na, 100s	5 30
Rub No More White	
Naptha, 100 box	5 50
Swift Classic, 100 box	4 90
20 Mule Borax, 100 bx	7 55
Wool, 100 box	6 50
Fairy, 100 box	6 00
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.	4 10
Grand Pa Tar, 50 Lge	4 00
Fairbank Tar, 100 bx	4 00
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	5 75
Star, 100 No. 11 cakes	5 75
Star Nap. Pwdr., 100s	3 90
Star Nap. Pwdr., 24s	5 75

Washing Powders.	
Bon Ami Pd, 3 dz. bx	3 75
Bon Ami Cake, 3 dz.	3 25
Climoline, 4 doz.	4 20
Grandma, 100, 5c	3 90
Grandma, 24 Large	4 00
Gold Dust, 100s	4 00
Gold Dust, 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., 15 oz., 1 dz.	4 00
Old Dutch Clean, 4 dz.	4 75
Queen Ann, 60 oz.	2 40
Rinso, 100, 2 doz.	6 40
Rub No More, 100, 10 oz.	4 00
Rub No More, 100, 14 oz.	5 75
Rub No More, 18 Lg.	4 50
Spotless Cleanser, 48, 20 oz.	4 00
Sani Flush, 1 doz.	2 25

Sapallo, 3 doz.	2 15
Soapine, 100, 12 oz.	6 40
Snowboy, 100, 10 oz.	3 90
Snowboy, 24 Large	5 60
Speedee, 3 doz.	7 20
Sunbrite, 72 doz.	4 00
Wyandotte, 48	5 60

KITCHEN KLENZER



80 can cases, \$4.80 per case

SPICES.	
Whole Spices.	
Allspice, Jamaica	@12
Cloves, Zanzibar	@42
Cassia, Canton	@16
Cassia, 5c pkg., doz.	@40
Ginger, African	@15
Ginger, Cochinchina	@22
Mace, Penang	@70
Mixed, No. 1	@22
Mixed, 5c pkgs., doz.	@45
Nutmegs, 70-80	@30
Nutmegs, 105-110	@25
Pepper, Black	@15

Pure Ground in Bulk	
Allspice, Jamaica	@15
Cloves, Zanzibar	@55
Cassia, Canton	@25
Ginger, African	@22
Mustard	@31
Mace, Penang	@75
Nutmegs	@32
Pepper, Black	@29
Pepper, White	@32
Pepper, Cayenne	@42
Paprika, Spanish	@42

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
Flair, 48-1	2 85
Tiger, 50 lbs.	05 1/2

SYRUPS	
Corn	
Blue Karo, No. 1 1/4,	
2 doz.	1 73
Blue Karo, No. 5, 1 dz	2 25
Blue Karo, No. 10,	
1/2 doz.	2 00
Red Karo, No. 1 1/4, 3	
doz.	1 90
Red Karo, No. 5, 1 dz.	2 60
Red Karo, No. 10, 1/2	
doz.	2 40

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.	9 00
Sugar Bird, 8 oz., 4	
doz.	12 00

Maple.	
Johnson Purity, Gal. 2 50	
Johnson Purity, 4	
doz., 18 oz.	18 50

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	22

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
Pearless Rolls, per doz.	45
Rochester, No. 2, doz.	50
Rochester, No. 3, doz.	50
Rayo, per doz.	90

WOODENWARE	
Baskets	
Bushels, narrow band,	
wire handles	1 75
Bushels, narrow band,	
wood handles	1 85
Bushels, wide band	1 90
Market, drop handle	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

Palls	
10 qt. Galvanized	2 40
12 qt. Galvanized	2 60
14 qt. Galvanized	3 00
12 qt. Flaring Gal. Ir.	6 00
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

Proceedings in the St. Joseph Bankruptcy Court.

St. Joseph, Jan. 23--In the matter of Vernon R. McFee, bankrupt, of Kalamazoo, schedules were filed showing the following creditors and assets.	
Preferred Claims.	
United States Government	\$ 24.00
City of Kalamazoo	209.00
Total	\$234.00

Unsecured Claims.	
Artfilm Studios, Cleveland	\$110.00
Bernhard, Rothschild & Small, New York	165.00
Ideal Clothing Co., Grand Rapids	22.89
Irving Isadore & Co., Chicago	100.00
Hewes & Potter, Boston	10.75
Leather Company of America, New York	32.18
S. B. Lavick & Co., Chicago	187.74
Herman & Ben Marks, Detroit	315.00
McMullen Leavens Co., New York	577.08
Meyerowitz & Sons, Chicago	68.25
Ohio Overall Co., Wooster, Ohio	49.43
Daniel Patton & Co., Grand Rapids	27.78
Schoenbrun & Co., Chicago	560.87
Charles E. Shedaker, Philadelphia	73.75
Siegel Bros., Chicago	42.00
Thomas P. Taylor Co., Bridgeport, Conn.	24.13

Tyson Shirt Co., Norristown, Pa.	416.67
Fit Rite Cap Co., Indianapolis	78.23
Leather Products Co., Chicago	15.66
Cohen Bros., Milwaukee	389.42
Paragon Hat Co., Chicago	289.00
Converse Rubber Shoe Co., Chicago	31.80
Hammell-Newman Co., Philadelphia	134.75
American Shirt Co., New York	335.25
George P. Ide & Co., Chicago	349.21
Secton Manufacturing Co., Fairfield, Ill.	27.19
Wilson Brothers, Chicago	1,562.58
Oxford Tailoring Co., Chicago	96.00
Hill & Loper Co., Danbury, Conn.	66.00
Everwear Hosiery Co., Milwaukee	15.11
G. R. Cap Co., Grand Rapids	42.00
Gans Brothers, Baltimore	95.00
R. M. Glover, Detroit	13.11
Frank Flaitz & Son, Kalamazoo	20.93
Charles A. Eaton Co., Brocton, Mass.	741.96

Curtis Lager Fixture Co., Chicago	25.70
J. & K. Leather Goods Co., Milwaukee	52.00
King Knitwear Co., New York	11.63
Elias Lustig, New York	303.50
J. Meadows & Sons, Chicago	34.25
Marks Tailoring Co., Chicago	9.60
National Retail Clothier Co., Chicago	33.81
Riker Voltz-Watson & Co., New York	164.96
Star Paper Co., Kalamazoo	20.96
Stark Knitting Co., New York	75.00
Perkins Campbell Co., Chicago	31.38
Union Hosiery & Underwear Co., Chicago	115.50

Winter & Mandel, Cleveland	5.60
Portis Hat Co., Chicago	126.00
Buffalo Shirt Co., Buffalo	501.63
Carter & Holmes, Chicago	180.42
F. Berg & Co., Orange, N. J.	387.00
Kahn Bros. Co., Chicago	270.67
National Tailoring Co., Chicago	293.12
Imperial Underwear Co., Piqua, O.	477.22
Cheney Bros., New York	96.42
Kling Bros., Chicago	421.44
Morrison-Ricker Mfg. Co., Grinnell, Iowa	125.00
Mayer Bros., Chicago	177.50
Ivory Garter Co., New Orleans	36.62

Kalamazoo National Bank, Kalamazoo	3,600.00
Total	\$14,669.65

Assets.	
Cash	\$ 124.66
Stock of goods and merchandise	7,000.00
Fixtures	500.00
Accounts Receivable	400.00
Total	\$8,024.66

Feb. 24--The Palace Lamp Co., a corporation of the city of Benton Harbor, by Robert K. Witz, its president, filed a voluntary petition and the corporation was adjudicated a bankrupt and the matter referred to referee Banyon, who was appointed receiver. The following are listed as creditors:	
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Preferred Claims.	
Stuart Barlow, chattel mortgage	\$1,700.00
Labor claims	639.76

Unsecured Claims.	
Acmé Lamp Shade Co., Chicago	\$ 33.02
Advance Wood Turning Co., Chicago	57.50
Aber Morse Hdwe. Co., Chicago	.30
American Corrugative Co., Grand Rapids	23.21
American Glue Co., Boston	31.46
American Wire Frame Works, Chicago	116.37
Republican, Phoenix, Arizona	3.50
Bailement Drug Co., Benton Harbor	1.40
Bagby Photo Co., South Bend	7.29
Beattie & Bernard, Benton Harbor	81.80
Belden Mfg. Co., Chicago	154.00
Benton Coal & Transfer Co., Benton Harbor	80.58
Baer Bros., New York	14.65
Benton Harbor Casting Co., Benton Harbor	5.12
Brammal Heating & Supply Co., Benton Harbor	49.05

Co-Operative Plumbing Co., Benton Harbor	7.88
Chicago Metallic Mfg. Co., Chicago	30.00
City Wire Frame Co., Chicago	40.30
Commercial Tribune, Cincinnati	2.60
Free Press, Detroit	10.45
E. F. Drakenfeld Co., Chicago	109.60
Elec. Material Co., Chicago	76.14
Earl & Miller, Benton Harbor	2.86

Electric Service Co., Benton Harbor	50.00
Export Wood Turning Co., Chicago	84.90
J. R. Gilbert, St. Joseph	3.50
Gore & Harvey, Benton Harbor	80.00

Jan. 28. In the matter of Joseph C. Hooke, bankrupt, of Kalamazoo, the trustee filed his second report and account, showing total receipts of \$3,923.42 and no disbursements; also petitions for the purpose of reconsidering certain claims allowed at the first meeting of creditors after the filing of the petition. Orders were made by the referee upon the several matters for hearings at the adjourned first meeting of creditors on Feb. 3, at Kalamazoo, when the further examination of the bankrupt will be had.

News and Cogitations From Central Michigan.

Owosso, Jan. 31—Fred Ballard, of Alma, has bought the general store of Ross Miller, at Middleton, and taken immediate possession. The store will be run on a strictly cash basis, with W. F. Markham as manager. Mr. Markham is a gentleman of experience in general merchandising and this location shows an outlook for success.

M. J. Welch, formerly landlord of the Phelps House, Greenville, and for several years with the Republic, Bay City, is now the proprietor of the Winter Inn, at Greenville. Comrade Welch and wife are two of the most popular tavern keepers in the State of Michigan. If there is an atom of truth in the word of the traveling men who have been and still are patrons of the Welch hostelry, we can prove this by Fred Hanfin and many others whose veracity is about on a par with Fred's.

In your issue of the Tradesman, Jan. 18, we read an article to the effect that as a source of revenue the hen was second to the cow. This article is a good one, but as a matter of honesty the hen should have the front seat in the summing up. Only last week an Elsie grocer was selling a customer a roll of butter. He had one particularly nice looking roll of good old June make of about six or eight pounds. The good lady asked if he would cut it in two, so she might purchase about half, which the merchant proceeded to do with alacrity and a clean knife. To the consternation of both, the interior of the roll disclosed about five pounds of cold mashed potato. Now we don't believe there ever was a hen low down and mean and dishonest enough to lay an egg filled with cold potato.

Charles Crandall, Owosso salesman for the Owosso Casket Co., passed away last week after three days of illness with pneumonia. Mr. Crandall was elected Sentinel of Owosso Council Nov. 18. He was elected to fill a vacancy and had held the office but two months.

For the last fifty years we have worked our think tank overtime to hatch up some get-rich-quick scheme or how to get something for nothing; and this year we have a dawning of the morning when the clouds have rolled away, having discovered a joint where pumpkin pies are constructed without eggs or pumpkins; a couple of places where coffee is served without any coffee in it at all; and a few other emporiums for internal replenishment where they make tea without

any tea. Now if we can collect enough of these recipes to complete a cook book we have got the H. C. of L. knocked high, besides having a good seller. We are seriously thinking of taking Fred Hanfin in on this deal (for what he don't know about it) as a silent partner, without capital. His job will be a sort of sales manager to see that none of these books are sold on our territory.

Honest Groceryman.

Mr. Verbeck To Mr. Olney.

Glen Lake, Jan. 31—My good friend, John B. Olney, wants me to be more explicit in my hotel correspondence, especially does he want me to give the number of rooms occupied and the rates paid by me.

I will be perfectly frank with John B. in stating that in all cases I have enjoyed the unbounded hospitality of my hotel friends "without hire," as it were, but this fact has not prevented me from making a thorough survey of the premises in every case, knowing absolutely the rates charged.

I have taken the liberty of criticizing many of these same friends for their shortcomings and have helped them to rectify others.

I very heartily agree with my friend, also, in his contention that the use of the words "choice of" in a table d'hôte bill of fare is in exceedingly poor taste, but, on the other hand, I have watched the serving of food before it left the kitchen and satisfied myself that the portions were ample and the preparation of same satisfactory, and I feel that if such conditions exist that there can be no profiteering, even if the patron cannot have Filet Mignon and corned beef and cabbage in the same course.

The service I am rendering, if it may be so called, costs the hotel or hotel guest nothing. I have been annoyed by the general statement that Michigan hotels are profiteering, and at my own expense and without compensation for my time, I have made these investigations.

I am not in the "whitewash" vocation, and if any traveler will specify his special grievance against any hotel I will continue to investigate and publish the results just the same.

Though no longer catering to the commercial salesman, I think so well of him that I am glad to go out of my way to see that he is justly treated.

Frank S. Verbeck.

No Wonder.

"What is the matter with that new salesman?"

"You mean the one that just now climbed up behind the dress-goods shelves and hid?"

"The same."

"Well, he saw the lady come in that he waited on just before Christmas when he was specializing. She ordered a vacuum cleaner and he sent her a bottle of shampoo goo."

BUSINESS WANTS DEPARTMENT

Advertisements inserted under this head for five cents a word the first insertion and four cents a word for each subsequent continuous insertion. If set in capital letters, double price. No charge less than 50 cents. Small display advertisements in this department, \$3 per inch. Payment with order is required, as amounts are too small to open accounts.

Wanted—To hear from owner of good general merchandise store for sale. State price, description. D. F. Bush, Minneapolis, Minn. 603

Want to hear from a party owning a good general merchandise business or other business for sale. State cash price and particulars. John J. Black, 130 St. Chippewa Falls, Wis. 608

FOR SALE—An old established clothing and furnishing business. Best location in a city of 15,000 in Central Michigan. This is a real money maker and will stand investigation. Health reason for selling. Address No. 639, care Michigan Tradesman. 639

For Sale—Stock of general merchandise, groceries and fixtures, in good farming country, located on Pennsylvania Lines railroad and near Mackinaw Trail. Reason for selling, poor health. Address No. 640, care Michigan Tradesman. 640

For Sale—General merchandise line midway between Kalamazoo and Battle Creek. Good reasons for selling. Will rent building. Schroders, Galesburg, Mich. 641

FOR SALE—A stock of hardware, furniture and undertaker's supplies and equipment, located in the thriving little town of Sterling, Mich. An ideal location in an old established and thriving community. Owners forced to make an assignment for the benefit of their creditors, and stock will be sold at a big sacrifice. Inventories at \$4,300. Inquire of R. J. Crandell, Assignee, Standish, Mich. 642

For Sale—Cash registers and store fixtures. Agency for Standard computing scales. Dickery Dick, Muskegon, Mich. 643

SIGNS AND SHOW CARDS—Professional work, prompt service. Muslin signs in oil colors, \$1 per sq. yd.; 8-ply show cards, full sheets, 75c; half sheets, 40c; quarter sheets, 25c. Price tickets four cents each, and up. Albert J. Belzer, 205 East Ely St., Ishpeming, Mich. 644

Wanted—To buy nearly new grocery refrigerator. Must be good size, and in first-class condition. Write description and price. Wise & Switzenberg, Allegan, Mich. 645

Bell Phone 596 Citiz. Phone 61366
JOHN L. LYNCH SALES CO.
SPECIAL SALE EXPERTS
Expert Advertising
Expert Merchandising
209-210-211 Murray Bldg.
GRAND RAPIDS, MICHIGAN

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

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

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.

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—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

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—\$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

Sherwood Hall Co.,

LIMITED

30 AND 32 NO. IONIA AVE.

GRAND RAPIDS

Harness—Best Quality Only
Blankets and Robes
Flashlights and Dry Batteries
All Automobile Accessories

We extend a hearty invitation to the visiting hardware dealers next week to visit our store, inspect our stock and make the acquaintance of our people.

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.

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@4 for Jonathans and Spitzenbergs.

Bagas—Canadian, \$2 per 100 lbs.

Bananas—7½c per lb.

Beets—\$1 per bu.

Butter—Consumptive demand has been slightly better than it has been. The quality arriving is good for the season. Storage butter is being sold at a loss to the owner. The weather conditions are favorable to a good demand and a slight falling off in the production. We do not look for much higher prices. Local jobbers hold extra creamery at 33c in 63 lb. tubs for fresh and 30c for cold storage; 34c for fresh in 40 lb. tubs. Prints 41c per lb. Jobbers pay 15c for packing stock.

Cabbage—\$4 for home grown; California, \$3.75 per crate of about 75 lbs.

Carrots—\$1 per bu.

Celery—\$2.50 per box for home grown; Calif., \$11.50 per crate of 6 to 7 doz.; Jumbo, \$1.20 per doz. stalks.

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 good and everybody is using fresh eggs. Storage eggs are still being neglected and selling at about 10c per dozen at retail under the price of fresh, at a loss to the owners. The future price on eggs depends entirely on weather conditions. Local dealers are paying 35c for fresh, but the market is weak and lower values are looked for. Cold storage are selling on the following basis:

Firsts	28c
Firsts in cartons	30c
Seconds	24c
Checks	23c

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, 75c per doz. bunches.

Lemons—The market has advanced another 50c per box, but the advance may not be retained, as the market already shows signs of weakness. Present quotations of Sunkist are as follows:

300 size, per box	\$7.50
270 size, per box	6.50
240 size, per box	6.50

Choice are held as follows:

300 size, per box	\$7.00
360 size, per box	6.00

Lettuce—Hot house leaf, 23c per lb.; Iceberg from California, \$5.50@6 per crate.

Onions—California, \$9 per 100 lb. sack; home grown \$8.50 per 100 lb. sack; Spanish, \$3.75 per crate.

Oranges—Fancy California Navels now sell as follows:

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

Parsley—60c 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—85c per doz. bunches for home grown hot house.

Spinach—\$2.50 per bu. for Florida.

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.

United Buyers Association Invades Grand Rapids.

The United Buyers Association, Ltd., which has done business at Holland for several months, has leased the vacant store at 50 South Ionia (Lindquist building) and will conduct its operations from both Holland and Grand Rapids hereafter. The organization is incorporated and is officered as follows:

President—Walter Sutton, Holland.
Vice-President—James Katros, Holland.

Secretary — Mrs. Walter Sutton, Holland.

Treasurer — Mrs. Walter Sutton, Holland.

Manager—H. R. Martin, Chicago.

All the stockholders and officers are residents of Holland.

Membership certificates are sold for \$2 per year.

The outstanding feature of the concern is its willingness to sell cane granulated at 3c per pound, in combination with other groceries, as follows:

15 pounds with \$5 order
25 pounds with \$10 order
40 pounds with \$15 order
100 pounds with \$25 order

Among the factory brands quoted in the illustrated price list of the concern are the following:

Procter & Gamble.
Calumet Baking Powder.
Royal Baking Powder.
Arm & Hammer Soda.
Kellogg's Corn Flakes.
Postum Cereal brands.
Cream of Wheat.
Quaker Oats.
Shredded Wheat Biscuit.
Libby's brands.
Runkle's Chocolate.
Elkhorn Cheese.
National Biscuit Co. brands.
Thompson's Raisins.
Fortune Macaroni.

Danish Pride, Dundee and Troy Canned Milk.

Blue Bell Peanut Butter.

Pyeta.

Star, Woodbury, Lava, Life Buoy, Palmolive and Cuticura soaps.

Gold Dust.

Kitchen Kleanser.

Worcester Salt.

These and other brands are quoted on illustrated sheets, which are sent out to the members of the concern and from which they are expected to make up their order.

The plan presented by the U. B. A. is not one calculated to attract a man of very much common sense, because the ordinary consumer realizes that if he gets granulated sugar at 3c a pound, he must make up the loss on other articles he is compelled to purchase in order to obtain a staple article at half the regular price. Why any one should pay \$2 for the purpose of standing up and being played for a sucker is one of the things the average man is unable to explain.

The sale of the yearly memberships is proving to be a very lucrative occupation. The agent retains \$1.80 out of each \$2 received, which enables men of energy and persuasiveness to make from \$20 to \$40 per day. It is understood that there are several men representing the concern in Michigan and elsewhere whose income approximates the latter figure. For some reason the concern appears to have worked harder to secure a following in other states than they have in Michigan. They have been especially active in and around Columbus, Ohio, and in several towns in Kansas and other points in the Southwest.

Mr. Martin, the manager of the business, was a former resident of Holland, but for some years has resided in Chicago.

Looks Like Tough Times For Citrus Growers.

El Cajon, Calif., —Jan. 21—Last night and night before California got one of its periodical set backs in the form of a freeze which has finished what the wind left, and a further shortage of the citrus fruit of a good part of the State may be looked for. Orchards on the lower levees in this Valley are ruined, so far as this year's crop goes. I have 100 trees of Valencias on the lower end of the orchard that are frozen back a foot. But part of the fruit may have escaped, as most of it hangs close to the ground and is under the protection of the upper limbs. My Navels don't seem to be injured a bit. And only a few of the lower lemons are nipped at the ends. I am sorry for the fellows with those basin floor ranches. One widow was offered \$3,000 cash for her crop on the trees only four days ago by a speculator, but as she is a member of the C. F. G. Exchange, they advised her to let them pick the crop next week. I suppose they will now let her sell to the speculators, but she won't get much, as experts at the laboratory say 70 per cent. of the fruit is nipped.

Yesterday we had a living reminder of good old Grand Rapids, in the "person" of a finely bred Russian wolf hound, with a Grand Rapids license tag on his collar, but no owner's name. He came to us like a tramp and is sticking around like a star boarder. We don't want him, as we have a full blooded collie, but we don't like to kick out "royalty," so we are feeding him and waiting for his owner to put in an appearance.

J. Elmer Pratt.

Ownership Change After Twenty-Six Years.

Kenty City, Jan. 25—We have read and enjoyed your magazine for a number of years, but I think this is the first news item we have ever sent you. A. H. Sauer & Co. have changed their firm name to A. H. Sauer &

Sons, Lowell P. and Melvin H. Sauer having purchased the interest formerly owned by Charles A. Johnson. The firm is now in its twenty-sixth year. A. H. Sauer and wife left to-day to spend the remainder of the winter in Florida. Mr. Fulkerson is a veteran of twenty-three years with the firm and he says this is the first time Mr. Saur has deserted him except for the usual short yearly vacation.

M. H. Saur.

Eight Hour Day Would Have Been Fatal.

Muir, Jan. 31—I wish to advise you I have made a change in my business. I have been alone forty-six years. I commenced clerking for the Wagar Lumber Co. fifty-one years ago. I have worked for but two firms—Wagar Lumber Co. and Abbey, French & Co. I needed some new blood, so took William Harrison, my son-in-law, in as a partner. I commenced on \$8 per month and board and worked fifteen hours every day. Did it kill me? No, but I think eight hours would have fixed me.

John D. Strachan.

Rather Stay Here.

Boyne City, Jan. 31—Here's hoping you will be editing the Tradesman fifty years from now. Not that we mean we want you to take it with you when you depart from this vale of tears, nor are we insinuating that we want you to go to hell with it, because, we think a man who has done so much for the merchants of Michigan as you have is entitled to long life here and a pleasant spot in Heaven when you die. Here's \$3 to prove it.

W. (Bill) W. Bailey.

Knew Best Location.

Willie was being measured for his first made-to-order suit of clothes.

"Do you want your shoulders padded, my little man?" enquired the tailor.

"No," said Willie, significantly, "pad the trousers."

The justifiable indignation of the grocery trade over the attack of Attorney General Daugherty on the retailers on accusation of profiteering is unabated; in fact, the grocers are hotter than ever as they note that the Government has in its possession facts and figures which should convince the Attorney General that his charges are unjust. Paul Findlay, who has always had a warm spot in his heart for the retail trade ever since he conducted a grocery store in Wisconsin, twenty years ago, pays his respects to the Attorney General in a letter published elsewhere in this week's paper.

Grand Rapids—The Regal Furniture Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$25,000, all of which has been subscribed, \$6,000 paid in in cash and \$6,000 in property.

Elk Rapids—The Elk Rapids State Bank has purchased the largest burglar proof safe ever shipped into Antrim county from the Grand Rapids Safe Co. It is an Ely-Norris in manganese safe, with triple Yale & Towne time locks.

Ludington—The furniture stock and leases of Bernard & Plag, bankrupt, was bid in by Karl L. Ashbacker. The purchase price of \$12,300 included the stock, outstanding leases on furniture, delivery truck and a Reo touring car.

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.

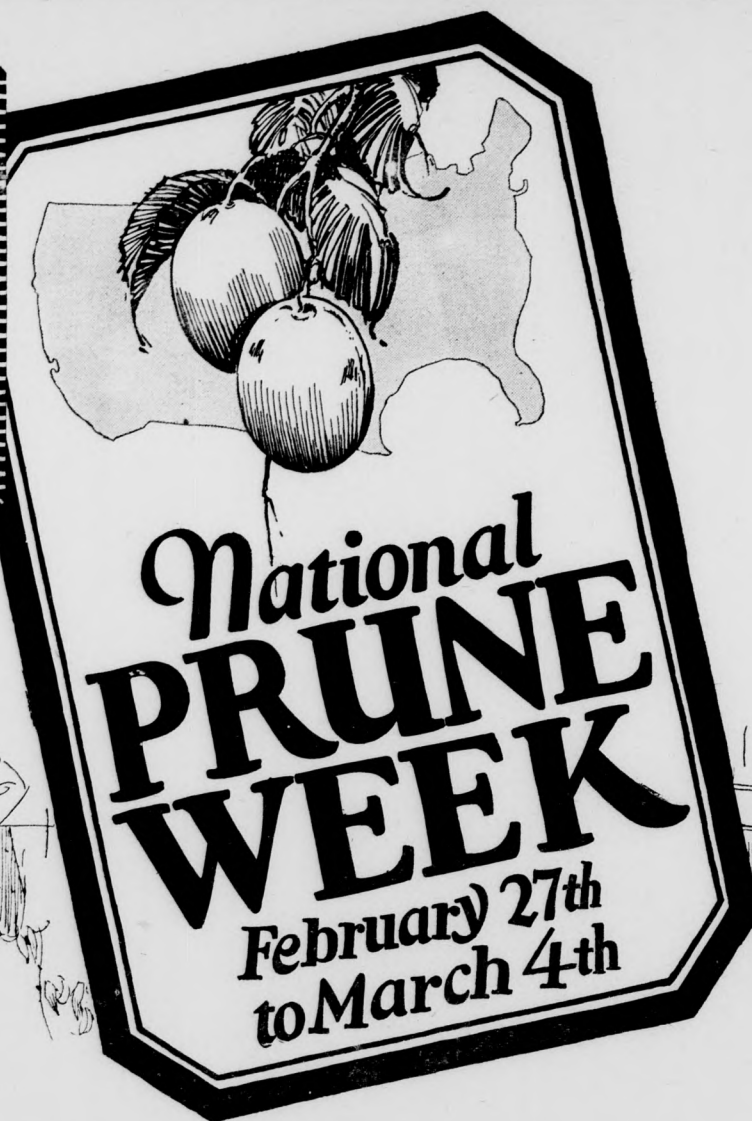
Yes—
I am interested in making
Prune Week a real sales-
success in my store. Please
see that I am supplied free
with window posters, spe-
cial sales helps, etc.

Name _____

Street _____

City _____

[Cut out and mail to Cal-
ifornia Prune and Apricot
Growers, San Jose, Cal.]



It's the first Prune Week ever held—but all the better! Four years ago prunes were—just prunes. Today [thanks to Sunsweet and to our friends in the trade] prunes *have arrived*. Prunes belong—in the best of company.

So much so that a week has been set aside to impress on the American public the outstanding importance of prunes today. The week of February 27th–March 4th should be—and will be—a record-breaker in prune sales. There will be advertising, publicity stories, feature “stunts”—everything!

During National Prune Week all the interest that has centered on

Sunsweet Prunes will reach high pitch. It will pay you to feature prunes this week as never before. Post your clerks about it! “Play up” Sunsweet Prunes in your windows! Use the special window posters and sales-helps we have prepared for you. Don't stop to write a letter—simply clip the coupon in the upper left hand corner—and leave the rest to us.

All together now—let's get all “primed up” for this big Prune Week. Let's make National Prune Week a real hum-dinger! California Prune and Apricot Growers, Inc., 299 Market Street, San Jose, California • 11,000 grower-members.

SUNSWEET
California's Nature-Flavored
Prunes